The impact of business support for women owned small business enterprises in Agriculture-A South African perspective

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MASTERS DEGREE IN BUSINESS ADMINISTRATION,

UNIVERSITY OF SOUTH AFRICA

by

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14 May 2012
Declarations

I, Laurenda Sefakwane Matlala, hereby declare that the work submitted in this thesis “The impact of business support for women owned small business enterprises in Agriculture-A South African perspective” to the School of Business Leadership, University of South Africa, is my own work. This thesis has not been submitted previously for any other degree at this university or any other university.

All sources in this study have been referenced and appear in the comprehensive list of references. This dissertation is my own work and that all sources that I have quoted have been indicated and acknowledged by means of complete references.

................................................................. Date

Laurenda Matlala
Abstract

Regardless of the level of development achieved by the respective economies, women play a pivotal role in agriculture and in rural development in most countries. Evidently there are serious constraints which militate against the promotion of an effective role for women in development in those societies which were bound by age-old traditions and beliefs. Patriarchal modes and practices motivated by cultures and/or interpretations of religious sanctions and illiteracy hinder women’s freedom to opt for various choices to assert greater mobility in social interactions. Resulting from these situations, women’s contribution to agriculture and other sectors in the economy remain concealed and unaccounted for in monitoring economic performance measurement. Consequently, they are generally invisible in plans and programmes. They were, in fact, discriminated against by stereotypes which restrict them to a reproductive role and denied access to resources which could eventually enhance their social and economic contribution to the society.
Dedications

I would like to dedicate this dissertation to my husband, Kgabo for being a mother and a father to our two kids throughout this difficult study times and to Lethhogonolo and Oratile for their love and believing in me.

To my late father, Henry Orphan Nkebetwa Matjiane and mother Eunice Matjiane, thank you very much for laying a good foundation for me throughout my childhood years.

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<td>Agricultural Credit Act</td>
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<tr>
<td>ADP</td>
<td>Agricultural Development Programmes</td>
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<td>AET</td>
<td>Agricultural Education and Training</td>
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<td>ANC</td>
<td>African National Congress</td>
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<tr>
<td>BDS</td>
<td>Business Development Service</td>
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<tr>
<td>CAADP</td>
<td>Comprehensive Africa Agricultural Development Programme</td>
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<tr>
<td>DAFF</td>
<td>Department of Agriculture, Forestry and Fisheries</td>
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<td>DLRARD</td>
<td>Department of Land Reform and Rural Development</td>
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<tr>
<td>DOA</td>
<td>Department of Agriculture</td>
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<td>DTI</td>
<td>Department of Trade and Industry</td>
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<tr>
<td>EC</td>
<td>Eastern Cape</td>
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<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
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<tr>
<td>IGDP</td>
<td>Integrated Growth and Development Plan</td>
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<tr>
<td>LDC</td>
<td>Least Developed Countries</td>
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<td>LIFDC</td>
<td>Low Income Food Deficit Countries</td>
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<td>MDG’s</td>
<td>Millennium Development Goals</td>
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<td>MEC</td>
<td>Member of Executive Council</td>
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<td>MFI</td>
<td>Micro Finance Institutions</td>
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<td>MLAR</td>
<td>Market-Assisted Agrarian Reform</td>
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<td>Acronym</td>
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<tr>
<td>MTEF</td>
<td>Medium Term Strategic Framework</td>
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<td>Medium Term Expenditure Framework</td>
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<td>NEPAD</td>
<td>New Partnership for Africa’s Development</td>
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<td>NGO</td>
<td>Non-Governmental Organisation</td>
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<td>NIPF</td>
<td>National Industrial Policy Framework</td>
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<td>NTB</td>
<td>Non-Trade Barrier</td>
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<td>OBPM</td>
<td>Outcome Based Performance Management</td>
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<td>OECD</td>
<td>Organisation for Economic Cooperation and Development</td>
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<td>PES</td>
<td>Payments for Ecosystem Services</td>
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<td>PEST</td>
<td>Political, Economical, Social and Technology</td>
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<td>PSE</td>
<td>Producer Support Estimate</td>
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<td>R&amp;D</td>
<td>Research and Development</td>
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<td>REDD</td>
<td>Reducing Emissions from Deforestation and Degradation</td>
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<td>RFMO</td>
<td>Regional Fisheries Management Organizations</td>
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<tr>
<td>RSA</td>
<td>Republic of South Africa</td>
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<tr>
<td>SACU</td>
<td>Southern African Customs Union</td>
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<td>SADC</td>
<td>Southern African Development Community</td>
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<td>SAFEX</td>
<td>South African Futures Exchange</td>
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<td>SARD</td>
<td>Sustainable Agriculture and Rural Development</td>
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<td>South East Atlantic Fisheries Organization</td>
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<td>SESP</td>
<td>Second Economy Strategy Project</td>
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<td>SETA</td>
<td>Sector Education and Training Authority</td>
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<td>SG</td>
<td>Sector Goal</td>
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<td>SMME</td>
<td>Small Medium and Micro Enterprises</td>
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<td>SOE</td>
<td>State-Owned Enterprises</td>
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<td>SPGR</td>
<td>SADC Plant Genetic Resources</td>
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<td>SPSAA</td>
<td>Strategic Plan for South African Agriculture Centre</td>
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<td>SWIOFC</td>
<td>South West Indian Ocean Fisheries Commission</td>
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<td>WIA</td>
<td>Women in Agriculture</td>
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<td>WMSBE’s</td>
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<td>WOSBE’s</td>
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<td>WTO</td>
<td>World Trade Organisation</td>
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CHAPTER 1: BACKGROUND AND INTRODUCTION

Economic growth is essential to addressing unemployment, gender equality and poverty related issues worldwide. Due to lack of proper financial and infrastructural support in the form of loans, integrated support systems, increased accessibility to finance, job creation and poverty reduction strategies, South Africa will not achieve a 6 percent economic growth by 2014. Small business-enterprises (SBE’s) development was identified by the government as a priority in creating jobs to solve the high unemployment rate in South Africa and therefore the Small Business Act was introduced in 1996 (Kerimova, undated). The emphasis of the government’s strategy was primarily on the development of SBE’s in previously disadvantaged communities especially women. Moreover, the informal sector contains a large number of the SBE’s although many traders enter the informal sector to survive, they become and seek to remain, self-employed entrepreneurs (Anderson et al, 2007). It has been argued that the high unemployment in South Africa can, axiomatically be ascribed to slow economic growth rates and relatively low labour-intensity of economic growth (Department of Trade and Industry (DTI) report, 2005). In the 2007 Budget Speech, the former Minister of Finance stated that: “Entrepreneurship remains a vital ingredient in the growth of our economy” (Carter et al, 2001).

The complexity around this issue emanates from the multiple effects of apartheid’s exclusion and discouragement of entrepreneurship culture among black women which have led to a lack of positive outlook towards entrepreneurship in South Africa (Ozoemena, 2010). About 59.3 percent of poor individuals are rural dwellers and the highest prevalence of poor rural dwellers is found in the female population between the ages of 25-49. 45 percent of the female headed micro and small enterprise were home-based as compared to only 19 percent of the male headed Small Business Enterprises (Dejene, undated). According to the Human Development Report (2011) women are said to be the largest single self-employed segment of the population. With this understanding, the consensus around the Beijing Platform for Action was endorsed by 189 governments and leaders of key international institutions at the United Nations (UN) International Conference on Women in 1995 held in Beijing. The centrality of gender equality was regarded as one of the
prerequisites for poverty reduction and further recognized a set of time-bound and measurable goals, which is now called Millennium Development Goals (MDG’s). MDG’s were aimed at halving poverty and hunger, improving environmental sustainability, achieving gender equality and women’s empowerment.

