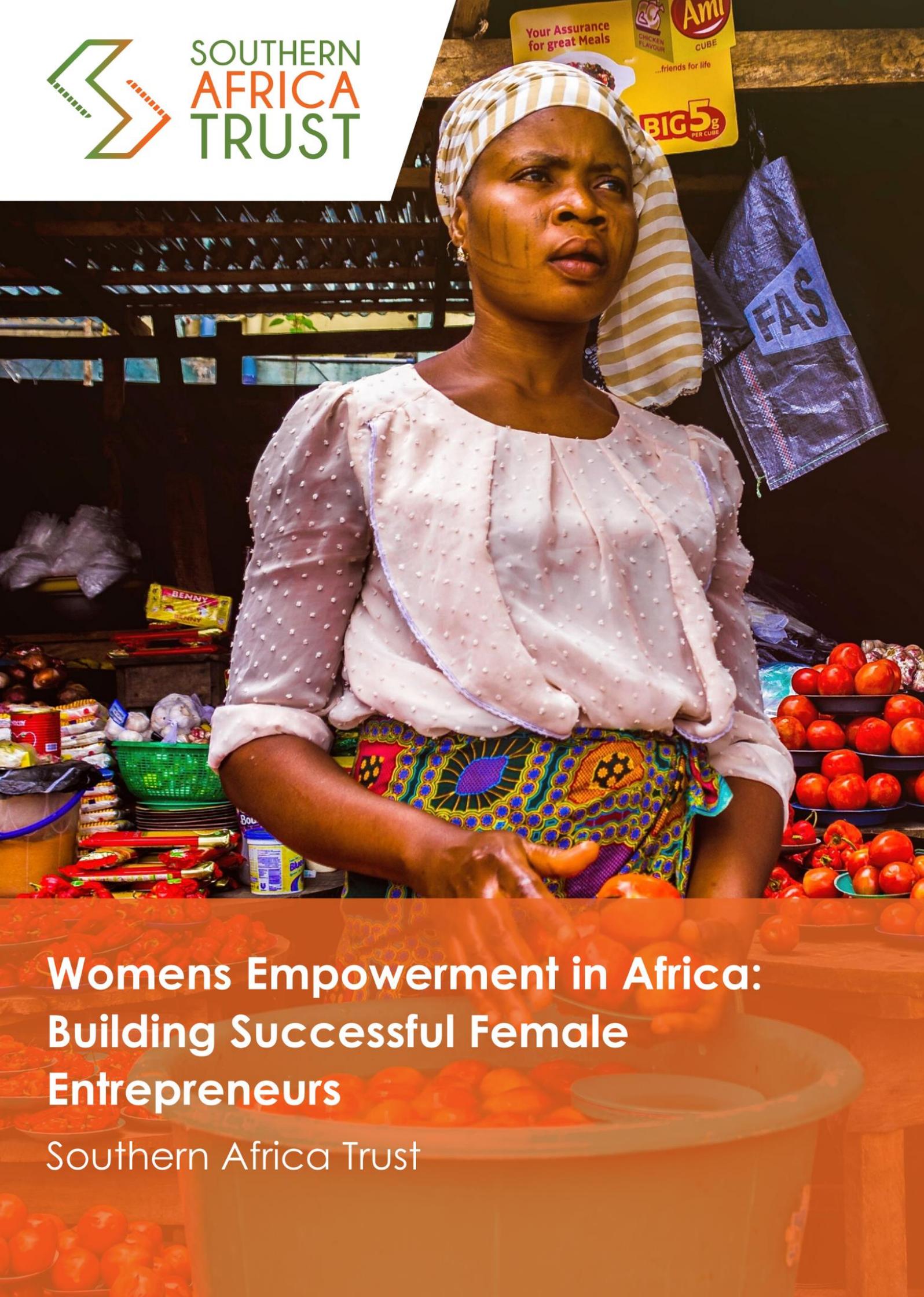




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Womens Empowerment in Africa: Building Successful Female Entrepreneurs

Southern Africa Trust

Table of Contents

Executive summary	3
1. Introduction	4
2. Women's entrepreneurship and empowerment: Drivers	7
3. Women's entrepreneurship and empowerment: Obstacles	13
4. Women's entrepreneurship and empowerment: Opportunities	19
5. Conclusions and recommendations	25
6. References	26

Executive summary

Women's entrepreneurship and empowerment continue to be key focus areas of development initiatives and action in Africa. While an increasing number of women occupy leadership positions in political, social and economic sectors, this has not translated into the overall empowerment of women.

In part, this is because initiatives and policies to promote women to decision-making positions very rarely transform the systems and fundamental prejudices that create a gap between women's formal and actual power.

Strategies to empower women do not sufficiently change the perception held by those in power of women and their capabilities, and that this is only partly achieved by investing in women's education and ability to generate an income. In addition, a sole focus on promoting individual women to strategic positions overlooks the important role women's organising plays in challenging and undoing the beliefs and systems that prevent women from achieving equality in all spheres of their lives.

This study investigates the main drivers, obstacles and opportunities for women's empowerment in Africa, specifically looking at the entrepreneurial activities of women in the Graca Machel Trust's Women Creating Wealth (WCW) programme in Tanzania, Malawi and Zambia. Entrepreneurship, and particularly African women's entrepreneurship, is increasingly hailed as one of the cornerstones of women's empowerment and overall economic growth on the continent.

While several studies have examined the structural barriers faced by female entrepreneurs in Africa, few have analysed the "internal" journey a woman undertakes from starting a business to operating and growing one.

This study analyses the interviewed WCW participants' paths and concludes that the journey to empowerment starts with the self – with women building a foundation of self-esteem and confidence in themselves. This confidence is then nurtured and reinforced by specific actions the women take to grow their businesses and by key relationships in her business and personal life. For some women this journey culminated in these relationships pushing them to take collective action to counter the structural barriers female entrepreneurs encounter in growing their enterprises.

The findings of the study included the motivation for becoming an entrepreneur, as well as the key elements of developing self-esteem, confidence and emotional intelligence in the empowerment journey. It also found that the push for improved regulation and access to finance and markets resulted in a sense of pride. The study concludes with the need to develop a deeper understanding of how relationships impact an African woman's entrepreneurial journey and ultimately her empowerment.

The overarching purpose of this study is to examine how to improve approaches to women's economic empowerment in Africa. While the focus of the study is entrepreneurship, the objective is to understand the drivers, obstacles and opportunities facilitating women's economic empowerment on the continent.

While still analysing the environmental or structural factors that affect a woman's ability to reach her potential in her profession or as an entrepreneur, the more personal journey that African women undergo in pursuit of their career goals is investigated. The key areas for this inquiry provide insight into the motivators, constraints and solutions Africa's female entrepreneurs experience on their pathway to empowerment.

The findings of the study are based on a high-level literature review of women's empowerment and entrepreneurship. Qualitative semi-structured interviews were conducted with 31 female entrepreneur participants of the Graca Machel Trust - Women Creating Wealth (WCW) programme (10 Tanzanian, 10 Zambian WCW participants were interviewed and 11 entrepreneurs from Zambia). This enterprise development initiative targeted approximately 30 female-run small and medium-sized enterprises in each country, with one year's support in business management, confidence-building and facilitated networking.

Study participants were selected by the WCW programme staff based on their availability and willingness to be interviewed by the research team. An interview guide of 25 qualitative questions was developed to explore the key drivers, obstacles and strategies encountered and employed by the entrepreneurs in building their enterprises. Interviews entrepreneurs were conducted telephonically, and results recorded thereafter.

Limitations to the study findings were the use of telephonic interviews, which reduced the interviewers' abilities to gauge entrepreneurs' non-verbal communication. Also, the selection process was limited to participants in Malawi, Zambia and Tanzania, therefore cannot be assumed to be representative of the entire cohort of entrepreneurs.

Introduction

1.1 Women's empowerment

Across the world, women are reaching more prominent positions in society, characterized by being more empowered, having more decision-making power and being more economically stable. Within the context of this study, empowerment is generally defined as:

A process of awareness and capacity-building that leads to greater participation and decision-making power. It enables people to take control of their lives, set their own agendas, build self-confidence, solve problems, and develop self-reliance. It involves the ability to make choices as well as to define what choices are offered. While only women and men can empower themselves, institutions can support processes that create space for them to develop their skills, self-confidence and self-reliance.

