

Women Tourism Entrepreneurs in KwaZulu–Natal, South Africa: Capabilities and Challenges?

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Abstract: This study conducted in the context of South Africa, aims to explore gender nuances in the performances of tourism-related businesses in the Durban Central Business District, KwaZulu-Natal, with emphases on traditional societal perceptions and access to capital. Questionnaire survey, a quantitative research method, was used to collect data from 150 tourism-related business owners and managers using purposive sampling method. Data was analysed using IBM's SPSS version 25 software. Descriptive (frequency, mean), bivariate (Spearman's Rank Correlation (two-tailed) test, Pearson's Chi-Square test, Mann-Whitney U test) and multivariate (Reliability test using Cronbach's Alpha) data analyses were applied in this study. Results shows that entrepreneurial performance is influenced by the belief system of the society, marketing capabilities, and the entrepreneur background. Hence, there may be the influence of African traditional societal perceptions on African women entrepreneurs to be more contented than men with the small size of their businesses (because society expects them not to manage large businesses). This study did not make a conclusive finding that gender plays a strong role in differentiating business success or performance. However, the study found that it is somewhat easier for female entrepreneurs to find business start-up capital. Based on this study results, authors recommend that entrepreneurial training and mentorship programmes should emphasise that gender has no role in determining entrepreneurial success. Better optimisation of marketing capability and increased awareness of entrepreneurs regarding sources of business funding, are crucial for business start-ups and success.

Keywords: Gender Nuances, Business Operations, Business Performance, Traditional Societal Perception, Sub-Saharan Africa.

1. Introduction

KwaZulu-Natal is one of South Africa's most visited provinces in South Africa. According to the Tourism KwaZulu-Natal (2019), tourism contributes significantly to the KwaZulu-Natal local economy and was expected to expand from a R9 billion contribution to the provincial gross domestic product in 2014 to more than R10 billion by 2018. KwaZulu-Natal province is well-known for its historical and cultural experiences (Ezeuduji and Nkosi, 2017). Tourists come to this province mostly for the pleasant weather, natural, cultural, and beach experiences available in both its coastal and inland regions. Tourism in KwaZulu-Natal thrives on visitor volume and quality visitor experience. To service both domestic and international tourists, tourism-related entrepreneurship is required in this province.

According to the Global Entrepreneurship Monitor (GEM) Women's Report (2012), Sub-Saharan Africa has the highest growth rates for female entrepreneurs. In contrast, the GEM Report (2014) emphasises the high failure rate of women-owned businesses. According to these reports, a significant number of women start businesses successfully, but some fail to sustain their businesses. Women's entrepreneurial participation remain low. This is due to the high failure rate of female-owned businesses. The South African government and other nongovernmental organisations established several programmes that support and promote women entrepreneurship in the tourism industry (Mkhize & Cele, 2017). However, Tshabalala and Ezeuduji (2016) mentioned that women are mostly playing the supporting role (such as housekeeping and receptionist) in tourism-related businesses. Department of Trade and Industry (DTI), 2005 indicates that women-owned businesses are mostly microenterprises and are mainly in the informal sector. Research on women entrepreneurship shows that there are many challenges (such as negative traditional societal perceptions, lack of managerial capabilities, inadequate financial capital, weak entrepreneurial networking) faced by women entrepreneurs in South Africa (Tshabalala & Ezeuduji, 2016).

Quite several gender-based entrepreneurship studies (such as Mkhize & Cele, 2017; Kimbu, Ngoasong, Adeola & Afenyo-Agbe, 2019) focused on women entrepreneurship as means to achieve social development, gender equality and poverty reduction. These studies did not delve into gender-induced differences or perceptions, particularly from the African perspective. The aim of this study is to explore gender nuanced perceptions on the influences that access to financial capital and traditional societal perception may have on tourism-related

business operations; and seek if gender identity has influence on business performance, using the case of Durban Central District in KwaZulu-Natal, South Africa.