1. Problem in context

South Africa is a diverse society that is characterized by great disparities between the rich and the poor (RSA, 2006). Whilst agriculture is the cornerstone of South African economy (RSA, 2007), some 70 percent of South Africans are the poor and under privileged who either live in shacks near cities or in rural settlements (RSA, 2007). According to the former President of South Africa, Thabo Mbeki (2006), agriculture is a key contributor to South Africa’s 6 percent economic growth target and agriculture contributes 4 percent to South African Gross Domestic Product (GDP). He further states that the agricultural sector’s importance lies in its potential to provide significant contribution to economic development through job creation, assisting with poverty alleviation and economic foreign exchange earnings. South African women have been previously marginalised even though their contribution towards economic growth has been noted to be highly significant. This inherent nature coupled with development of gold mines in the cities resulted with men migrating to cities to fend for their families. Women in rural areas were therefore left unemployed and resorted to agriculture as a business to sustain their families. South Africa therefore has an urgent need for women owned small business enterprises in agriculture that can act as catalysts to combat unemployment, contributes to innovations, stimulate economic growth, alleviate poverty and ultimately reduce the crime rate. This will be in line with MDG’s.

However, women-owned enterprises have their fair share of challenges and constraints that need to be addressed and specific needs that have to be identified to help them perform on par, if not better, than their male counterparts. According to Carter et al (2001) Key issues facing new and growing women-owned small business enterprises (WOSBE’s) this includes amongst other things: access to capital, access to information and access to networks. Women business owners also experience financing and the effort to balance work and
family as their most difficult task (DTI report, 2005). Females are mostly involved in sole-
proprietorship businesses, which are very small firms and as such may lack the necessary
collateral to qualify for loans. Women generally lack the necessary natural resources for
starting and developing their own businesses such as land and water. Resources critical for
success is the assets that women bring with them to the entrepreneurial process in the form
of human capital (formal and occupational experiences) and the entrepreneur’s ability to
access resources in the environment (e.g. capital, suppliers, customers). Human capital is
derived through investment in education and training. Research supported the theory that
women have been impeded from acquiring adequate levels of human capital because of
social and cultural forces. Socio-cultural constraints have limited women’s access to a
meaningful business experience and led to careers interrupted by family obligations. They
have less human capital for the management and development of their businesses.
Demands on human capital, in terms of education and experience are specific to the nature
of the entrepreneurial venture hence vary between industries. The lack of management
skills and low levels of management training are issues facing women’s entrepreneurial
ventures (Andersson et al, 2007).

According to Dejene (undated) South Africa has long recognised the need to support
entrepreneurship to boost economic growth and job creation and the existing policy
interventions and programmes are said to have serious impact (Gore & Fal, undated). The
narrowing of the gap between the growth in women entrepreneurship and the contextual
reality is contingent on skills training and tertiary education; removal of hidden and subtle
gender discrimination; change in existing prejudices and stereotypes regarding the role of
women in a male-dominated economy; the demand for socio-economic rights and policy
advocacy. This study, will therefore seek to investigate the factors that influence the growth
of SBE’s which are owned or operated by WOSBE’s (agriculture), in South Africa focusing
both in urban and rural areas. It is also aimed; to determine factors that motivate women
into entrepreneurship; to find out factors that affect growth of women-owned SBE’s, to
identify strategies for growth of these enterprises and to provide policy recommendations
that would encourage growth of women owned SBE’s in the agricultural sector of South
Africa. The study is expected be useful to women entrepreneurs specifically those in agriculture, to the government and other policy institutions.

1.1. Problem review

On reflection, the following themes (culture, macro environment and socio-economic transformation) emanates from the problem in context which will be discussed in detail.

1.1.1. Socio-economic transformation

It is argued that socio-economic transformation in South Africa will continue to be top priority, given the lasting legacy of apartheid on the economic structure and control mechanisms of the economy. Upon analysis, this apartheid legacy left many South Africans ill-equipped with the necessary skills, resources and confidence to start up and run viable businesses of their own. Generations of discriminatory legislation and practice meant that the majority of black South African women had limited access to business opportunities and formal business training. The accumulation process under apartheid confined the creation of wealth to a racial minority and imposed underdevelopment on black communities especially women. This resulted in an economic structure that today still excludes the vast majority of South Africans (Chea, 2008).

1.1.2. Culture

Naidoo & Hilton (2006) argues that according to norms of African cultures, the roles of women as compared to men have been quite different. Women are said to be natural nurturers and domestic labourers, while their male counterparts have been perceived to be natural leaders and decision-makers. These roles have been reinforced at home, at school and through the media. This restricted women's self-perceptions, disempowering their social and economic potential and limiting their future possibilities of becoming leaders. Gomez (2008) further states that females are another kind of “minority”, participating less in the country's economic life, since the business world is often regarded as a male-dominated. When entering the SBE’s landscape, these women have to compete with their male counterparts who in most cases have been conducting their businesses for a significant
period of time. It is thus a challenge to most women as men are mostly familiar with the business world and know the ‘tricks and measures’ to sustain their businesses (Bowen et al, 2009). Based on my observation, in-community of property marriages sometimes have a considerably negative impact on women’s ability to access credit and build sound credit histories in their own names. This is due to the reason that men feel that women want to compete with them and therefore refuse to grant authority for accessing financial assistance. On the other hand these discriminatory cultural/religious practices at times make it impossible or difficult for women to borrow or own assets or land titles to start their own agricultural business.

1.1.3. Macro environment

It is strategically important for the government to target ‘women’s entrepreneurship’ in South Africa for policy attention and to address the limitations and exclusions of issues/policies affecting women in agriculture in ways which these are interred within policies and country’s regulatory practices (Prakash, 2003). As a result government might therefore need to support the intervention of policies and framework of women entrepreneurship in agriculture. As the focal point of this study is on agriculture, historical factors and unequal gender relations continue to hinder women’s access to land and control over resources in a number of ways such as women’s land rights which are still limited and insecure. According to Ozigbo & Ezeaku (2009) global economic meltdown has impacted negatively on the structure of agriculture due to changes in fiscal, trade, macroeconomic, exchange rate policies and government spending. As a result this had a serious effect on the South African economic growth which was steady and unprecedented. Upon analysis, challenges and obstacles facing women in agriculture suggest that their full economic potential is not actualised and women do not feature on the mainstream of the economic agenda. Attitudes to technology are also commonly thought to limit access to products and services that are technology and agricultural intensive which influence the survival of these women-owned enterprises. This has been manifested through their business practices in terms of the acquisition of raw materials, product development, production processes and marketing (Gomez, 2008; Bowen et al, 2009). However almost one quarter of black women are reluctant to participate in agricultural SBE’s, as a result they find it difficult to use the
technology associated with banks’ products and services. The gendered division of labour in the household, the low value accorded to women’s work with the concomitant clustering of women in low-paid jobs contributed to female poverty Bowen et al (2009). This however has led to rapid spread of HIV/AIDS which is prevalent amongst women (Jamali, 2009) and has added significantly to the problems of agriculture and food security in South Africa by severely affecting subsistence agriculture, where production depends very heavily on labour. In poor rural households, HIV/AIDS causes severe labour and economic constraints that disrupt agricultural activities, aggravate food insecurity and undermine the prospects of rural development (Lal & Khurana, 2011).

1.2. Problem statement

In South Africa, the development of SBE’s is becoming a very critical issue due to the high rate of unemployment and poverty, especially for women (Berry et al, 2002). However, in agriculture, Women Owned Small Business Enterprises (WOSBE’s) grow less rapidly than those headed by their male counterparts and a relatively high percentage of the WSBE’s were closed due to lack of funding, gender mainstreaming, high illiteracy, policies and start-up resources. The challenge in this regard is therefore more about trying to increase the number of women in agriculture and how to legitimize and strengthen the base of their activity so they can grow their enterprises. This research will therefore highlight the successes and failures which confront women in agriculture and investigate the challenges thereof.

1.3. Research Questions:

1. What are the challenges facing WOSBE’s in agriculture?

2. What are the strategies, policies and programs employed by SBE’s in agriculture to counter the challenges that they face?
1.4. Objectives:

The objective of this study is to research women owned agricultural SBE’s in South Africa and identify challenges that women encounter to develop their businesses. The following aspects pertaining to SBE’s in agriculture which are owned by women will be looked at:

- To investigate and obtain an insight into the successes and failures of women in agricultural SBE’s.
- To explore and look at agricultural policies and programmes that promotes the growth of women in SBE’s.
- To examine and determine gender as a barrier or obstacle to SBE’s in agriculture.