Adapted from Catholic Relief Services

This study makes use of the Women's Empowerment Framework developed by Care International, which examines a woman's empowerment as, "the sum total of changes needed for a woman to realise her full human rights", in:

- Agency: her own aspirations and capabilities (sense of self and awareness of her rights, including labour, time, mobility and bodily integrity)
- Structure: the environment that surrounds and conditions her choices (prevailing socio-economic conditions, laws and practices, social and cultural norms)
- Relations: the relations through which she negotiates her path (ability to form and negotiate relationships, cognizant of her inter-dependence)

This framework allows for a nuanced view of the factors and dynamics that influence women's empowerment and can be adapted to a variety of fields of study.

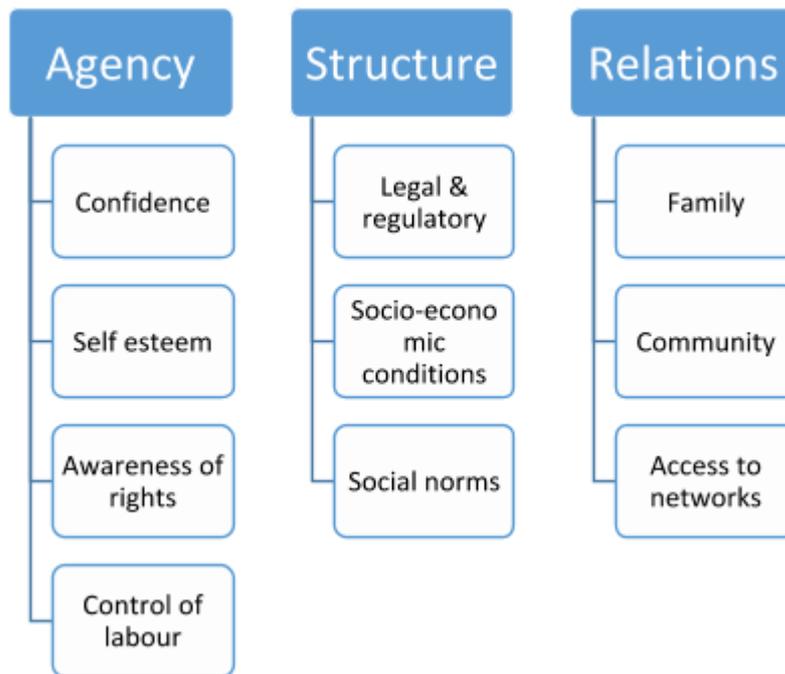


Figure 1. Women's Empowerment Framework. Adapted from Care International

1.2 Women's empowerment in Africa

Within Africa, women's empowerment initiatives and research have largely focused on building women's agency and addressing structural barriers to their empowerment. African women have historically been denied authority over their own education, health and reproductive rights and have had limited control over material assets. Research has generally highlighted how the traditional African family system and beliefs have been used to perpetuate male dominance and power, at the expense of women's rights and access to resources. African women have tended to bear the brunt of globalisation and privatisation where unemployment and inequality tend to affect women most adversely. The Pathways of Empowerment Research Programme found that the ability to generate an independent and regular income was one of the key ways in which women can be empowered.

Given that African women are less likely than men to have paid employment, and that the domestic services they provide are largely unpaid, entrepreneurship offers a means of access to an income. The Global Entrepreneurship Monitor (GEM) in its 2015 special report on Women's Entrepreneurship reported that there has been an overall increase in women's entrepreneurial activity since 2012. Overall Total Early-Stage Entrepreneurship Activity (TEA) rates rose by 7% in 2012 and the gender gap (the ratio of women to men participating in entrepreneurship) narrowed by 6%. Although Africa did not see as large a reduction in the entrepreneurship gender gap as other regions, the continent was shown to have high female TEA rates, implying that many African women intend to start a business soon. African economies also illustrated the lowest fear of failure rates amongst female entrepreneurs.

However, findings showed that African women struggle to grow and sustain their enterprises. In most African economies, women report higher rates of business closure than men, attributed to significant demands on their time and expectations of fulfilling domestic responsibilities. At the same time, research showed that there was no significant difference in performance between established businesses operated by African men and African women. Therefore, although African women struggle to develop their businesses from the start-up to established phase and face a high likelihood of closure, where able, their enterprises perform as well as those run by men. This indicates a lack of capacity and opportunity to support high-potential female-run start-up enterprises in Africa.

Investigation on female entrepreneurial activity in Malawi and Zambia showed that both countries' women have high intentions to start businesses. TEA rates for both countries were above the average for Africa, Zambia's TEA was 75% higher than the Africa average. Female entrepreneurs in both countries did not anticipate creating jobs through the enterprises. Zambian entrepreneurs were more likely to serve an international market and Malawi's business owners generally experienced a business closure rate almost three times the African average. In Tanzania, it was reported that the proportion of female-owned enterprises rose from 35% in 1990 to approximately 54% in 2012, attributed to government instituting several policy measures to encourage women's entrepreneurship. Despite this, female entrepreneurs continue to struggle to access finance and navigate cultural expectations that inhibit their entrepreneurial activity. Therefore, they are more likely to experience business closure than their male counterparts.

The WCW programme aims to address some of the critical inhibiting factors preventing African female entrepreneurs from growing their businesses. This programme specifically aims to "accelerate the performance of high growth potential entrepreneurs" running micro, small and medium-sized enterprises (SMMEs) in the National African Business Women's (NABW) networks of the Graca Machel Trust. The programme aims to grow 1 110 SMMEs in ten NABW countries until 2020.

In 2016, its first year of operation, the programme selected entrepreneurs based on the following criteria:

- Two to three years of business experience.
- Businesses with an operating turnover of US\$20,000 to US\$100,000.
- Businesses operating within the following sectors: agribusiness, manufacturing, construction, mining and related services.

Table 1. SMMEs Definitions: Tanzania, Zambia, and Malawi

	Tanzania		Zambia		Malawi	
	No. of employees	Annual turnover (\$)	No. of employees	Annual turnover (\$)	No. of employees	Annual turnover (\$)
Micro	Up to 4	Up to 5 400	Up to 10	Up to 28 000	1 to 4	Up to 2 400
Small	5 to 50	5 400 to 67 000	11 to 49	28 000 to 47 000	5 to 20	2 400 to 80 000
Medium	51 to 100	67 000 to 130 000	51 to 100	47 000 to 150 000	21 to 100	80 000 to 200 000

As the table shows, the WCW programme primarily targets women operating small and medium-sized enterprises. The average annual turnover of this study's participants of approximately \$100 000, implies that they were running medium-sized enterprises at the time of the interviews. Additionally, approximately 75% of the interviewees had acquired a diploma and/or university degree and over 70% were married at the time of the study.

This interviewee profile is important because research has shown that small and medium-sized enterprises are key drivers of economic growth and employment. The World Bank estimates that in developing countries, SMMEs account for up to half of overall employment and most of the jobs created. Additionally, research has shown that investing in female entrepreneurs further contributes to economic growth. It has been estimated that closing the gender gap in employment would increase income per person by up to 20% by 2030. Therefore, there has been growing interest in

understanding the operations and challenges faced by small and medium-sized enterprises and their owners, to maximize their employment and income generating potential.

2. Women's Entrepreneurship and Empowerment: Drivers

This section focuses on the primary drivers for each entrepreneur's decision to start and run a business – the motivation to pursue entrepreneurship. In keeping with the central research questions and analysis framework, these drivers are categorised according to the woman's agency, her structural surroundings as well as the relationships in her life.

2.1 Agency as a driver for entrepreneurship and empowerment

Agency within this context refers to the individual's aspirations and sense of their own capabilities to become an entrepreneur. Research suggests that female entrepreneurs in developing countries are primarily motivated to start businesses out of necessity and that due to biases about women's capacity to sustain an enterprise in the long term, it is often assumed that female entrepreneurs are not committed to establishing a business. Despite this, approximately half of the interviewed WCW entrepreneurs started a business based on a long-standing desire for autonomy in their careers. These women expressed that they had envisioned themselves growing an enterprise of their own since their youth, and that even when employed, running a business had been their ultimate goal. Entrepreneurs driven by a need for independence also tended to be motivated to create a legacy and something larger than themselves, that would contribute to their communities and their countries. Some business women statements:

- “My main inner driver is the will to make things work. I always knew that I wanted to work for myself and be self-dependant. Along the way in my journey as an entrepreneur, I have learnt additional skills. I knew from then I would be able to stand on my own. In fact, I've always known that I could stand on my own.”
- “Before I got into construction, I was always in business. I used to be a coal supplier, then I sold clothes in boutiques. I am just business-minded.”
- “I've been a business person since the beginning.