2. Overview of Literature

Business management has been associated largely with qualities necessary for the success of a specific entrepreneurial venture (Ezeuduji & Ntshangase, 2017a; 2017b). However, literature indicate that success and/or failure in business management can be determined by the nature of the demographic attributes of an individual entrepreneur (Nsengimana, Iwu & Tengeh, 2017; Ghat, 2018). In most societies, there is a strong division between male and female roles (Duflo, 2012). However, Ghat (2018) posits that there is a little effect of the local environment in terms of gender roles and impact of culture on women entrepreneurs in Western countries. Vázquez-Carrasco, López- Pérez and Centeno (2012) found that there is no significant difference between male and female business managers. Masculine features such as dominance, aggressiveness, independence, low need of support, and high risk-taking propensity, are perceived as those that are socially expected from someone who wants to engage him/herself in a business (Chasserio *et al.*, 2014; Tlaiss & Kauser, 2019). Whereas women's traditional identity is associated with dependence, submissiveness, and obedience (Basargekar, 2007). Women are then perceived as unfit for starting and managing businesses. Likewise, within the entrepreneurial sector, Tshabalala and Ezeuduji (2016) found that there are certain types of businesses that are perceived as unfitting for women to engage in. The authors further posit that this perception has led to many women playing supporting roles in businesses that are perceived as suitable for male entrepreneurs.

In Africa, besides traditional societal perceptions, access to financial capital is also one of the most common challenges facing entrepreneurs (Daniyan-Bagudu, Khan & Roslan 2016; Jha, Makkad & Mittal, 2018). De Vita, Mari and Poggesi (2014) posit that financial institutions prefer to grant funding to women because they are more community-oriented than men. Also, banks in India have come up with schemes that support women entrepreneurs, which are more relaxed in terms of collateral security and interest rate (Rani, 2015). The Indian government initiated over 27 schemes to support women (Arun & Unnipulan, 2017; Jha *et al.* 2018). Mersha and Sriram (2019) and Chirwa (2008) reveal that women entrepreneurs benefitted more than men from government funding and other community-based programmes. Notably, women in India may have more financial opportunities than men since the researchers did not find literature indicating that there is financial support specifically created for male entrepreneurs. Awareness of financial opportunities, availability of collateral, and willingness to apply for loans (and repay) may then be the real issues regarding access to financial capital for women entrepreneurs. In contrast to the research evidence earlier stated, Sattar, Dewri and Ananna (2016) mention that studies reveal that women entrepreneurs in developing countries have lower access to financial service. Timmis (2017) posits that 85% of South African start-ups are self-funded. According to Chimucheka and Mandipaka (2015), commercial banks have no confidence in funding small, medium and micro enterprises (SMMEs) due to the lack of managerial skills, and this may affect a lot of women entrepreneurs who fall under this category. However, Moses *et al.* (2016) and Mersha and Sriram (2019) aver that applying for a loan is usually a challenge for women because they usually have no assets or property to show as collateral (Rao, 2018). According to Tshabalala and Ezeuduji (2016), many women do not know how to source got business funding and they are not aware of the available financial supports (Ahmed, 2018). Previous studies have found that the levels of access to capital are very low for women (Meunier, Krylova & Ramalho, 2017), so also the utilisation of financial support (Khoase, Derera, McArthur & Ndayizigamiye, 2019). Having access to financial capital is one of the key challenges affecting business performance (Daniyan-Bagudu *et al.*, 2016). This study argues that the poor performance of women-owned business may arise from women's inability to accrue appropriate levels of entrepreneurial capital (Marlow & McAdam, 2013). Having discussed relevant secondary data (previous literature), the next section of this paper discusses the research design and methods used to collect primary data for this study.

3. Research Methodology

The nature of this study required a questionnaire survey to address the study objectives (see Veal, 2011; Ezeuduji & Mbane, 2017). Structured questionnaires were distributed using non-probability purposive sampling. The study respondents were selected based on their precise knowledge in tourism entrepreneurship and willingness to participate. 150 respondents (75 male and 75 female entrepreneurs) were surveyed in their tourism establishments in Durban Central Business District under Ethekewini Municipality, KwaZulu-Natal, South Africa.

Collected data were analysed using IBM's Statistical Package for Social Sciences (SPSS) software, version 25. Descriptive statistics (mean scores of responses and percentage frequencies), bivariate analyses (Mann-Whitney U, Spearman's rank correlation tests and Pearson's Chi square) and multivariate analysis (Reliability tests using Cronbach's Alpha) were further employed. Data analysis showed non-normal population distributions of the ordinal variables used in assessing business operation statements (perceptions); hence this study employed Mann-Whitney U tests by comparing means of responses from two independent groups (demographic variables) to check if these are significantly different from one another. We employed Spearman's correlation (two-tailed) test to checked for relationships between ranked or ordinal variables, to find out if there are negative or positive correlations between the variables (Veal, 2011). Mann-Whitney U tests was conducted based on the prescribed criteria that the dependent variables have ordinal scale, the independent variables have only two groups, and normality of distribution and homogeneity of variance did not prove true in a t-test (Veal, 2011). Pearson's chi square test was used to check for relationships between categorical/nominal data, where some previous variables measured in an ordinal scale were recoded to support this analysis.