1.5. Importance/benefit of the study

It is envisaged that the results of these study will enable the nation to adopt strategies/policies which will help to achieve the objectives of WOSBE’s. Finally, the findings of the study will provide a data base for further research work. The following issues are identified as benefits of this study:

- Review existing data that may assess gaps in the market for provision of capital and other financial services to women in agriculture compared to men, at all stages of business development.
- Creating a better understanding to the constraints and opportunities as perceived and experienced by women owned SBE’s in agriculture.
- Review existing programmes, policies and funds that provide access to financing for SBE’s in South Africa and to determine the extent to which they are reaching women entrepreneurs in agriculture. This will include programmes offered by financial institutions, public sector schemes and public-private partnerships.
- Provide business development support and other ancillary services to support women to grow their businesses in agriculture and access finance.
- Provide recommendations about the state of access to finance for agricultural women entrepreneurs in South Africa, identify where gaps exist, and what
programmes or services could be considered to address these gaps in a sustainable manner.

Identify training programmes and advisory services in agriculture to be developed to assist WOSBE’s in distress.

Comment on detecting emerging signs of distress in the agricultural business and what corrective action to take to be incorporated in all agriculture SBE’s related training programmes, including those of Sector Education and Training Authorities (SETA’s).

Technical co-operation programmes between South Africa and outside countries to be strengthened to draw experience and partnerships and to ensure women capacity building programmes for the development of agricultural SBE’s.

To review incentives programme to be directed towards providing necessary interventions to restore activities in SBE’s in agriculture.

Easier identification of female farmers with potential to become commercially viable. This study has the potential of finding a way of identifying those farmers who have the potential to grow into commercial farmers.

Improved selection criteria of female farmers for future agricultural development programmes. Since the study will involve identifying some measures of success, it is anticipated that the ‘right’ female farmers will be identified to be part of development initiatives. This identification would be based upon their higher likelihood to succeed.

Ensuring better utilisation of the agricultural potential in these areas. This study would help in ensuring better utilisation of agricultural potential in the areas where successful female farmers are identified and are included in development initiatives.

Better quality services directed at selected female farmers to ensure a greater efficiency and cost effectiveness of such services. Where there is no criterion of choosing farmers to involve into development programmes, resources are wasted since some farmers may not even be interested in farming but are part of development programmes. For efficient use of resources, services should be directed to selected farmers base on certain criteria to ensure greater efficiency.
1.6. Delineation of the study

The study will focus on participation of women in SBE’s in the field of agriculture and therefore excludes micro, medium and survivalist. In this regard the main objective is selected as it cut across the entire research scope: challenges faced by WMSBE’s in agriculture. The main objective will therefore determine questions in this regard.

1.7. Summary

“A nation will never be free until its women are free “Nelson Mandela. South African women come from an era of institutional sexism. This has perpetuated poverty hence women in South Africa have carried a disproportionate burden of being underdeveloped and majority still does. South African women therefore continue to face serious inequalities and disadvantages especially in aspects of business development and forming the mainstream of the economy.

In South Africa, agriculture is one of the major pillars of the economy. Women in agriculture have shown to be significantly contributing to the GDP of South Africa. The government has come up with various initiate to redress the imbalances of the past. The department of Public Works through its EPWP endeavours to create more opportunities for skill development especially to women. The DAFF on the other hand, also craft policies that will make it feasible for women to access funding, land and link women to agricultural markets. It is therefore envisaged that this study will harness all opportunities for women that exists within the government and identify loopholes in the quest to bridge the gap between men and women within the agricultural small business enterprises.
CHAPTER 2: THEORETICAL CONSIDERATIONS

According to Leedy (2010) research is a systematic process of collecting, analysing and interpreting the problem in order to increase an understanding of a phenomenon about which is of interest or concern. To research a problem one needs to use the research tools as a specific mechanism or strategy to collect, manipulate or interpret the data. These research tools or business models will help the researcher to critically analyse the problem and unravel the level of complexity looking at the following: challenges faced by WMSBE’s in agriculture as well as the strategies, policies and programs implemented in addressing those challenges.

2.1 The Pest

The model below (figure 1) depicts the macro environment which is political, economical, socially and technological factors (PEST). PEST analysis is a scan of the external macro-environment in which an organisation exists. It is a useful tool for understanding the political, economic, socio-cultural and technological environment that an organisation operates in and describe the structure of macro environmental scanning (Wagner, 2007).

A model of the macro-environment

Figure 1: A model of the macro-environment (Bakhru, 2005 citing Fahey and Narayanan, 1986)
2.1.1. Political, Legal and Regulatory

In terms of the regulatory environment, women, particularly black women, were excluded from ownership of property and this have or had an adverse effect on their ability to access collaterals for financial loan. Educational opportunities and systems were heavily influenced by societal values and principles, which challenged women's choices of careers. The choices from early age were still aimed towards the softer sciences and not business, science and technology. These choices later affected women's confidence in venturing into the business world or starting businesses, because business had been perceived as a male dominated area that is to be feared (Sanyang & Huang, 2008). Women entering the world of business are therefore still perceived in a negative way because society still holds women back.

Furthermore the legacy of exclusion and discrimination in South African agriculture is now to improve participation in all facets of the sector and rid it of the many entry barriers rooted in its historical dualism. The challenge is therefore, limited programmes/policies that encourage new entrants which are black and white women; a small and medium-scale enterprise in agriculture as the sector is still regarded as male dominated environment. It is important to find ways to ensure that all these different constituents of the sector genuinely feel and see themselves as belonging to a single entity. Indications are that the South African agricultural sector is responding positively to the challenge for increased competitiveness (Timm, 2011). However, there is also evidence that some subsectors of agriculture and value-adding activities are uncompetitive in the local and international market. This has various causes, including high input costs combined with low productivity, poor business strategies and inefficiencies as well as unfair trade practices by competitors. The lack of international competitiveness also leads to low profitability and below normal returns in the sector, which is again responsible for low investment in certain industries. This is possibly the major challenge that needs to be addressed to put agriculture on the high growth path that is envisaged and spearheaded by Jacob Zuma the President of South Africa (Gomez, 2008). Poor investor confidence in agriculture is caused by the low returns as well as definitive and hard-core economic and social problems impacting on investment and production such as the spate of farm murders, evictions and illegal occupations. Investor
confidence is necessary to achieve a vibrant and growing agricultural sector (Coles & Mitchell, 2011).

According to Beaulieu & Altman (2010) there is lack of delivery and implementation of a wide range of government measures, regulations and programmes as well as ineffective support systems, all of which are critical to ensure an enabling environment for agriculture that constitutes a major concern and a challenge to all countries supporting the agricultural sector. Aspects that contribute to this problem are the fragmentation of certain services, inadequate resources, weak governance and accountability as well as poor executive decisions and often long delays in taking decisions (Gumede, 2000). Unused land of high and medium potential is not abundant in South Africa and there is a limit to the horizontal extension of agricultural production. In addition, the infrastructure and services to support sustainable land use are inadequate. Government programmes (i.e. land-care and working for water) aimed at protecting the resource base are successful but insufficient. Land degradation remains a problem on good and marginal lands. Land tenure systems, for instance, are based on discriminatory policies. According to Suda (2002), while most African countries and South Africa have considered agriculture as the backbone of their economies and acknowledge the significant role of women in the agricultural sector, few have paid much attention to the land tenure systems which have been discriminating against women.

With increasing pressure on agriculture to increase output per unit of land, it is a major challenge to ensure that this does not take place to the detriment of our country’s natural resource base. Upon analysis, questionable progress has been made in South Africa and other countries with regard to land tenure issues or the so called “willing buyer willing seller” in improving land productivity, while lesser progress has been made in terms of reducing the impacts of land degradation. As a possible consequence of the land tenure focus and limited progress has been made. Currently this topic is debatable and the following gaps are indicated (Eriksson et al, 2009).