These statements illustrate that the interviewees had considered entrepreneurship as a viable career choice over a long period. Their reasons for wanting to run their own businesses were mainly to give them more control over their future. Entrepreneurs highly valued the independence and sense of comfort that emanated from not relying on an employer to sustain them and their families. Most of the businesswomen who expressed a desire for autonomy also tended to have started an enterprise in a sector they had experience in or had a strong interest in/passion for. These findings will likely differ from research on women running micro-enterprises primarily as a means of survival, as those types of women would be less likely to have attained a tertiary level of education and would be less likely to have held previous formal employment, as with this study's participants. Therefore, entrepreneurship could arguably be the only viable income-generating option for poorer women. Although the desire for autonomy was not the most prevalent motivation cited by participants, it did play a role in spurring some women into owning an enterprise.

Linked to the desire for autonomy as a key motivator for entrepreneurship, is the concept of self-efficacy - an individual's belief in their capabilities to influence the events that affect their lives. While a minority of participants expressed a strong belief in their skill and capacity to excel in entrepreneurship in their chosen sector, this highlighted the importance of skill and education as a component to a woman's self-confidence and agency. Even though most of the study participants did not strongly express self-efficacy as the main driver, it still served as an internal motivator.

As previously mentioned, the women who had expressed a long-standing desire to be entrepreneurs (approximately half the group) also believed that they had the capacity to achieve

this goal. Relevant technical skill and knowledge gained from their education and work experience proved to be the most significant reasons for the confidence in their abilities. The women who were most confident in their technical and entrepreneurial skills tended to have a post-graduate qualification and have approximately 10 to 15 years of work experience. The theme of skill as a key source of confidence emerged throughout interviews with the entrepreneurs. Research has long promoted education and skill-building as critical to women's empowerment - many initiatives aimed at empowering women primarily focus on skills development. While responses from study participants corroborate this approach, it shows that addressing the foundational aspects of a woman's self-confidence, as well as her environment and relationships, are key to accelerating empowerment.

Spirituality also proved to be a key component of participants believing in their own ability to start and grow a business. While literature does not define spirituality consistently, it can be understood to be the acknowledgement of and relationship with a higher power, something greater than the self and a faith that positively affirms life. Religiosity, a related concept, refers to religious institutions, their teachings, attendance, practice or activity. Religion and spirituality have a complex impact on African women's empowerment. Christianity and Islam have traditionally been shown to limit women's empowerment due to interpretations of the Bible and Qu'ran that reinforce patriarchal beliefs and inequality between the sexes. Conversely, religion remains one of the key instruments of association and collective action in African women's lives and can play a critical role in defining and strengthening their self-concept, social networking skills and their advocacy.

Within the context of this study, participants conceptualised spirituality as their personal relationship with God. This relationship was a driver to starting a business and a critical source of comfort in navigating the challenges of entrepreneurship. Some women viewed their talent, skill and "calling" to enter their line of business, as God-given. They believed that to a certain degree, God wanted them to be successful and had therefore endowed them with the idea or talent they were developing in their businesses.

One woman expressed how she left employment to venture into entrepreneurship, because she felt that "life had a higher purpose," and that she was destined to do more than what her job allowed. Another entrepreneur paraphrased scripture and said, "If you do not work, you're not allowed to eat". This belief was one of the major inspirations behind this interviewee's decision to become an entrepreneur. Spiritual rituals also played a role in pushing women to start their own businesses, as some described how they prayed for direction before and during their entrepreneurial journey.

The decision to go into business being sparked by a woman's spirituality is important because it reveals that having faith in what they believe to be God's plan for them, seems to significantly correlate with having faith in their ability to run a business. Therefore, while organised religion and religious associations were important to sustaining the women's businesses, a woman's individual relationship with God was a more salient driver to becoming an entrepreneur.

While agency did not emerge as the most important driver for participants to start a business, it was still a noteworthy motivator, as it illustrated that female business owners express a need for autonomy in their careers and a level of confidence in their ability to run a successful business. Additionally, spirituality plays an important role in igniting and sustaining this sense of self-efficacy. Interventions seeking to foster women's entrepreneurship in Africa should consider the need to develop a fundamental level of self-belief in women and to better understand the role of religion and spirituality.

2.2 Structural environment as a driver for entrepreneurship and empowerment

The GEM's 2015 report on women's entrepreneurship reveals that in less developed economies, women's entrepreneurship is typically driven by a need to provide for their families. Participants in this study were more often motivated by necessity than opportunity, as many experienced the loss of or dissatisfaction with previous employment and expressed the need to contribute to household income. Most of the women who started their business to support their families, did so in response to an unexpected reduction in household income and in agreement with their husbands. These participants described the decision to create a business as the only viable option to supplementing the family income.

- "I saw that my family was struggling, and we needed extra money. I had to think of a business that I could do. I've never been an employee and I will never be an employee. It's not easy to get a job anyway."
- "My husband decided to further his studies, so I had to find a new form of income, as my job would not have paid me enough."
- "My husband and I discussed and saw that the income we were generating from our jobs would not be enough to give us the lifestyle we wanted for ourselves and our children. So, we decided I would start the business with him supporting me and he would remain at his job until I could stand on my own."

In general, the decision to begin a business out of necessity was one taken by both the entrepreneur and her family members, usually her husband, as a means of sustaining or improving the family's standard of living. Several women who started businesses in agreement with their husbands to support their families, expressed a sense of pride and satisfaction in knowing that they were able to contribute to the financial well-being of their homes. In two cases, the participants' increased financial contribution to the household positively impacted their sense of self, as well as their marriages. Both expressed that before they became entrepreneurs, their role in the household primarily centred on domestic duties and child-rearing. They had little involvement in financial decisions. This either became a source of conflict in their marriages or contributed to feelings of low self-worth. In these cases, the decision to become an entrepreneur correlated with an improvement in household income and an improvement in the participants' self-confidence and familial relationships.

A minority of women resorted to entrepreneurship to escape poverty. Where this was the case, they typically had started the business with very little social capital. The women in these situations were either single mothers or had become entrepreneurs when they were minors in a household headed by a single mother. The absence of a father and husband generally correlated to the absence of a steady source of income and reliable familial or community support. As women in Malawi, Tanzania and Zambia typically cannot own land, the absence of an adult male resulted in a lack of assets. Women who started their businesses under these circumstances were strongly motivated by a determination and commitment to prevent their households from falling into poverty. Some interviewees statements:

- "Determination was my main inner driver. I refused to quit. Everything around me was down and going badly but I didn't give up. I actually became aware of who I was when my husband died. I also grew up in a house that was not easy... [but] my proudest achievement is my children and being able to provide for them. My children are also my main motivator."
- "I was motivated by the hardships of life. I come from a very difficult background where I was raised by a single parent along with three other siblings...I don't want my children to ever experience the upbringing that I had."

The motivation to prevent family from falling back into poverty was significant for several women and as will be shown in later chapters, emphasizes the importance of relationships in driving and sustaining women's entrepreneurship. While most of the study participants did not grow up under these circumstances and therefore did not primarily see entrepreneurship as a pathway out of poverty, it is still important to note that this does continue to be a key factor in African women's decisions to start a business.

Job dissatisfaction was the second most important factor spurring necessity-driven entrepreneurship. Entrepreneurs who expressed frustration in their previous employment did so because of low remuneration. In contrast to interviewees who made the decision to leave jobs in consultation with their husbands and/or families, women for whom job dissatisfaction was the strongest motivation, generally made the decision to leave on their own. In these cases, participants felt the income they were earning was not meeting their expectations and believed they could increase their earnings by becoming an entrepreneur. Improving household income was a secondary rather than a primary motivator. The will to meet their own professional and financial aspirations was more pronounced for participants who resigned from employment because of a disinterest in the content or conditions of the job.

It is noteworthy that those women who left employment of their own accord tended to be those who expressed a strong "agency" drive to be a business owner. These were the participants who had held a long-standing desire for autonomy and were confident in their abilities to successfully run a business.

In agreement with the prevailing literature on women's entrepreneurship in Africa, opportunity-driven entrepreneurship was less prominent than necessity-driven entrepreneurship amongst participants. Those women who pursued an entrepreneurship opportunity generally fell into two categories: those who identified and created an opportunity on their own and those who responded to an opportunity created by government policies or other programmes. Women who identified opportunities for themselves generally had a significant amount of professional experience in the sector of their business and had recognised a gap in the market while they were employees. They had tended to be employed in the services sector as teachers, property agents, insurance brokers or workers within the retail sector.

In contrast, participants who responded to policies or programmes were more likely to have transitioned into a different sector from their professional or educational backgrounds. The European Union's Rural Roads Improvement Programme in Malawi was the most prominent example of these policies and programmes. The box below provides a brief summary of this programme.