Multivariate analysis (reliability tests) was employed by this study to check for the level of internal consistencies of variables used to describe factors influencing business operations (traditional societal perceptions, access to financial capital). Researchers suggest that a Cronbach's alpha coefficient of between 0.5 and 0.7 is acceptable in social science research, to denote adequate consistency of variables used in measuring a factor or dimension (Chawla & Sondhi, 2011). Nonetheless, Tavakol and Dennick (2011) posit that a low Cronbach's alpha score may occur if there is a weak interrelationship between the variables used in the analysis, or if few variables are being used to depict a particular dimension or factor. From the reliability tests conducted on the two business operation dimensions, the "access to financial capital" dimension did not achieve up to 0.5 Cronbach alpha coefficient, hence this study finds the variables contained in this dimension not internally consistent and treated them as individual variables for results' interpretation. Variables that explain the business operation dimension of "traditional societal perception" were found to be internally consistent or related. We present the results and discussion of findings in the next section.

4. Results and Discussion

4.1 Respondents' Profile

The results presented in Table 1 show that the study respondents are mostly South Africans and the majority have business experience of not more than six years. According to Mersha and Sriram (2019), in most African countries, entrepreneurs are pushed into business by socio-economic factors (such as lack of job opportunities). This study however, found that majority of respondents in this study are "opportunity entrepreneurs". The results also show that the majority of respondents perceive themselves as either successful or very successful (57%).

Table 1: Respondent's profile

Variable	Category	Frequency (%)
South African	Yes	88.7
	No	11.3
Gender	Male	50
	Female	50
Ethnic group	Black	52.7
	White	18.0
	Indian	22.0
	Coloured	7.3
Age group	Less than 40 years	61.3
	40 years and above	38.7
Business owner	Yes	63.3
	No	36.7
Business manager	Yes	58.7
	No	41.3
Motivation to start tourism business	Took opportunity	54.4
	Means of survival	45.6
Level of Education	Up to Secondary School (Matric)	44.0
	Tertiary Education	56.0
Type of Business	Accommodation	16.0
	Food and Beverage	26.7
	Events Management	10.0
	Tour Operation	3.3

Variable	Category	Frequency (%)
	Travel Agency	4.7
	Tour Guide	2.7
	Car Rentals	7.3
	Resorts	2.0
	Consultancy	2.7
	Souvenir Shop	24.7
Number of years in business	Up to 6 years	60.7
	7years and above	39.3
Self-classification as an entrepreneur	Very successful	13.4
	Successful	43.6
	Surviving	32.2
	Struggling	9.4
	Unsuccessful	1.4

4.2 Business Operation Dimensions

Results in Table 2 show that respondents were more in disagreement than in agreement towards the statement: male business managers perform better than female business managers, as about 61% disagreed or strongly disagreed with this statement. This result suggests that the entrepreneurs believe that the performance of entrepreneurs is not necessarily determined by their gender. Also, about 62% disagreed or strongly disagreed that the gender of the business manager influences the level of service(s) delivered to customers. The result of this study which show that many of the respondents (about 45%) agreed or strongly agreed to the statement: international tourists patronise mostly white businesses. It can therefore be said that there is still racial segregation within the tourism industry in this study area. About 60% of the respondents agreed or strongly agreed that the belief system of the society influences the performance of the business. This result continues to throw light on the stronghold of the African belief system in its economic operations.

Results in this study support that sourcing financial capital is difficult for the entrepreneurs, as about 78% of respondents strongly disagreed or disagreed that 'It is easy to find start-up capital to start a tourism business'. However, about 43% of the respondents believe that it is possible to start a business without external support. Some entrepreneurs have own financial capital to start their businesses. Research by Sattar et al. (2016) found that women in developing countries (like South Africa) are less privileged to get access to financial resources than men. However, results in this study reveal that majority (about 67%) of the respondents disagreed that men have better access to financial resources. Some entrepreneurs, especially women are reported to lack information on how to source financial capital and not aware of the available financial support (Ahmed, 2018). Results in this study support this notion as half of the respondents (50%) strongly disagreed or disagreed with the statement: 'I am aware of the available sources of capital that cater for tourism businesses', although about 60% of the respondents reported that their 'business financial capital is inadequate'.