💡 Putting in place stronger partnerships specifically with organs of civil society to accelerate the pace of land delivery to the land reform beneficiaries;
Escalating land prices make it difficult for the beneficiaries of the land redistribution programme to acquire land on the open market. In addition, the willing buyer-willing seller principle is also problematic as the state becomes the only buyer in the market, which affects its bargaining power. The new regulatory measures (policy for land ceilings and land tax) will address this problem by empowering the state to intervene in the land market on behalf of landless and resource-less persons;

Promoting women’s equal access to and full participation in land decision-making; affecting new land rights and access to land and development opportunities;

The outstanding restitution claims can be categorised as ‘rural’ claims and by implication mostly claims for restoration of rights in land. The nature of these claims are complex due to the number of role players involved and claims are targeted at highly productive, capital intensive farms. Restoration of rights in land also requires proper consideration of the sustainability of the projects in terms of post settlement support and sustainable development;

Planning and the development of land resources as well as related monitoring systems,

Information systems, the use of GIS for integrated planning and management of land resources,

Implications of climate change on land resources,

Promoting women’s equal access to and full participation in land decision-making; gender mainstreaming of all land legislation, policies and strategies.

The impact of discriminatory land tenure systems on agricultural production and specifically on production of food crops is an area which needs careful analysis by policy makers and planners. This problem is more pronounced in South Africa where the migrant labour system has led to an increase in female heads of household who mostly lacks power and control over the land. This condition is worsened by the fact that the existing rural credit policies are also blind to the existing discriminatory systems. Women agricultural producers are not benefiting from agricultural credit facilities and this limits their contribution to
promoting sustainable development in this sector (Carter et al, 2001). Agricultural credit governed by the Agricultural Credit Act of 1966, as amended (lastly by the Agricultural Credit Amendment Act of 1995), which establishes an Agricultural Credit Board to supply agricultural credit. However, no reference is made to gender. An additional complication was that the Constitution of South Africa does not list agriculture as a function of local government and “therefore, a lot of motivation and lobbying was necessary during the consultative process to convince city council decision makers that the development of urban agriculture should be viewed as part and parcel of poverty alleviation and economic development, which are therefore concurrent responsibility of all spheres of government. The weakness of delivery and implementation of a wide range of government measures, regulations and programmes as well as ineffective support systems all of which are critical to ensure an enabling environment for agriculture are a major concern and a challenge to all government entities supporting the agricultural sector. Aspects that contribute to this problem are the fragmentation of certain services, inadequate resources, weak governance and accountability, bottlenecks, bureaucracy as well as poor executive decisions. Political factors thus show case a lot of gaps and loopholes (weaknesses) in agricultural policies, systems as well as legislation that need urgent government intervention to address the above problems (Ukpore, 2009).

2.1.2. Economic

Apartheid systematically and purposefully restricted the majority of South Africans from meaningful participation in the economy. The process of apartheid confined creation of wealth to a racial minority and imposed underdevelopment on black communities. This resulted in an economic structure that today, in essence, still excludes the vast majority of South Africans especially women. It is crucial to understand the magnitude of what took place in the past in order to understand why South Africans need to act together as a nation to bring about an economic transformation in the interest of all (DTI report, 2005).

According to Makgoe (2009), monetary, fiscal, trade and labour market policies are the main components of macroeconomic policy. These policies influence government spending, revenue (taxation), interest rates, the inflation rate, the exchange rate, the rate of growth in
the economy and the rate of employment. While interest rates and the exchange rate in South Africa have fluctuated considerably since 1994, the period has been characterised by high interest rates and a declining effective rate of exchange. During this period the rate of inflation decreased, while the growth rate of the economy and the rate of unemployment increased. Monetary policy, such as currency policy, is necessary but always insufficient as it is a tool in its own right. There is little one can do by tempering with the circulation of money or the volatility of the currency without addressing the fundamentals first. The debate on currency exchange rates comes from the premise that by keeping the rand low one can improve the competitiveness of South African exports (Kerimova, undated).

Based on the above statements, South Africa is thus characterised by high levels of poverty, especially in rural and urban areas where approximately 70 percent of South Africa's poor people reside. Their incomes are constrained because the economy is not sufficiently vibrant to provide them with remunerative jobs or self-employment opportunities (kongolo, 2012).

There are many reasons for this state of affairs, but most of these are rooted in policies implemented in the past. While natural conditions such as climatic variability are notable risk and cost factors in agriculture, uncoordinated policies and the unintended effects of policies have in the past contributed to sub-optimal growth and investment in the sector as well. If both rural and urban areas had a foundation that would support greater earning and spending power, the economy would be stronger, grow and create more opportunities for wage and self-employment. Therefore, it could be argued that if the South African economy had followed a different, labour intensive, inclusive and non-discriminatory development and settlement path in the past, poverty would not have become such a pervasive feature of the present society and economy (Whiteside, 1998).

The Committee on World Food Security (2011) stated that economies generally grow by shifting human and capital resources out of the primary sectors (agriculture), first into the industrial sector and later into the services sector. This has also been the case in South Africa, where the transition to a post-industrial age is already well under way. Yet there is evidence that in this process the primary sectors such as agriculture either failed to reach
their full potential or did so in a distorted manner resulting in large numbers of women being excluded from the benefits of modernization (Chea, 2008).

South African commercial agriculture has followed a more capital-intensive growth path, while significant agricultural resources (human and material) lie unused or under-utilised. According to Gore & Fal (undated), both these phenomena have affected the income-earning potential of South African people. Further, the entrepreneurial abilities of women in agriculture were suppressed, first by their exclusion from the commercial land market and then because commercially viable freehold farming was almost impossible in the former homeland areas. Employment opportunities in commercial agriculture were and still are largely limited to unskilled workers earning low wages and a large share of total employment in commercial agriculture is of a seasonal and temporary nature only. Furthermore, this growth path has meant that upstream (input firms) and downstream (processors of food and fibre) industries relating to agriculture were stunted, therefore depriving women of economic opportunities (Gomez, 2008).

These factors were largely responsible for creating the extreme dualism and inequality in agriculture. This dualism has created a polarisation of women among participants and has resulted in an approach to policymaking and service delivery that focuses on two agriculture rather than a single unified sector - one for commercial farmers and one for so-called "emerging farmers". There is therefore a complete lack of a common ('us/we/our') vision and understanding in agriculture and little sense of togetherness and belonging. This strategic sector plan seeks to end this divisive and harmful approach (Fletschner & Kenney, 2011).

Ukpore (2009) stated that since 1990 and up to date, several processes have taken place to reverse discriminatory legislation and to improve participation, while at the same time several other initiatives have been implemented to deregulate and liberalise the sector. Some of these actions had positive results while others had unintended consequences. The main policy shifts in this regard included:

- Deregulation of the marketing of agricultural products,
- Changes in the fiscal treatment of agriculture, including the abolition of certain tax concessions that favoured the sector,
A reduction in direct budgetary expenditure on the sector

Land reform, consisting of the restitution, redistribution and tenure reform programmes

Trade policy reform, which included the tariffication of farm commodities and a general liberalisation of agricultural trade including free trade agreements

Institutional reform influencing the governance of agriculture

The application of labour legislation to the agricultural sector (Sanyang & Huang, 2008).

These changes had major consequences leading on average to increased productivity and to a more competitive agriculture, although many women became more vulnerable to international shocks, unstable weather conditions, a worsening debt situation and deteriorating terms of trade. This, together with new labour, water and land reform legislation, led to skewed perceptions regarding the aims of this legislation, heightened expectations of labour and public statements by various pressure groups, contributed to a negative reaction among commercial farmers and a reduction in the number of full-time employees on farms (Doss, 2011).