European Union-Republic of Malawi Rural Roads Improvement Programme (RRImP)

The RRImP was initiated in 2014 as a component of the wider European Union National Indicative Programme (NIP) for Malawi. The NIP will run from 2014 to 2020 and will support the development of road infrastructure in 12 districts of the country under the “Sustainable Agriculture” focal area of the NIP. The RRImP’s primary objectives are to:

- **Contribute to the Government's objective of poverty reduction through sustainable agricultural and rural development**
- **Improve access to economic and social resources by the rural population, in particular smallholder farmers, facilitated by improved, rehabilitated and sustainably maintained rural roads**

The key activities of the programme are to select appropriate districts and roads for rehabilitation and to then procure road maintenance contractors to rehabilitate the road infrastructure. In order to promote employment and gender equality, labour-based methods of rehabilitation were to be used whenever possible and a minimum of 30% of worker days were to be taken up by women.

This project was to provide training and technical assistance to contracted workers in order to facilitate skills development, and ensure an improved quality of road infrastructure in the designated districts.

Four of the Malawian respondents had ventured into the construction sector in response to the call for participation, although only one of them had prior knowledge of the industry. Similarly, respondents from Zambia saw an opportunity in changes to government policy or in specific programmes targeting female entrepreneurs. Here too, interviewees reported that the government sought to increase female and small business participation in male-dominated industries. It was more likely that interviewees responding to government calls for female participation did not necessarily have prior experience in the relevant sectors.

The socio-economic environment played an important role in motivating respondents to start a business, where most did so out of necessity rather than opportunity. This shows that African women tend to respond to economic shocks and other economic difficulties by starting an enterprise, to generate additional income. Given the socio-economic background of most of the interviewees – having achieved a tertiary-level education and having had salaried work experience – this does not tell the entire story. Participants were still somewhat motivated by individual interests - the desire to earn more income in a field they found interesting or had experience in. Perhaps what is most important to recognize, is that efforts to support women's entrepreneurship in Africa need to more accurately identify and foster these inner drivers and motivations to facilitate more opportunity, rather than necessity or survivalist entrepreneurship.

2.3 Relationships and their role in driving entrepreneurship

Relationships can act as both enabling and inhibiting factors to women's empowerment in Africa, given the prominence of patriarchal power dynamics and the strong emphasis on the “collective” and group identity in the lives of many African women.

Relationships emerged as the most common catalysts to starting a business. Interviewees cited role models and mentors as a source of inspiration, as well as a source of support in running the business. It is important to note that study participants did not always identify mentors in the traditional sense. That is, individuals not initially known to the entrepreneur who were experienced in their area of business, with whom the respondents regularly consulted for feedback and/or direction. Instead, they tended to be coached by people already in their social circles, particularly

friends and family. The discussion distinguishes between the impact of role models and support systems on participants' decision to become entrepreneurs.

Most respondents identified a role model, typically someone older and more experienced, who they looked up to as an inspiration to start their business. Entrepreneurs equally cited relatives and non-family members as their primary role models. Where business owners had been motivated by a relative, this role model was typically a parent (in most cases, their mother). Parents would typically have inspired participants during their childhood, either by example or by having been employed in the sector of the participant's business. Fathers tended to have served as a more distant role models, someone to observe and admire, while mothers were both a role model and a first coach/teacher in the specific skill or area of the business. An equal number of participants identified acquaintances, typically business women whom they admired, as role models. These business women were generally from a similar socio-economic background to that of the entrepreneur and had built prominent enterprises in the entrepreneur's sector.

- "There are two ladies who inspired me. One is a lady who owns clothing boutiques. You see her brand all over. She really has done a lot. The other is a woman in construction. She owns a hotel. When I saw them, I thought, why can't I do it? They are older than me and doing it, so why can't I?"
- "My mother motivated me and in the beginning my friends were my customers and they encouraged me to do this."
- "My father owned a wholesale business and he motivated me. I learnt how to run a business from watching him."

The most important impact of the role model was to move the entrepreneur from considering a career in entrepreneurship, to pursuing it and to serve as an example. Where relatives, friends or other individuals with whom the entrepreneur had a relationship were role models, their influence typically continued throughout the participants' experience as business owners. It is worth noting that those entrepreneurs whose parents had been their initial role models were subsequently mentored and supported primarily by their husbands or another acquaintance such as a sibling, in-law or cousin. The critical role of this long-term mentor was to provide ongoing technical guidance, moral support and where required, financial assistance. Where the entrepreneur had initially been inspired by a prominent business woman, it was less likely that this developed into an ongoing mentorship relationship. These participants typically turned to other WCW entrepreneurs, acquaintances from other social and community groups and relatives for continued support. Although social and community groups form a key component of entrepreneurs' support systems, these groups generally were not the primary relationships that inspired them to open a business.

In a minority of cases, participants had become entrepreneurs in response to a negative relationship experience. This generally involved the break-up of a marriage or significant relationship, which left the participant and her children without a reliable source of income and social support. Participants described the journey to starting and sustaining an enterprise as a challenging experience through which they relied heavily on support from friends, acquaintances or members of church and community groups. In these cases, an enterprise was started for survival and the entrepreneurs primarily found mentors and technical assistance from the WCW programme.

Entrepreneurs were motivated to start a business for various reasons. It is important to note that while most entrepreneurs opened their businesses out of necessity, the drivers of this necessity were both financial and personal. Entrepreneurs aspired to earn more money for their households and for themselves but were driven to engage in work that they found fulfilling and interesting. This is complicit with the second key finding, which is that the entrepreneurial journey of African women is more complex than starting micro-enterprises to meet basic (survival) household

needs. Leveraging female entrepreneur's innate aspirations for themselves and their families will likely contribute to approaches that are more holistically empowering. As the results show, future planning should consider African women's spiritual identity and the relationships around them that serve as catalysts for entrepreneurship and a key source of self-esteem and moral support.

3. Women's Entrepreneurship and Empowerment: Obstacles

This section looks at the obstacles that interviewees faced in growing their enterprises. Literature has largely focused on the structural barriers: the socio-economic environment and discrimination that female entrepreneurs in Africa face as they navigate starting and sustaining an enterprise. These hurdles include poor access to finance and markets, time-consuming and costly regulatory bureaucracy and corruption. These factors also comprise the key indicators of the World Bank's annual Ease of Doing Business report, which assesses the cost and procedures for starting and operating enterprises in 190 economies of the world.

3.1 Internal obstacles on the journey to entrepreneurship and empowerment

This section analyses the trends, reasons and implications of instances when interviewees impeded their ability to achieve their entrepreneurial aspirations. When questioned about their intrinsic motivation for starting an enterprise and their overall level of confidence, most participants described themselves as self-confident. A closer examination of the barriers they faced revealed that respondents often had to overcome a lack of assertiveness, self-doubt and a pessimistic outlook, as well as poor self-discipline in order to sustain and grow their enterprises.

At the beginning of their entrepreneurial journeys, study participants struggled to assert themselves with clients, suppliers, partners and potential clients. Holding clients accountable for making payments on time proved particularly difficult for those entrepreneurs running schools, grocery stores and providing goods and services to government. Other participants struggled to convince clients to agree to a fair price for their goods and services and similarly had difficulty reaching a reasonable agreement with suppliers on pricing and the quality of inputs. Others found approaching potential clients and marketing themselves challenging. A few clients had to learn to negotiate fair rental prices with landlords. Overall, a level of feeling intimidated and a lack of confidence prevented participants from asserting themselves.

- "There was a time the government owed me a lot of money. I used to supply them, and I would go to Asia to bring uniforms for police officers. This was in 2007. After the Empretec training this year I went to the government to follow-up on my money. Imagine, I was only paid this year. I was so afraid. I was too shy to approach them."
- "From 2006 to 2008 my confidence was low. I didn't know how to tackle the issue of school fees. I am a teacher by profession and so I know how to talk to children. I didn't know as a business woman how to handle the payment of fees. I had the passion to teach and I would do it without getting paid then I ended up having no money to pay the teachers."
- "At first I wasn't confident. I was afraid to go into people's offices and didn't know the procedures to bid. I didn't know how to talk to those people in the industry."

Common to all these examples is the entrepreneur's conception of the other party as frightening or intimidating due to a perceived difference between themselves and the other. Participants reported being nervous to approach, "people in offices" and to negotiate with people who, "use their [own] language and [speak in] difficult terms that I don't understand". This was presumably based on the entrepreneur's perception of the other as more skilled and experienced, which contributed to a perceived unequal balance of power in the relationship.

In other instances, entrepreneurs appeared to harbour feelings of guilt about insisting on fair and timely payments from customers. It was reportedly, "easier to just let people do what they wanted".

Others also suggested that negotiation and marketing were especially difficult when targeted at demographic groups that participants believed held greater socio-economic power than they did. The above illustrates that participants had to confront their own distorted perceptions of themselves and the value of their products and services, to grow their businesses and become more empowered.