Table 2: Business Operations Statements

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Traditional Societal Perception					
Male business managers perform better than female business managers	12.7	13.3	12.7	38.0	23.3
The performance of the business is influenced by the belief systems of the society	24.7	35.3	10.0	28.0	2.0
The performance of entrepreneur is determined by their home background	20.7	43.3	10.7	21.3	4.0
The gender of the business manager influences the level of service(s) delivered to customers	8.0	16.7	18.0	44.0	18.3
International tourists patronise mostly white businesses	24.0	21.3	21.3	26.0	7.3
<i>Reliability statistics (Traditional Societal Perception): Cronbach's Alpha = .601, N of items = 5, Valid cases = 150 (100%), Excluded cases = 0 (0.0%), Total =150</i>					
Access to Financial Capital					
It is easy to find start-up capital to start a tourism business	6.0	4.0	11.3	32.7	46.0

Access to Financial Capital					
It is impossible to start a tourism business without external financial support	24.7	16.0	16.7	34.0	8.7
Male business owners / managers have better access to business capital than female business owners / managers	5.3	7.3	20.0	49.3	18.0
I am aware of the available sources of capital that cater for tourism businesses	6.7	30.0	13.3	41.3	8.7
My business financial capital is inadequate	27.0	33.1	27.0	12.2	0.7
Reliability statistics (Access to Financial Capital): Cronbach's Alpha = .272, N of items = 5, Valid cases = 148 (98.7%), Excluded cases = 2 (1.3%), Total =150					

4.3 Perception of Entrepreneurial Success Level Versus Business Operation Statements

Respondents were asked to classify their perceived business success level (responses ranging from very successful to unsuccessful). A correlation test was done between their responses on entrepreneurial success level and their responses on business operation statements. Results in Table 3 show strong positive correlations between perceived business success levels and some access to financial capital statements (it is easy to find start-up capital to start a tourism business; I am aware of the available sources of capital that cater for tourism businesses; my business financial capital is inadequate). This means that respondents who perceive themselves as successful agree more to these statements regarding 'access to financial capital'. They are aware of available sources of capital and could easily find start-up capital, however they posit that their financial capital is inadequate. Knowing and having the means of accessing financial capital equip the organisation to access required equipment (fixed capital) and running cost to support business operations. The inability to access financial capital was reported as a major challenge to the success of business operations (Tshabalala & Ezeuduji, 2016). There is also no indication from these results that being male or female relates to entrepreneurial success level; hence business success is gender neutral.

Table 3: Correlating perception of entrepreneurial success level versus business operation / performance statements

Statements ^a	Correlated with perception of entrepreneurial success level ^b
Traditional Societal Perception	
Male business managers perform better than female business managers	N.S
The performance of the business is influenced by the belief systems of the society	N.S
The performance of entrepreneur is determined by their home background	N.S
The gender of the business manager influences the level of service(s) delivered to customers	N.S
International tourists patronise mostly white businesses	N.S
Access to Financial Capital	
It is easy to find start-up capital to start a tourism business	**
It is impossible to start a tourism business without external financial support	N.S
Male business owners / managers have better access to business capital than female business owners / managers	N.S
I am aware of the available sources of capital that cater for tourism businesses	**
My business financial capital is inadequate	**

^aQuestionnaire were itemised along a 5-point Likert-type scale (business operation/performance statements): 1, Strongly agree; 2, Agree; 3, Neutral; 4, Disagree; 5, Strongly disagree.

Questionnaire were itemised along a 5-point Likert-type scale (perceptions of entrepreneurial success level): 1, Very successful; 2, Successful; 3, Surviving; 4, Struggling; 5, Unsuccessful.

^bSpearman's Rank correlation (two-tailed) test significance: *, $p < 0.05$; **, $p < 0.01$; N.S., no significant results.

4.4 Comparing Demographic Variables with Business Start-Up Motivation and Perceptions of Entrepreneurial Success Level

In this study, the demographic variables were further compared with business start-up motivation and perceptions of entrepreneurial success level (using Pearson's Chi-Square test). Results in Table 4 show that there is no significant influence of 'gender', 'age group', and 'number of years in business' on business start-up motivation. Nationality was identified as the demographic variable in this study that has a significant relationship on motivation to start a tourism-related business. Results indicate that South Africans are more 'opportunity entrepreneurs' whereas non-South Africans are more 'survival entrepreneurs'. According to Mersha and Sriram (2019), majority of entrepreneurs in Africa are forced to start a business as means of survival due to socio-economic challenges. In this case, non-South African entrepreneurs may struggle to find long-term resident permit in South Africa and may be discriminated against in the labour market. They may therefore end up starting a business to survive in South Africa. Owing to the focus of this study, the results did not show that male or female entrepreneurs are more 'opportunity' or 'survival' orientated, in terms of business start-up motivation.