The rapid process of deregulation and liberalisation in the past decade has also exposed the limited capacity of women in agriculture to adjust to policy and market changes. Greater exposure to international competition has affected their competitiveness negatively, causing women to leave the industry. In this much more competitive and open economy, small-farming systems are also failing or finding it difficult to become part of the mainstream agriculture. Although a number of constraints and problem areas prevent the agricultural sector from operating at full potential, this is only part of the picture. It is also evident that there is a good base and a positive attitude and willingness among women in agriculture, agribusiness enterprises and government intervention. In the interim it is therefore important to tackle the abovementioned economic challenges and turn them into opportunities (http://www.oecd.org/dac/gender/effectiveness).
2.1.3. Social, Cultural and Ethical

Besides the policy environment, women have also been constrained by existing socio-cultural norms through which they are perceived as inferior or second class citizens.

Although the positions of African women in traditional societies remain undocumented, there has been a tendency to use culture and tradition to undermine that position. This has had a negative impact in promoting sustainable development. Culture has been used to justify the subordinate position of women in the household, a factor which excludes women from property ownership. Culture has also been used to justify the existing unequal division of labour where some of the cultural norms concerning age of marriage and marriage rights have also limited women's participation in formal schooling (Coles & Mitchell, 2011). Yet, African countries claim that African culture is dynamic and change-oriented. When it comes to issues of gender inequity, South African culture seems to be protecting the culture of oppression. In addition, women's access to land has been limited by traditional institutions such as the chieftaincy. The ever-increasing centrality of the market to the government's land reform programme is set to reproduce these patterns, as poor women lack the necessary resources to set up as independent farmers (Ukpore, 2009).

For culture to play that dynamic role, women themselves have to create an alternative culture that challenges the one endorsed by African countries. This is the context in which women's initiatives have to be analysed. Poverty is a leading factor and an enabling environment for HIV/AIDS. Conversely, HIV/AIDS can as well aggravate poverty particularly among women. Due to limited access to productive resources especially land and credit by women in agriculture, women could hardly cope with the impact of HIV/AIDS. Women in agriculture are disadvantaged with lack of information on HIV/AIDS prevention, care and support strategies (Jamali, 2009).

2.1.4. Technological

According to Shaw (2010) agriculture technology dissemination through extension services is one prime policy lever to increase agricultural productivity. But both innovation and
adoption of new technology depend on many things, including focus on the right issues, the availability of required assets to implement the technology, the perceived benefits, the method of dissemination, and gender roles. Women’s lower levels of education mean that they are far less likely to be in decision-making and management positions in agricultural research and higher agricultural education; therefore women’s voice and their knowledge in agriculture tend to be ignored. Agricultural tools that are predominantly used in operations dominated by women, e.g. weeding or post-harvesting, are often not gender-specific. Technologies are not gender neutral: women tend to be of lower weight and height compared to men and may not have equal muscular strength. An example of women specific technology is the long-handle hoe introduced in several African countries, which was used to ease women’s burden of work as compared to traditional short-handle hoes (Gumede, 2000). The fact that these hoes were resisted in some countries highlights the challenges facing technology developers in South Africa. Greater involvement of women in agricultural research and higher education could also enhance the development of female-friendly technology. The lack of technology and poor equipment impedes on small agricultural businesses owned by women. Therefore the political, economic, social and technological aspects should be aligned in this regard and used as a platform to make strategic decisions by promoting an understanding of market growth, business positioning and also instil in the South African society a culture of change and adoption of technology and innovations (Timm, 2011).

2.1.5. The macro/micro integration theory of social analysis

Unfortunately, there is no simple answer to the question of what is culture. Culture is a complicated phenomenon to understand because it is both distinct from but clearly associated with society. Also, different definitions of culture reflect different theories or understandings, making it difficult to pin down exact definitions of the concept. There are numerous theoretical approaches employed to understand 'culture', this chapter uses just one model to illustrate how sociologists understand the concept (Reitzer, 2001). The model is an integrationist model advocated by (Ritzer, 2001). Ritzer (2001) proposed four highly interdependent elements in his sociological model (figure 2): a macro-objective component (e.g., society, law, bureaucracy), a micro-objective component (e.g., patterns of behavior
and human interaction), a macro-subjective component (e.g., culture, norms, and values), and a micro-subjective component (e.g., perceptions, beliefs). This model is of particular use in understanding the role of culture in sociological research because it presents two axes for understanding culture: one ranging from objective (society) to subjective (culture and cultural interpretation); the other ranging from the macro-level (norms) to the micro-level (individual level beliefs).

![Figure 2: Macro/micro integration theory of social analysis](Ritzer's, 2001)

If used for understanding a specific cultural phenomenon, like the displaying of abstract art (Johnson, 2000), this model will thus depicts how cultural norms can influence individual behavior. This model also points that individual level values, beliefs and behaviors can, in turn, influence the macro-level culture. This is, in fact, part of what Johnson (2000) finds: while there are certainly cultural differences based on class, they are not unique to class. Displayers of abstract art tend not only to belong to the upper-class, but also are employed in art-production occupations. This would indicate that there are multiple levels of influence involved in art tastes both broad cultural norms and smaller level occupational norms in addition to personal preferences.
Based on the above statements, cultural attitudes instilled in black women are a fear of taking risks in business and accessing information. According to Ettl & Welter (2010), recent research has drawn attention to the family and household embedding of entrepreneurial activities of great importance for women entrepreneurs who are responsible for family and children. Family and household contexts can be enabling factors of the micro-subjective which can restrict access to resources and time needed to exploit opportunities and to acquire the knowledge required to set up and develop ventures, thus impacting entrepreneurial learning. The influence of patriarchal societies has contributed to their vulnerability to crime and gender-based violence. Lack of training limits job opportunities in the sense that women in the formal work place are concentrated in the lower paid jobs which usually deny them opportunities for on-the-job-management. They lose out on experience that would in turn enable them to become successful managers of their own businesses. In addition, family responsibilities increase household responsibilities and the lack of child-care facilities put pressure on these women and mothers who might otherwise start their own businesses (Ukpore, 2009).

In general, black women are in the majority and are continually discriminated against on the basis of race and gender. The majority of these women lived and still lives in extremely poor conditions and they are without education (Makhura, 2001). Customary law influenced the macro-objective and its consequences rendering women as minors and therefore contributing to the inability to raise collaterals. Inability to acquire property rights impacted negatively on women who aspired to start agricultural businesses because they could not convert their houses to collateral for banks. The traditional discriminatory practices and lack of information also contributed to black women’s inability to accumulate personal assets, which affected their ability to raise loans and other capital required. Therefore, a lack of finance is still a major stumbling block preventing black women entrepreneurs from reaching their full economic potential in South Africa. Despite policy interventions designed to alleviate the constraints in small business sectors, black women in agriculture remain on the periphery. Moreover women’s access to credit is in practice limited due to their lack of land titles; moreover, there is anecdotal evidence of banks requiring the consent of the husband before lending to women married in regime of separation of property (RSA/CGE,
The Promotion of Equality and Prevention of Unfair Discrimination Act of 2000 prohibits unfair discrimination against women by the country and all persons, including women’s access to credit (secs. 6 and 8(e)).

According to Makhura (2001), women are faced with a lot of challenges in agriculture that influences the micro objective as well as the macro subjective. This results in gender equality goals and disparity in education levels. This was largely as a result of historic social conventions that placed more importance on educating boys, who, in adulthood had greater business opportunities and financial responsibilities as heads of households. The cultural mindset concerning entrepreneurship in any country needs to be taken into account and the aspects which may either promote or go against entrepreneurship as a career option should be carefully analyzed. In this regard, the “spatial and cultural proximity” between those that produce knowledge and those who use knowledge is particularly salient (Khaire, 2011).