Linked to this was an initial apprehension about whether they held the requisite level of technical and business management skills to be a successful entrepreneur. Several women shared that they started their business with scant knowledge of financial and business management. They relied heavily on hired accountants and consultants to manage the finances of the business and to prepare business plans. This sometimes proved costly and made them more susceptible to theft from employees. Those entrepreneurs who had transitioned into sectors outside of their educational and professional backgrounds also felt an initial concern about their ability to succeed in a new industry. Others revealed that they initially incurred costly penalties for non-compliance with regulations they were unfamiliar with. Throughout the discussions, interviewees emphasized the importance of skill as a source of self-confidence.

Finally, respondents acknowledged that they had initially hampered their own progress by not being disciplined and organized and by allowing self-doubt and a pessimistic attitude to limit them. Women reported having weak time management, planning and financial management abilities in the early years of their entrepreneurial journey.

- "I used to just do things as the days went by, but now I have clear goals."
- "I used to come to work after my workers. They would arrive before me and I would only get there at 9. ...Before, in my shop when I made something, I didn't check it and I didn't check what the staff had done. Quality was compromised."
- "Before I was much less disciplined in arriving at my workplace on time, and in finishing products and assignments on time."

Entrepreneurs noted that in poorly managing themselves, they undermined the potential of their businesses and stood in the way of their own progress. They initially did not model the behaviour they expected of their employees, and in some instances harboured a self-doubt that held them back from developing a bigger vision for themselves and their businesses. Most participants experienced some form of discrimination as they worked to grow their enterprises. A few women internalised these views and "would get so low" when competitors deliberately barred their access to markets. Others struggled with low self-esteem and motivation in the face of low sales volumes and relationship conflict. They described "there is nothing to sustain the motivation to go on and keep going," and they struggled to be productive and "pull [themselves] out of [their] misery". While these experiences are not representative of most participants, they do illustrate that the internal journey to empowerment required the women to face and overcome their lack of self-confidence.

3.2 Structural barriers to entrepreneurship and women's empowerment

In Africa, women face obstacles in accessing finance and markets and often must overcome additional hurdles including corruption, harassment and nepotism in navigating regulatory requirements. Study participants identified these environmental barriers as the primary and most obstructive hurdles they face.

Over the last six years, annual Gross Domestic Product (GDP) growth trends have varied in the three countries of the study. Malawi saw a decline in annual GDP growth rates from 5.7% in 2014 to 2.9% in 2015, as did Zambia where GDP growth stood at 7.1% in 2014 and reduced to 5% in 2015. Tanzania's economic growth largely remained constant at 1.6% in 2009 and 1.5% in 2010. Malawi and Tanzania have also seen an improvement in their "Ease of Doing Business" rankings over the

last year, in both cases due to policy interventions to improve access to credit. Conversely, Zambia recorded a decline in this ranking, however the International Monetary Fund predicts improved economic growth and governance following the election of the country's sixth president in 2015.

Against the backdrop of these trends, study participants generally reported an increase in the price of inputs as well as ongoing challenges with physical infrastructure. Most Malawian and Zambian entrepreneurs indicated that the prices of machinery and other capital inputs had increased in recent years. This affected those operating in the construction and agri-business sectors. Electricity shortages, increased taxes on basic commodities as well as limits to trade in foreign currency were further reported to be structural barriers in these two countries. Fewer Tanzanian entrepreneurs highlighted the overall economic climate as an obstacle. Where they did, this focused on poor physical infrastructure such as roads and buildings and on the increased price of inputs.

Poor access to finance and markets were the most cited structural constraints on the growth of enterprises. The entrepreneurs generally accessed finance from community banks (rotating savings and credit associations), microfinance institutions, family members and the business itself. Most participants showed a strong preference for bank loans, but these largely were out of reach due to high interest rates, repayment terms that did not align with their business cash flow, and collateral requirements that they could not meet. Apparent discriminatory practices also prevented business owners from accessing credit from banks, as women were alleged to be untrustworthy and unable to manage their credit.

- "The biggest setback has always been not being able to get the financing. My business has not grown for eight years. You need security, which I don't have to get a loan. I have tried using my contract as collateral with the banks. The bank's conditions are so difficult because the cash flow does not allow you to pay the loans quickly and the interest rates are high. I had to sell my car."
- "It was very hard as a woman to get a loan from the bank because of collateral. My husband had to approve my application for a loan even though I had all the necessary papers. It was difficult for women because we had to get permission from someone else to start our own businesses."
- "Maybe being a woman plays a role. One investor who wanted to support me flew in from the UK to meet me. Maybe when he got here and saw he was dealing with a woman he lost interest. Two commercial institutions also promised to buy machinery, but this money has not been placed. It is a question of security. I don't have property attached to my name as all the family things are in my husband's name."

These responses corroborate with research on African women's limited access to finance and assets. In all three countries, customary law restricts women's rights to own and control land, which contributes to their poor access to finance. Malawi accords men and women equal property ownership rights under the law, however customary law gives men primary control of any land allocated to the family. There are no legal restrictions on women's access to finance in the country, however due to their limited ownership of assets, many turn to microfinance institutions and community banks for finance. In 2010, the government of Malawi reported a gender gap in access to credit, with only 11% of women having access to credit compared to 14% of men. Similarly, in 2008 it was found that 23% of women had access to formal financial services compared to 28% of men. Zambian and Tanzanian women similarly struggle to access finance due to restrictions on their asset ownership. While Tanzania's 1995 National Land Policy gives women the right to acquire and own land, the World Bank reported that in 2011 only 13.8% of Tanzanian women held accounts at financial institutions compared to 20.8% of men. In 2010, the Zambian government announced that it would enforce a previously enacted 30% quota on land allocation for women. However, as study results have shown, discrimination persists as women are often required to provide proof of their husbands' consent when applying for loans.

Following access to finance, respondents cited limited access to markets as a key challenge. Mostly, these women struggled to compete with larger corporations in their industries and found existing market players to be secretive and discriminatory in sharing information. Competition was especially stiff in the construction sector in Malawi as interviewees reported that the number of service providers outstripped the number of clients. A few women in Tanzania and Zambia attributed their decreased sales to the recent elections and changes in government. The change in government reportedly reduced the clients' disposable income or barred those clients from trading in the country.

As with access to finance, the entrepreneurs experienced discrimination in their attempts to penetrate new markets. This was especially prominent for those participants who ventured into the male-dominated fields of construction, agri-business and insurance. Interviewees repeatedly reported not being taken seriously by male clients and colleagues and struggling to build their client base or even gain access to the networks that could provide them with essential information and relationships.

- "Being a female in a male-dominated industry was also challenging. There was a time when my company conducted a valuation and the client, a male-run company, did not expect me to know how to do it and to do a good job. So, you are always fighting those perceptions of your abilities."
- "Men want everything for themselves. My fellow male contractors don't want women to have access to opportunities and want to have separate jobs and application processes. This has really been a challenge to break down discrimination in contracting."
- "One of my biggest challenges was to penetrate the market...The people who run the local market are Indian and they made sure that no one would buy my cotton... In one of the conferences I attended, one of the things they said was "we don't want new players". There are also no women producing so I really threw myself in the deep end."

These statements illustrate the real and perceived prejudice that the entrepreneurs faced. It was less common for women to report instances of nepotism and sexual harassment that impeded access to markets, though three individuals had experienced this. For the most part, discrimination and competition were the central causes of poor access to markets.

The regulatory environment and a lack of skilled and reliable human resources were named as structural impediments to the entrepreneurs' business growth. Malawi and Tanzania have generally seen an improvement in the ease of doing businesses, while running a business in Zambia has become more difficult. With regard to starting a business, measured in part by the number of procedures and days required for a small to medium company to start and operate, Zambia and Tanzania rank higher than Malawi. Entrepreneurs generally did not see the benefit of these reported improvements in the regulatory environment and in Zambia and Tanzania, complained of high tax rates, labour costs and red tape involved in registering a business.

Labour was costly to hire and train and difficult to retain. Most entrepreneurs employed semi-skilled professionals as labourers within the agri-business, construction and retail sectors and many hired professional accountants to manage their finances. The management and retention of semi-skilled labour appeared especially difficult as interviewees often invested significant time into training staff who were inclined to leave for higher-paying jobs. Otherwise, they found that skilled labour was too expensive. The entrepreneurs reported that they struggled to find trustworthy staff as many experienced theft at the hands of employees. It is important to note that while a shortage of skilled and affordable labour is a critical challenge for small businesses, the entrepreneurs' initial difficulties with assertiveness, self-management and financial discipline may also have contributed to challenges with recruiting and retaining skilled and reliable staff.