Table 4: Comparing demographic variables with business start-up motivation and perceptions of entrepreneurial success level

^aQuestionnaire was itemised categorically: 1, Took opportunity; 2, Means of survival

Statements		Evidence from analysis	Compared with respondents' demographic variables ^c
Motivation to start tourism business ^{a, c}			
		Cross-tabulation results	
Nationality	South Africans	Expected count for opportunity entrepreneurs = 71.8; Actual count = 79	** South Africans are more 'opportunity entrepreneurs', while Non South Africans are more 'survival' entrepreneurs
	Non South Africans	Expected count for survival entrepreneurs = 7.6; Actual count = 15	
Gender	Male		N.S.
	Female		
Age group	Less than 40 years		N.S
	40 years and above		
Number of years in business	Up to 6 years		N.S.
	7years and above		
Perceptions of entrepreneurial success level ^{b, c}			
		Mean scores	
Nationality	South Africans	2.42	N.S.
	Non South Africans	2.41	
Gender	Male	2.49	N.S.
	Female	2.35	
Age group	Less than 40 years	2.34	N.S.
	40 years and above	2.53	
No. of years in business	Up to 6 years	2.39	N.S.
	7years and above	2.46	

^bQuestionnaire were recoded into 3 categories (perceptions of entrepreneurial success level): 1, Very successful and 2, Successful, were recoded to mean "Successful". 3, Surviving; to mean "Surviving". 4, Struggling and 5, Unsuccessful, to mean "Unsuccessful".

^cPearson's Chi-Square test significance: *, $p < 0.05$; **, $p < 0.01$; N.S., no significant results.

4.5 Comparing Gender Identity with Business Operation Statements

The respondents were asked to indicate their level of agreement or disagreement towards variables in the business operations' dimensions: 'traditional and societal perception' and 'access to financial capital'. These variables were then compared with respondents' gender (employing Mann-Whitney U test) to check for significant relationships.

Results in Table 5 show that there are significant differences between male and female mean scores and some of the variables used to explain business operations' dimensions. Female respondents agree more than male respondents to these statements: 'I am aware of the available sources of capital', 'it is easy to find start-up capital', and 'gender of a business manager determines the level of service delivered to customers'. Also in Table 5, more male than female respondents agree to the statements: 'international tourists patronise mostly white businesses', and 'my business financial capital is inadequate'.

Table 5: Comparing gender identity with business operation statements

Statements ^a	Mean score (Males)	Mean score (Females)	Compared with gender ^b
Traditional Societal Perception			
Male business managers perform better than female business managers	3.29	3.63	N.S.
The performance of the business is influenced by the belief systems of the society	2.32	2.63	N.S.
The performance of entrepreneur is determined by their home background	2.60	2.29	N.S.
The gender of the business manager influences the level of service(s) delivered to customers	3.60	3.16	* Females agree more
International tourists patronise mostly white businesses	2.41	3.01	** Males agree more
Access to Financial Capital			
It is easy to find start-up capital to start a tourism business	4.23	3.95	* Females agree more
It is impossible to start a tourism business without external financial support	2.76	2.96	N.S.
Male business owners / managers have better access to business capital than female business owners / managers	3.76	3.59	N.S.
I am aware of the available sources of capital that cater for tourism businesses	3.35	2.96	* Females agree more
My business financial capital is inadequate	2.09	2.43	* Males agree more

^aQuestionnaires were itemised along a 5-point Likert-type scale (business operation statements): 1, Strongly agree; 2, Agree; 3, Neutral; 4, Disagree; 5, Strongly disagree.

^bMann-Whitney U test significance: *, $p < 0.05$; **, $p < 0.01$; N.S., no significant results.

5. Conclusions

This study did not make conclusive findings that gender or any other demographic characteristics play a very strong role in differentiating business success or performance, as mostly perceived. The capability of the business manager (regarding operations, marketing, general management) must then be the differentiating factor determining business success. This study however found pointers that imply that female entrepreneurs in this study area have a more favourable access to start-up capital. This result, however, has no direct link to business performance. A significant number of respondents agree that the belief system of the society and the

home background of an entrepreneur determine entrepreneurial performance. Hence, there may be the influence of African traditional societal perceptions on African women entrepreneurs to be more contented than men with the small size of their businesses. This study recommends that entrepreneurial training and mentorship programmes in South Africa and the sub-Saharan African region should emphasise that gender has no role in differentiating successful and unsuccessful entrepreneurs. These programmes should also increase the general awareness level of entrepreneurs regarding sourcing of start-up or business operating capital.

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