According to Kongolo (2012), women think facing gender challenges depends not only on their training and their own attitude, but also on overcoming cultural barriers that are linked to the gender-based social structure. Abedi et al (2011) stated that the first South African Convention for the elimination of all forms of Discrimination against Women defined discrimination as "any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition or enjoyment of exercise by women". According to Chiloane (2010), the former President Thabo Mbeki stated that the "struggle for the rights of women continues" after the long period of colonialism and apartheid, imposed oppression and exploitation, especially on black women. The South African National Policy Framework for Women’s Empowerment and Gender Equality was aimed at eliminating all forms of discrimination against women internationally. Moreover, the Beijing Platform of Action and the United Nations Convention also were put in place to eradicate all forms of discrimination, be it in business or society at large (RSA, 2006). To redress this, the South African government has put in place in the form of policy programmes to recognise women in business, such as the Small Business Act no.26 of 1996. This Act was as a result of amendment to legislation and regulations to create the spirit of entrepreneurship (http://readperiodicals.com).
Abedi et al (2011) stated that most of the agricultural plans and policies are not been "gender responsive." That is, they have not recognized existing gender imbalances and have not taken into account the different gender roles which women play. Women are therefore constrained in participating effectively in the agricultural development process because their position in society is ignored in the development planning and policy making, while their concrete needs are equally ignored. This is reflected in the manner in which resources are allocated and utilized. Legislation relating to agricultural self-employed activities is mostly gender neutral (Khaire, 2011). Moreover, a number of laws have recently been passed to improve the situation of self employed women. The traditional restriction of women’s control over land has generated public resistance in some communities against any attempt by women to assert their rights in ways that challenge customary land tenure systems (Abedi et al, 2011). In South Africa, many rural areas are still administered through traditional patrilineal authorities, such as a chief or a council of elders, who do not grant land tenure to women, a precondition for access to housing subsidies. As a result social acceptance of customary practices is by far the most contributing factor behind their performance. Oftentimes, inhumane treatment against women prevails because it is considered to be part and parcel of accepted cultural practice. Many cultural practices evident in South Africa are unwritten and therefore find legitimacy in the social endorsement they obtain at the local level. As such, the subservient status of women is so deeply embedded in tradition and it cannot be easily reversed without cultural resistance. Tradition is another major impediment when it comes to the enforcement of fundamental human rights and freedoms as enshrined in international conventions (Tshitangoni et al, 2011).

Based on the above mentioned issues, it is evident that women view culture as an obstacle in achieving their business opportunities and if it is a radical change requiring a paradigm shift, then the impact is considerable. Johnson (2000) suggests such a paradigm shift demands a renewal of each and every related process and activity around the original paradigms as well as of course the redevelopment of the new paradigm itself. The interaction between numerous elements around the paradigm is a change of this magnitude and a daunting task indeed.
2.1.6. The Greiner phases of growth

Small business enterprise ventures evolve over time through various stages from start-up, development and growth through to decline and closure. The enterprise changes its characteristics in each of these stages in a way that often requires different skills, structures and resources to manage them. A number of models or ways of categorising and predicting these characteristics have been put forward in order to conceptualise the life cycle of an enterprise from start to finish. Greiner (1972) developed an early model of evolution and revolution in the growth of an organisation. He further proposes that a small business evolve through various stages where movement from one stage to another is precipitated by a crisis that led to more revolutionary change. If a business managed its way through this period it progressed to the next stage. For example, the first stage of ‘growth through creativity’ leads to a ‘crisis of leadership’; once this is resolved the next stage of ‘growth through direction’ begins. By the fifth stage, a more collaborative management approach emphasises teamwork and matrix style organisational structures, but Greiner was unable to predict what crisis might precipitate the move into yet another phase (figure 3).

![Figure 3: The Greiner’s phases of growth (Greiner, 1972; http://www.mowgli.org.uk).](http://www.mowgli.org.uk)

According to Abedi et al (2011) most women in the SBE’s sector are said to have concentrated in the informal, micro, low growth and low profit areas, where competition is intense. The growth rate of their SBEs is very low indeed much lower than that of male-
owned enterprises. This might be due to that the business is launched and still undergoes some form of conception and planning (Khaire, 2011). This may involve a market test or running the business as a part-time operation, before the owner (women) places complete dependence on it. As a result their creative thinking, information gathering and networking which are regarded as the key activities in this stage are weak. This might emanate from the fact that women in agriculture suffer from generally poor levels of education and a lack of technical and business management skills, including the sophistication to negotiate and work with financial institutions (Beaulieu & Altman, 2010).

Mmbengwa et al (2011) stated that the business is launched and either develops to a viable size or it is aborted at an early stage. Typically in this stage, women in agricultural environment must manage the enterprise largely through their own efforts. In this stage women are bound to show case their leadership skills while faced with ongoing global food price crisis which has refocused international attention on the importance of investing in agriculture, food and nutrition security. This will however not be achieved while gender disparities persist (Bowen et al, 2009). These disparities seriously undermine the potential of women as drivers of agricultural growth and disable them in their roles as the preeminent agents of household food security and welfare. The omission of gender variables in agricultural policies and interventions can represent more than opportunity costs and it can actively hurt or destroy women. In many rural contexts women often toil under the burden of fulfilling multiple tasks as entrepreneurs, producers, gatherers of water and fuel-wood and caregivers of the children as well as their family (Mmbengwa et al 2011). Labour scarcity often becomes endemic in areas where there have been high levels of male outmigration to the cities. Based on the above mentioned women in the agricultural SBE’s sector tend to have little or no interest in or commitment to their business activities and the entrepreneurial career. They are also said to have limited motivation from their husband or spouses or the society as whole due to gender disparities. The general gender gap is explained by multiple factors (Bowen et al, 2009). The most important among these factors are social and cultural patterns keeping women out of the labour market as well as a tendency of government authorities to invest too little attention and resources in promotion of women's in agriculture. This is a particularly vulnerable stage for a business as
statistics indicates the highest rates of closure (Creedy, 2008). The bureaucratic machine can begin to establish itself here in the fourth stage, as the move to the co-ordination phase occurs. Power is still devolved but in a more regulated and proceduralised way and accountability becomes the key word. However other external factors make it difficult for women in the agricultural sector to control and can thus threaten to stifle the growth and initiatives of the business e.g. climate change. Moreover limited access to support services, including: credit, technical and business training; advice as well as marketing (Egun, 2009). This could be due to the limited capacity and outreach of existing institutions, as well as the inability of most women to access funding or afford to pay for such services. Furthermore, little is known about the impact of initiatives and best practices in supporting SBE’s in general and women entrepreneurs in particular. Ogechukwu & Latinwo (2010) mentioned that women’s advocacy organizations appear to be weak, making it hard for women in the agricultural environment to have their voices heard. Many of the laws and regulations affecting businesses are designed for relatively large activities and are therefore beyond the reach of most SBE’s, particularly the small business enterprises, which are predominantly owned by women (Egun, 2009). Corruption and bureaucracy makes matters worse especially for women, who do not have the same opportunities as men to meet and negotiate with (bribe) predominantly male, public officials. Indeed, there is no information as to how the very few women, whose enterprises develop from informal activities at the small business enterprises, manage to achieve this transition in such a difficult environment. The last stage emphasize co-operation between all stakeholders of the business so that they can work together effectively in whatever situation. On reflection, in many cultures there is little or no acceptance of women owning a business due to the other religious beliefs and norms (Henri-Ukoha et al, 2011). A marriage is common and often seen as a key factor why women businesses fail. Finally, it should be noted that customary norms often prevent women for claiming their rights and exploiting opportunities. The provision of rural infrastructure has, in theory, enabled small-scale farmers including women to have better access to markets. Limited access to markets especially in terms of marketing-mechanisms and funding for small scale farmers continue to limit economic growth. The private sector is not actively or formally engaged in Sustainable Agriculture and Rural Development (SARD) which prevents significant economic returns from that sector. In order to implement
effective public-private partnerships, there is a need to establish and create an enabling environment for private as well as public sector involvement (Tshitangoni et al, 2011).

Each of these phases of growth, evolution and revolution is marked by particular experiences of the business. It is now the researcher critical task in each of the revolutionary period to find a new set of agricultural SBE’s practices that will become the basis for managing the next period of evolutionary growth. Evolutionary growth may lead to change where in most cases can cause a strategic drift in small businesses (Tshitangoni et al, 2011).