While data indicates that the ease of doing business has improved in two of the three countries of this study, responses suggest that the impact of these changes has generally not been felt by interview participants. There will need to be continued efforts to dismantle the structural barriers faced by Africa's female entrepreneurs.

3.3 Relational barriers to women's entrepreneurship and empowerment

Most respondents are married with an average of two to three children. Many of the women are also members of church associations, industry-related groups as well as rotating savings and credit associations. In addition to the WCW programme and their business relationships, these other social groups form part of the networks and relationships that the interviewees must navigate. In general, relationships play both an enabling and restrictive role in the entrepreneurial journey.

On top of the discrimination experienced in attempting to access finance and markets, many business owners faced criticism and doubt from people with whom they did not necessarily have close personal relationships. They referred to these individuals as "people", which was used as a general phrase for colleagues, church members, friends and other associates or acquaintances. Interviewees frequently expressed that "people" actively tried to discourage them from pursuing entrepreneurship.

- "Of course, people will always say you can't do it. Most people who have restaurants in the city are Indian so people thought I wouldn't last."
- "People used to tell me that clearing and import/export is a male industry, and questioned why I was trying to get involved as a female...People would say, how are you going to go and do clearing in your dress?"
- "People said I was wasting my time starting my own business when I could have been employed and I had a steady job."

Many of the above statements were made in passing to respondents by others they did not know well and so did not pose a significant threat to their businesses. Only when the entrepreneur internalised these doubts, usually at the beginning of her journey or when going through a challenging period, did these statements have an effect. It is important to note that there was some correlation between those entrepreneurs that reported receiving discouraging feedback from acquaintances in their social circles, with those who reported to have had a pessimistic and self-limiting outlook at the beginning of their journeys. These women acknowledged periods of self-doubt where they believed the predictions and perceptions of their detractors may have been correct. They reported that when the business "started going down I felt it was difficult. I started to think maybe people were right and I wouldn't make it", illustrating both the internal and relational obstacles they faced.

Similarly, a few of the entrepreneurs were initially discouraged when the market did not respond well to their products, and when other women were unsupportive. Study participants who struggled to find a market for their products tended to be in niche sectors such as the arts, beauty and luxury goods. Their challenges differed from those women who ventured into male-dominated industries, as entrepreneurs in the arts and luxury goods sector struggled to convince potential customers to buy their relatively unique goods. These entrepreneurs reported that "people" were discouraging because they believed their products were too specialised and unfamiliar to find a reliable market.

Interestingly, the entrepreneurs who introduced new products into the market reported that they initially received a cold reception from potential female customers or had anticipated that women would be unsupportive. Generally, study participants did not place strong emphasis on whether women were more or less discriminatory than men. Statements such as, "women don't want others to succeed. Naturally we are just like that," and "there is some jealousy here and there from women, but it is not as bad as the treatment we get from men," further illustrate that discrimination

from other women was not seen as a major issue. Literature on this topic generally focuses on relationship dynamics between women in the workplace rather than those dynamics between female entrepreneurs. The box below provides a brief overview of this topic:

Woman vs. Woman: Can women support each other?

Research on whether women support one other in their careers points to two seemingly opposing conclusions: women can and often do support each other's career advancement, however they also tend to respond to gender-based discrimination by distancing themselves from other women.

In male-dominated work cultures, women who rise to senior positions have done so by competing for one of a limited number of leadership positions. Once at the top, these women often feel pressurized to conform to behavioural norms of the dominant group in leadership (men) and therefore disassociate themselves from other women. This is partly to illustrate to their peers that they are, "one of the group" and also because women's groups and gatherings, where they do exist, tend to hold relatively little power within most workplace settings. A powerful woman therefore risks her standing by associating with and promoting other women. This trend has been known as the "Queen Bee" syndrome in which senior women are assumed to be deliberately unsupportive of more junior females.

It appears, however that the prevalence of "Queen Bees" has been somewhat overstated. While research in this area is growing, initial findings indicate that women generally do support one another's careers. Women are likely to experience the "Queen Bee" syndrome, but this dynamic is not representative of the majority of their interactions with other women. The "Queen Bee" dynamic is ultimately a symptom of gender-discrimination in the workplace that creates limited opportunities for women to advance. More research on the interactions between African female entrepreneurs would need to be conducted in order to make a more accurate comparison of study participants and literature.

Ultimately, interviewees' relationships with their families had the most influence on the progress of their businesses. While most women's families had been supportive from the beginning, some did experience strong resistance from relatives and husbands in starting a business.

Women who did not have the initial support of their families cited their lack of experience as entrepreneurs within the industry as the main reason for the family's opposition. This disapproval was sometimes associated with the concern that the entrepreneur would not be successful because she was introducing an untested product to the market or because she did not have experience in the sector. In these cases, the family was primarily concerned for the entrepreneur's welfare given the perceived risk of leaving employment. Family resistance was based primarily on the assumption that the entrepreneur would not be capable of operating a business and that this would distract her from her family and marital responsibilities.

A few women reported that their husbands appeared to feel threatened by the prospect of them becoming entrepreneurs and possibly challenging their position as head of the household. Others related that their husbands were initially hesitant as they saw entrepreneurship as an unfit occupation for their wives. Women who experienced this, described challenges with balancing their domestic duties and their career ambitions, as well as husband and family concerns about them being away from home often and engaging in male-dominated fields.

- “I was just at home and thought that I shouldn't travel. My family also used to say that – because I'm a woman. So eventually I stopped myself. I never used to have all these invitations to events.”
- “My family were not always supportive from the beginning. They thought it was too risky. My husband too was not very supportive when I first started. It's not always easy on a marriage, doing this. When things were not going that well, it can become one area where your husband can look down upon you.”
- “As a mother, wife and worker doing business, to divide time can be very challenging. When I started [my business], I had a full-time job and had my children at the time. My children were young.”

These examples of conflict that arose within the family after respondents decided to become business owners illustrate that, despite the eventual support they received from relationships, several of them started their journey defying the wishes of their families.

Relationships play a critical role in the lives of Africa's female entrepreneurs. Historically families and family obligations have been described as a constraint not only to female entrepreneurship on the continent, but to African women's empowerment in general. These arguments rightly highlight the disproportionate domestic responsibilities afforded to women and the negative impact these can have on her ability to exercise her agency. Research has also emphasized the inhibiting role husbands and dominant patriarchal beliefs can play in prohibiting African women from pursuing their career and entrepreneurial goals. However, this study's findings highlight the need to better understand the complexities of how relationships impact an African woman's empowerment.

From the interviews, the key constraints to women achieving their entrepreneurial potential were low self-confidence in areas, relationships where they did not feel knowledgeable and equal, poor access to finance markets and essential inputs due to discrimination and the socio-economic climate and inhibiting responsibilities and expectations within their close relationships.

4. Women's Entrepreneurship and Empowerment: Opportunities

The study's findings show that the road to empowerment started with the “self” – building a foundation of self-confidence - which was subsequently strengthened by relationships and networks. In their own words, interviewees defined an empowered woman as one who is self-aware and invests in her personal and professional growth in order to achieve her career goals. This woman, they said, then acts beyond her individual interests and/or industry, by inspiring and galvanising other women to realise their potential.

These viewpoints align with this study's overall emphasis on agency, an enabling environment and the importance of relationships as the cornerstones of women's empowerment in Africa. These views are also illustrated in the strategies the entrepreneurs undertook to live up to their own vision of an empowered woman.

4.1 “It starts with you” - inner confidence as the cornerstone of empowerment

Self-belief and awareness as the foundation:

- building self-confidence
- an innate belief in their abilities
- a desire to be self-sufficient
- conviction of their ability to succeed
- a sense of inner confidence
- spirituality served as a key catalyst

Taking initiative in skills development, business growth and problem-solving

Beyond a long-held self-belief and a grounding in their spirituality, respondents also grew their self-confidence by learning to be resourceful in addressing challenges. Upskilling in topics and areas where they had capacity gaps was a key demonstration of this resourcefulness. Throughout the study and as shown in their definitions of women's empowerment, participants emphasised the role education and skills development had played in improving their sense of self. Knowledge, they felt, was so important that many had a history of seeking training and capacity building opportunities before joining WCW. This was particularly true of women who transitioned into new fields upon starting their businesses and especially those who ventured into male-dominated fields. Malawian entrepreneurs described taking advantage of courses offered by the National Construction Industry Council, as did other entrepreneurs in Zambia. Entrepreneurs sought these skills-building opportunities both before and during their participation in WCW. Others described how they had pursued further education and had either completed or enrolled in Masters programmes in order to improve their skills and therefore their confidence.