2.1.7. The Strategic drift

According to Boojihawon (2005) a strategic drift can be defined as the cleavage from the planned strategy or more precisely steps taken to change the goals and vision in order to the match the unplanned outcomes successes or failures (Johnson, 1992). A strategic drift occurs as a result of weak planning; poor goal setting and performance system (figure 4). It is a general mis-fit between the strategy, in-congruence between the vision and operations of the business when it stops walking its talks. In fact changes its talk to match the way it walks. According to Berry et al (2002) the term was first defined by Charles Handy in 1989, as a gradual change in strategy a drift from vision that occurs so subtly that it is not noticed until it is too late.

![Figure 4: Strategic drift (Boojihawon, 2005 citing Johnson, 1992)]
According to Witbooi & Ukpeere (2011), the period since 1994 has seen the South African economy undergo profound restructuring. Ten years of consistent economic growth has been recorded. Macroeconomic stabilisation has largely been achieved, providing a platform for accelerating the growth rate. The economy has become increasingly integrated into global markets and has become a successful exporter of manufactured goods and value-added services. South Africa is now able to position itself as an advanced manufacturing economy (Ogunlela & Mukhtar, 2009). Vast racial and gender inequalities in the distribution of and access to wealth, income, skills and employment persist. As a consequence, the economy continues to perform below its full potential. Societies characterised by entrenched gender inequality or racially or ethnically defined wealth disparities are not likely to be socially and politically stable, particularly as economic growth can easily exacerbate these inequalities (Lori et al, 1999). Therefore the medium- to long-term sustainability of such unequal economies is vulnerable. Accordingly, in South Africa, the socio-political and moral imperative to redress racial discrimination is also an imperative dictated by the need for sustainable growth. In this respect culture is traditionally seen as a preventative to change, which stifles innovation and results in a momentum of strategy that can lead to strategic drift (Lori et al, 1999).

Because of the legacy of exclusion and discrimination in South African agriculture, the challenge is now to improve participation in all facets of the sector and rid it once and for all of the many entry barriers rooted in its historical dualism that influences the incremental change (phase 1) (Kongolo, 2012). The challenge is especially to identify programmes that will encourage new entrants which are black and white women in the SBE’s. It is important to find ways to ensure that all these different constituents of the sector genuinely feel and see themselves as belonging to a single entity. The poor investor confidence in agriculture caused by the low returns as well as definitive and hard-core economic and social problems impacting on investment and production such as the spate of farm murders, evictions and illegal occupations (Carter et al, 2001). Investor confidence is necessary to achieve a vibrant and growing agricultural sector. The lack of delivery and implementation of a wide range of government measures, regulations and programmes as well as ineffective support systems
of which are critical to ensure an enabling environment for agriculture constitutes a major concern and a challenge to programmes supporting the agricultural sector (Lori et al., 1999). However, the abandonment of the willing buyer, willing seller principle would undermine investor confidence in rural areas and threaten the stability of the agricultural sector. This would include emerging female farmers who would not be given access to desperately needed finance, as the security of their collateral, namely the land they own would become uncertain. The rejection of the willing buyer, willing seller principle would be tantamount to an assault on property rights, which are the cornerstone of a free economy and an open, opportunity society (Ayanda & Laraba, 2011). This would negatively affect the property rights not only of farm owners, but of property owners as a whole, thus discouraging foreign investment and jeopardizing prospects for economic growth.

Moreover, the agricultural sector is highly geared, with up to a third of the total value of this sector held as debt by banks. Abandoning the willing buyer, willing seller principle would in effect destroy the value base of the agricultural sector, causes the strategic influx (phase 2) and thereby threaten the viability of the entire rural economy. This would lead to large-scale unemployment and leave an even greater majority of residents of rural and urban areas stuck in a poverty trap of the government’s own making (Teoh & Chong, 2008). Secondly, by jettisoning a market-oriented approach to land reform, the government would encourage the development of a “black market” in land transfer, which would, in turn, lead to price distortions, which would ultimately make it more difficult for a just and fair land reform programme to take place. It would also create uncertainty of tenure, as in order to be of value land must be “bankable” and security of tenure purposes. The lack of certainty over tenure would have a directly negative impact on both current landowners and future landowners as it would limit their ability to access capital (Teoh & Chong, 2008). If at all the government were to abandon the willing buyer, willing seller principle and embark on large-scale expropriation, there is a very real possibility that this would undermine the overall productivity of the agricultural sector. Accelerated and haphazard land reform of this nature will in all likelihood leave recipients worse off than before and ensure that land is not used to its full productive capacity (Manzano-Agugliaro & Amos Garcia-Cruz, 2012). Previous experience has shown that all too often recipients of land reform are left to fend for
themselves, with little or no support from the government in terms of the provision of the necessary assistance such as skills transfers and equipment. In many instances large-scale commercial farms are divided into smaller farming units which are not commercially viable. In Limpopo for example, the government has been forced to acknowledge that almost all the farms that have been redistributed have failed to become commercially viable. This is an astonishing admission of its failure to manage properly the land reform programme (Egun, 2009).

Wit (2005) stated that one would therefore believe that the government’s tendency to blame the slow pace of land reform on “market failure” amounts to little more than populist rhetoric intended to assuage its leftist critics. Talk of “reviewing” market principles is an attempt by government to divert attention from its own inability to manage land reform efficiently and to fund it adequately. It is thus absurd for government to portray itself as a hapless victim, unable to determine the pace and scale of land reform. Its inability to achieve substantive land reform is not because of market failures as it would like South African to believe, but rather a clear result of its own inability to manage properly the programme and to make available the necessary financial and other resources (Prakash, 2003). This slow pace will lead to country to lag behind in its commitment to redistribute 30 percent of agricultural land to black owners by 2014 because of delays, corruption and incompetence on its part. This therefore requires urgent intervention of all parties as well as the government to address the matter amicably.

Another factor that requires strategic shift is the South Africa’s integration into the global economy which means that it is exposed to both the positive and negative forces that constitute the process of globalization and economic instability that influences phase 2.

2.1.8. Globalisation

Globalisation can further entrench existing inequalities and further marginalise those on the periphery. Increased inequality and uneven development poses a real danger for all economies, both developing and industrialised. On reflection, inequalities and uneven development in South Africa have extremely strong racial characteristics, which represent a threat to the young democracy (Manzano-Agugliaro & Amos Garcia-Cruz, 2012).
With the advent of globalization and massive influx of migrants from neighboring countries, South African Food and Agricultural sector, may be faced with food security and economic challenges. To deal with these challenges, it is necessary that South African agriculture have a well skilled and technological competent labour force at all spheres of the economy. Therefore, new technologies, accompanied with rigorous systems and niche markets should be identified and developed. These require amongst others, the use of trained and productive women. If these aspects are not met or incorporated in the development agenda of women farm workers, farming in South Africa will lag behind international farming best practices and trends (figure 5); (Mmbengwa et al, 2011).

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**2.1.9. Paradigm shift**

Kuhn (1962) used the term “paradigm” to characterize significant changes in the hard sciences of his time. He argued that scientific advancement is not evolutionary; rather, he believed scientific advancement is a relatively peaceful journey punctuated by aggressive...
intellectual revolutions that replace one world view with another (Johnson, 1992). In other words, a paradigm shift is a revolutionary change from one way of thinking (as embedded in paradigms and mental models), believing (as reflected in mind-sets) and doing (as reflected in behavioral strategies and observable behaviors) to another way (figure 6). It is a revolution or disruptive transformation and it just does not happen on its own; rather, in the field of education it is being driven by frame-breaking revolutionaries with a powerful and compelling vision for creating and sustaining a new future for America’s school systems who are creating and nurturing powerful coalitions for transformational change. However, as I have argued, creating a paradigm shift is no easy feat and doing so is analogous to trying to convince an entire religious community to shift to a new religion (Kuhn, 1962).

Figure 6: Paradigm Change Process (Kuhn, 1962).