- "I have seen great improvement in my skill levels. Most of the skills I've gained I learned on the job. Marketing was part of courses I took, but the hands-on day-to-day work I learnt from my last employer".
- "I am a nurse by training...but I decided to retire. I was given roads to work on, so I registered my company in 2011...I decided to do a course on road maintenance for two weeks at the Road Training School and did a course on construction management".
- "I went to training on Tourism and am thinking of how to help people in my community to get scholarships. If they can train, they can work for me and on their own...I am also excited that I can now speak in front of people. I never used to do this before".

These women, in choosing to invest in themselves, showed a strong drive to succeed. It is worthwhile to note that the women often sought and chose the skills training they required by themselves. In getting active, they started to empower themselves – and did not merely join courses that were brought to them by players in the field of development. WCW enhanced skills they may have already been investing in, and for some was a critical boost to their understanding of their industries and of business management. The motivation to find strategies to overcome their weaknesses to continue to build their enterprises also illustrates how interviewees improved their self-esteem. Women who faced initial resistance from family and husbands showed a similar ingenuity in their approach to overcoming this opposition. Study participants were generally expected to fulfil their domestic responsibilities even while starting and operating an enterprise. Where families and husbands had initially been hesitant to support their entrepreneurial ventures, it was partly due to a concern that the participant would neglect her work in the home upon becoming a business woman.

In order to allay these fears, they reported having to gather the support of other people – friends, relatives and employees – in order to balance their household and career responsibilities. This was very challenging for most cases, but entrepreneurs reported having remained steadfast in their commitment to growing a business and therefore ensured they met expectations of their role in the home by sharing their workload.

The other key example of the entrepreneurs employing creative solutions to obstacles and becoming more confident in the process, comes from their approach to combating the structural barriers they faced. Hampered by a lack of collateral, most of the study participants struggled to gain access to finance through banks. This hurdle pushed the women to seek other sources of finance such as microfinance institutions, rotating savings and credit associations, as well as revenue generated from their own businesses and other investments. Given the cash flow of the enterprises and interest rates charged by banks, a few women expressed a preference for sources of finance that allowed them to repay loans less frequently and in smaller instalments.

Given the prevalence of a lack of collateral usually because any sizeable assets were registered under a husband's name, more women reported not discussing this specific issue with their partners. In only a few cases did the entrepreneur end up going into business with her husband as an official partner in the enterprise. The majority solved the problem of poor access to finance by looking for alternative sources of finance. The women who reported being "self-financed" (using revenue from the business and other investments) were particularly proud of this fact as it made them feel independent and in control of their income. This too, was a source of increased self-confidence.

Overall, increasingly taking initiative and seeking a variety of solutions to challenges changed the participants' self-perception for the better. This was evident in the progressively optimistic outlook participants gained from their improved ability to identify business opportunities. Several entrepreneurs expressed that even before joining WCW, they had excelled at seeking opportunities. Their capacity to seek new markets and develop new products and business lines contributed to a sense of increased possibility and made them more optimistic about the trajectory of their businesses.

One entrepreneur said, "I also have a drive to do more. I want to do more. This is not enough. I want to do the same business and refurbish what I have now. I want the name to be everywhere". Others expressed a similar ambition and enthusiasm for the future of their businesses, "it made me feel on top of the world to get the cotton ginnery. Now people in the industry are starting to know me and know what I do... This is a male dominated field, but I will still go on until I'm one of the leading dealers".

Many others felt that consciously seeking opportunities had shown them that they are capable of more than they had originally imagined. This gave participants a sense of security in knowing that they had numerous options to pursue and strengthened their drive and self-respect. While WCW did play a role in strengthening their motivation and initiative, there were participants who had demonstrated this behaviour outside of the programme and ultimately the majority of entrepreneurs felt their general outlook and sense of potential had changed since they first started their businesses.

4.2 "Stronger together" – building and leveraging relationships on the path to empowerment

Building relationships and being open to co-operating with others proved critical to participants' improved self-confidence. Research by GEM illustrated that African female entrepreneurs tend to work in an isolated manner and rarely form teams when starting a business. This lack of start-up teams contributes to female entrepreneurs' difficulty in growing an enterprise into an established entity. Several participants described how challenging themselves to work more collaboratively with others had not only strengthened their business but had bolstered their sense of self. Their strengthened relationships also reflected a general transition from being primarily concerned with their own individual advancement, to realising that their success was connected to the success of others. Relationships within their family, with staff, clients and other business associates, and with other networks played the largest role in their empowerment.

4.2.1 Family relations

The most important relationships in study participant's lives were with their families. Therefore, nurturing these bonds was critical to the performance of the enterprise but also to the business women's sense of self. Those women who had experienced an initial lack of support from their husbands took initiative to find ways to convince their partners to support their efforts. These interviewees reported gaining their husbands backing by being trustworthy and transparent in all their business dealings. One entrepreneur said she made sure she informed her husband of all her travel plans, of all the objectives of the business as a whole and she presented all the company's

earnings to her husband. This was done to illustrate that the entrepreneur had the best interests of the family at heart in starting the enterprise and was not attempting to undermine or disrespect her husband. This approach proved successful in gaining his support as he eventually joined the company as an employee. Other participants reported having stood their ground when they met family opposition, ultimately winning their backing.

One of the biggest impacts of family encouragement was a sense of achievement, and improved household well-being. Many entrepreneurs were encouraged to start an enterprise by people known to them, their family, acquaintances or other women already in business. The ongoing support they received from these relationships impacted on the performance of their businesses, but also on their self-efficacy – the sense that they would succeed as entrepreneurs.

Several participants also reported having gained a higher standing in their families after becoming business owners. These entrepreneurs reported that their proudest accomplishment was the fact that they could now provide for the needs of their families, in partnership with their husbands or exclusively. These participants were especially satisfied with their ability to fund their children's education and in some cases to employ their husbands and other relatives.

4.2.2 Relationships with staff, clients and other business associates

As with family members, a strengthening of entrepreneurs' business relationships was important to their empowerment. Several women admitted that in the early days of their entrepreneurial journey, they did not negotiate what they needed from contracts and agreements. They simply accepted what they were offered. As they came to appreciate the value of relationships and the value of their businesses, they became stronger negotiators and better business women, which contributed to a sense of pride and improved self-confidence. In dealing with business associates, the participants understood that they needed to develop relationships based on mutual respect and recognition of each stakeholder's interest. Many participants expressed how this ability to "stand their ground" changed how they saw themselves.

- "I also feel that my confidence has improved as I am now able to meet with Managing Directors of a bank. This has grown over the years. I now work with other women more often, which has helped me to realise other opportunities in other industries."
- "Yes, at first I wasn't confident...but now I can check what companies are advertising and it makes it easier for me to sell myself. Before I didn't know what to do. Now I can walk into any office and show my profile. If I bid for a tender, I can negotiate the prices."
- "I am now more confident. I can go to suppliers and I understand who I am. I see myself as a person of integrity. I go to them whoever they are – local, foreign, Western or Indian – and negotiate for what I need. I now do a lot of business with them."

These excerpts illustrate that the entrepreneurs saw their increased ability to secure a fair deal in their negotiations with business associates as an indication of their growing confidence and self-belief. They also emphasized that building relationships with these associates strengthened their ability to do business with them and similarly strengthened their self-esteem.

Respondents expressed a similar sentiment with regards to their staff and clients - they recognised that understanding others better made them more effective leaders, which in turn reinforced their self-confidence. In some cases, the entrepreneurs shared that improved self-perceptions came from increased humility and a better understanding of their staff and how to motivate their employees. Others realised that they had neglected to really understand the needs of their clients and in changing this, saw a marked improvement in sales and in their ability to deliver to a higher standard than they had initially imagined.

The women also showed a motivation to empower their staff, particularly when these employees were women. Where some entrepreneurs simply understood that they would need to delegate

tasks and responsibilities more effectively, others took a strong interest in coaching their employees to expand their outlook and horizons beyond their job requirements. Interviewees in agri-business and retail were especially committed to this, given that many of their employees were already engaged in some sort of subsistence farming. They described a bigger vision they had for themselves and their employees:

- "I'm also trying to help other women who don't know what to do in life. I employ women in my business and I want to make money and empower them and their families to see that they don't have to either be a housewife or get a job....Right now in my agriculture business, we're teaching women about the environment and showing them that as a woman in the home, you can also have money."
- "I decided to invest more in my labourers and engaged them to register and have their own farms. I then buy cotton from them and this gives me a level of satisfaction other than financial gain... In our country most farmers are women and I am proud to engage some of them and want to see the impact in their lives."

Investing in others' success illustrates that the entrepreneurs started to think beyond individual growth and began to see themselves as leaders. Having a clear vision, inspiring others around their vision and coaching others to improve themselves, were inclinations that some participants exhibited as they came to increasingly understand and believe in themselves.

4.2.3 Relationships formed within business and social networks

Finally, entrepreneurs felt they greatly benefitted from the relationships fostered by business and social networks. Most respondents reported having found clients within WCW programme or through other industry associations and church groups. Being a member of these groups had not only increased their business income but had also improved interviewees' ability to identify business opportunities. Others credited associations and groups with assisting them to progress in their technical and entrepreneurial skill. E.g. an entrepreneur in Zambia described the Zambia Federation Association of Women in Business as "the foundation" of her business:

"The Zambian Federation of Women in Business has had a big impact on my business...they taught me how to start a business. I have also helped others to start a business who are members of the federation. We do advocacy...The federation had training events and showed us that if we attach ourselves to other businesses, we can grow and gain know-how."

As illustrated by this quote, relationships formed within industry associations were a key source of concrete opportunities and moral support.

Respondents highlighted the importance of trust and openness in these relationships with other businesswomen. For many, sharing the weaknesses of their businesses was initially daunting, as some expected women to be unsupportive of one another. However, participants expressed that seeking help had ultimately freed them of a need to feign confidence. One woman spoke of her low self-worth when first starting her business and admitted to masking her insecurities with a proud and hostile exterior. Only after working with others in WCW did she realise that her initial inability to foster relationships and to seek help and guidance had negatively impacted her business. She also stated that she now understood there was "strength in vulnerability" and that she had become more confident in herself by connecting with others. Others similarly emphasised how friendships formed with women in other industry associations bolstered their confidence and pushed them to see themselves as part of a collective.

Several participants improved their status and social standing within these social and industry groups. Women reported becoming leaders in church groups and industry associations because of the skill, experience and confidence they had built throughout their entrepreneurial journey. These participants most often reported occupying positions requiring financial

responsibility, like the position of treasurer or sat on organisational financial councils, or had become preachers and mentors in their church and industry groups. Being nominated and elected to prominent positions in their social circles reflected their communities' increased respect for participants and cemented their own perceptions of their value and self-worth.

One of the most powerful ways in which relationships with women impacted entrepreneurs, was in galvanising them to come together as a united front to overcome structural barriers and create opportunities for other women. The Pathways to Women's Empowerment Research Programme Consortium emphasizes the central role relationships and organising play in fostering women's empowerment, for example in amplifying the voices of low-income women. Women's collective action was shown to generally be more effective in lobbying for equal rights and justice than the efforts of individual women. For this reason, the programme recommended that supporting women's organising and targeting initiatives that seek to transform structural inequality, will ultimately drive lasting empowerment for women.

This study's participants showed a strong propensity to lobby for improved access to finance and markets. In Malawi and Zambia, women reported having formed or being members of groups in construction, health, agri-business, general business management and social activism. The women in construction often reported forming or joining associations in order to collectively bid for contracts and lobby the government to improve regulatory practices for small businesses. Zambia also reported being members of a national entrepreneurship federation for women that engaged closely with the country's Vice President and Ministry of Gender & Child Development. These respondents lobbied specifically for improved access to land and for the government to enact policies granting 30% of construction jobs to women. In Malawi, participants approached the Minister of Women and Gender to lobby banks on their behalf, while the Zambian entrepreneurship federation planned to create a women's bank.

As members of credit and savings organisations, Tanzanian entrepreneurs also advocated for government to procure 30% of its services from women. Tanzania provided an example of successful advocacy for improved access to finance as one of the study participants founded a national women's entrepreneurship association and a women's fund. The fund initially assisted women to cover funeral expenses but eventually transformed into a fundraising entity and lobbied banks to offer credit to its members. To date, this organisation facilitated access to loans for 250 women.

Strengthened by the power of their collective voices, respondents expressed pride in the accomplishments of these groups.

- "One of the main aims of the women's banking group is to show that women can work on their own. Most people think men should be at the forefront of business, but we are encouraging each other to move forward."
- "It is inspiring to see that there are a lot of women in construction now. We are able to convince the Zambia Association for Women in Construction to fight discrimination and laws that are unfair. This has helped to encourage other women to join the sector, so I am proud of the work we are doing to advocate."
- "I am a member of PRISCA, a private organisation for private schools, where I am a Treasurer. I am also a member of ZANEC (a national coalition of educational institutions) ... These organisations have taught me to be independent as a woman and to advocate for the rights of women and girls".

Through investing in themselves and their relationships with others, study participants began the transition from business owners to empowered leaders. The final quote below encapsulates what this empowerment meant for the women.

- “I also feel now I know who I am. I can think and come up with solutions. I have changed my mind-set...I am confident and know who I am.

As shown, the internal journey to self-awareness and self-confidence was the greatest change participants saw in themselves. The specific and varied steps they took to build a fundamental sense of self, to strengthen their technical and business management skill, and to leverage the relationships in their lives all contributed to this transformation.

5. Conclusions and Recommendations

Women’s entrepreneurship can play a pivotal role in advancing women’s empowerment in Africa. This study sought to present an initial analysis of the factors that facilitate and hinder women’s entrepreneurship and how this then impacts on their ability to exercise their agency.

5.1 Conclusions

The study concludes that the reasons for African women to start businesses are nuanced:

- the need to supplement household income
- fulfilling a long-standing desire for independence
- the ability to work in an area they were interested or experienced in
- influence of role models
- create employment for others
- positively impact economic growth and employment.

The hurdles to starting and growing a business:

- structural barriers
- relational challenges
- ability to overcome self-doubt and lack of confidence.

The steps to empowerment:

- a strong foundation of self-confidence bolstered by their networks and relations.
- confidence to spur the actions that led to respondents beginning to see themselves as leaders.
- negotiating with family and husbands who opposed their entrepreneurial aspirations.

5.2 Recommendations for discussion platforms and further research

The findings indicate that most of the women experienced a marked change in their confidence and self-perception. It is recommended that discussion fora be convened on key topics and themes that emerged from this study and require input from a wider range of subjects. Given the central importance of self-confidence and emotional intelligence to empowerment, dialogues are required to expand upon the critical components to developing strong self-awareness and self-confidence. Dialogue participants should ideally be comprised of both women of a similar socio-economic standing to the study respondents, as well as those who face formidable challenges in their personal relationships and their enabling environment. It is also important to acknowledge the role that religion and spirituality plays in the lives and identities of African women. Interrogating the role of spirituality in building – or hampering – self-esteem should also form part of these discussions. This study also suggests that there is untapped potential in the support and encouragement that respondents received from relatives. The strategies of being transparent with and re-assuring husbands and families of the entrepreneurs’ intentions to contribute to the household, generally proved effective in gaining familial support and allaying fears that the entrepreneur was attempting to significantly change her role in the home. While these approaches were reported as effective in gaining support and even in improving relationships within the home, it was noted that

entrepreneurs did not describe trying to change the nature of their domestic responsibilities, or the ownership of collateral. They generally found ways to operate their businesses while leaving these responsibilities and ownership structures intact.

It would also be recommended that discussion fora engage the men in women's lives to understand their perspective on women's empowerment. This will assist in identifying any prejudicial beliefs and practices but will also offer insight into how and why those men who chose to support women did so. In general, deliberate and sustained engagement with men is critical to achieving women's empowerment.

Given the centrality of collective action and its potential to influence the prevailing socio-economic environment, further learning should also focus on how the organising of Africa's small and medium-sized business owners has and can reduce structural barriers to women's economic empowerment. Research indicates that linking women's organisations with larger political movements with similar goals may be one strategy to strengthen their collective voices. Documenting the specific factors that create successful women's organisations and effective advocacy in the areas of entrepreneurship and economic empowerment would also be critical to designing initiatives to drive women's empowerment. This can be explored in the countries of the study, cross-country and elsewhere through dialogue and further research. Monitoring and evaluation of the effectiveness of lobbying activities and implemented policies to improve the ease of business should also be done to understand specific bottlenecks to target.

The road to women's empowerment is complex and may differ for every context. This study has shown that investing in a woman's skill and education is important but is most effective when the woman already has a fundamental sense of her own worth and is operating in an environment where she can navigate the structural and relational barriers she will inevitably encounter. The strategies exhibited by this study's participants of developing relationships, lobbying as a collective, finding strength in spirituality and convincing husbands and family to support them, provide initial clues of opportunities to empower women. These areas warrant further inquiry with a more diverse pool of women in order to develop specific knowledge and interventions that will facilitate African women achieving their true potential.

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