According to Johnson (1992) when the change actions go beyond the scope of the existing paradigm, resistance is usually stronger. In this regard change requires members of the
society to alter their core beliefs or their accepted ways of operating substantially. In such situation the society may lose its strategic focus or become so complacent that the most appropriate strategy is not implemented and opportunities are missed. Although a number of constraints and problem areas prevent the agricultural sector from operating at full potential, this is only part of the picture. There are positive indications that some farmers are doing well under the current circumstances. It is also evident that there is a good base and a positive attitude and willingness among different stakeholders such as women farmers, agribusiness enterprises and government to tackle the following challenges and turn them into opportunities (Egun, 2009).

The government influence can be positive or negative in transforming the agricultural sector, depending on its policies, programmes and operational systems. A perception exists in certain quarters of the agricultural fraternity that some government policies and a lack of effective implementation of government programmes are constraints to the competitiveness of agriculture and the agro-food industry. While perceptions differ among existing commercial farmers and new entrants to the sector, there is agreement that the inadequacy and fragmentation of certain services, weak governance and accountability and poor executive decisions as well as slow implementation of executive decisions are matters requiring urgent attention. Government will therefore give particular attention to improvements at all levels of service delivery (Vermeulen & Meyer, 2009).

Again, the 20th century saw substantive shifts in the structure of South Africa’s agricultural sector (Liebenberg et al, 2010). For the most part, these shifts involved the long-term, relative decline of the agricultural sector as the economy diversified, together with the relative decline of food prices. However, in more recent years, owing to new global realities, that one have witnessed episodes of significant food price inflation, amidst growing volatility of food prices (Vermeulen & Meyer, 2009) and general economic instability. The concern over rising and more volatile food prices has prompted many countries to re-examine the economic and social role of the agricultural sector and South Africa is no exception. It is argued within the context of the IGDP that the importance of agriculture in
the broader economic framework of South Africa must be re-emphasised, focusing in particular on:

- Ensuring national and household-level food security;
- The economic growth and development of agriculture; and
- Rural economic development.

It is within this context that the Integrated Grow Development Plan (IGDP) seeks to position agriculture for the purpose of improving national food safety and security and agricultural economic output in a profitable and sustainable manner, through a qualitative and quantitative improvement of South Africa’s agricultural productivity, and its trade and regulatory environment. By achieving the aforementioned, agriculture can contribute vitally to rural economic growth and development and thus increase rural employment, both on- and off-farm (IGDP, 2012).

It is thus this paradigm which, in many agricultural businesses, creates a relatively homogeneous approach to the interpretation of the complexity that the business sector faces. The various and confusing signals that the sector faces are made sense of and are filtered in, due to this paradigm. Moreover, since it evolves over time, reinforced through the history and perhaps the success of the business, it provides a repertoire of actions and responses to the interpretations of signals, which are experienced by women and seen by them as demonstrably relevant in South Africa. It is therefore, regarded as a device for interpretation and a formula for action. At its most beneficial, it encapsulates the unique or special competences and skills within the sector and therefore the bases by which the business might expect to achieve real competitive advantage, although the change can sometimes lead to a significant strategic problems (Slater, 2001).

Furthermore environmental forces and agricultural sector capabilities undoubtedly affect the performance of the agricultural business but do not in themselves create business strategy: people create strategy. However this mechanism normally occurs at the cognitive and cultural level which is caused by this paradigm. The strategies that women advocate and those that emerge through the social and political processes previously described are typically configured within the bounds of this paradigm. The likelihood of the paradigm
dominating the development of strategy and causing resistance to significant change becomes clearer when the wider cultural context in which it is embedded is considered (Slater, 2001; Siringi, 2011).

2.1.10. Summary

Models or research tools were used in this chapter which seeks to answer questions concerning the economic marginalization of women and challenge basic notions of gender roles, economic activity, policies and challenges faced by women when starting an agricultural business as well as the home and relations of power. When used in the context of South Africa, these conceptualizations are able to emphasize the interconnectedness of gender, race and class processes on how space and place play a role in the causes and consequences of oppression. This chapter also focused on addressing the development policies and discussed its role with respect to women and economic development. Here, the inadequacies of “conventional” economic and social policy are exposed and the new empowerment approach and the need for gender planning are presented. Finally, as part of the empowerment approach, economic co-operatives and networks are discussed and their unique way of addressing women’s needs is analyzed. It is argued that bottom-up, gender-sensitive economic development policy can be developed to better accommodate women, their multiple roles and their specific strategies (Chiloane, 2010).
The literature review for this study will bring about the theoretical perspective and previous research findings regarding the problem at hand. The aim of this literature is to study what other authors have done specifically in this area. The literature review will therefore focus on all aspects that may potentially affect the performance of SBE’s that includes: the women; their enterprises; the processes that they use to start and develop businesses; the enabling environment for SBE’s, as well as the broader socio-economic environment. It will also look at the challenges faced by women owned small business enterprise in agriculture strategies, policies and programs implemented in addressing those challenges.

3. Introduction/background

According to Doss (2011), agriculture can be an important engine of growth and poverty reduction. But the sector is underperforming in many countries in part because women, who are often a crucial resource in agriculture and the rural economy, face constraints that reduce their productivity. In this research one will draw on the available empirical evidence to study in which areas and to what degree women participate in agriculture. Whereas women represent 52 percent of the South African population (Kessy, 2009), aggregate data shows that women comprise about 43 percent of the agricultural labour force globally and in developing countries. However Welter & Andersson (2007) cites the declining costs of information and communication technology, globalization and changing conditions for innovation and entrepreneurship as bringing new opportunities as well as challenges for countries and business alike. In this rapidly evolving playing field, the role of large and small business enterprise is changing.

In South Africa the agricultural economy has both well-developed commercial farming and more subsistence-based production. The surface area covers 1.2-million square kilometers of land, with seven climatic regions, ranging from the Mediterranean to subtropical to semi-desert. The geographic diversity is favorable for the cultivation of a highly diverse range of marine and agricultural products, including deciduous, citrus and subtropical fruits, grains, wool, cut flowers, livestock and game (Chitsike et al, undated). Together with a coastline of
about 3 000 km and seven commercial ports, the agricultural sector is exceptionally well poised for expansion, in both local and international markets. While 13 percent of South Africa's land can be used for crop production, only 22 percent of this is high-potential arable land. The most important limiting factor is water availability. Rainfall is distributed unevenly across the country, with some areas prone to drought. Almost 50 percent of South Africa's water is used for agriculture, with about 1.3-million hectares under irrigation (Kessy, 2009).

According to Gumede (2000), today, South Africa is not only self-sufficient in virtually all major agricultural products, but is also a net food exporter. Farming remains vitally important to the economy and development of the Southern African region. Since 1994, the government has been working to develop small-scale farming to boost job creation. Currently much attention is being focused on the development of the small-scale farming sector, with special emphasis on support for farmers’ organizations. A speech delivered during celebrations for the International Rural Women’s Day, the Eastern Cape (EC) MEC observed that women in most parts of that province produce 80 percent of the food that is consumed in their homes, giving a rise to government’s commitment to support women initiatives for collective efforts for the betterment of the lives of the communities. She further suggested that these women cooperative endeavours play a crucial role in fighting hunger and poverty (Chitsike et al., undated).

In South Africa, small holder farmers are often referred to as emerging farmers and are defined as commercial farmers who in addition, are beneficiaries of one of government’s land reform programmes as is mainly dependent on the state or semi-state organizations for support and finance (RSA, 2008). The commercial agricultural sector of South Africa or large scale agricultural sector is defined as all enterprises that are legally bound to register for value added tax (VAT) because their annual turnover is equal to or more than R300 000. As mentioned earlier, the subsistence and/or small scale sector also contributes to the production of food in South Africa where women’s contribution to agriculture is estimated to be between 60 to 80 percent of the total agricultural tasks performed (Figure 7). According to Manzano-Agugliaro & Garcia-Cruz (2012) land is therefore the basis for many social and political struggles in South Africa as well as other countries, particularly for rural people. Women’s land rights and access to land are at the core of women’s livelihoods in
rural or urban areas throughout the country. Access to credit and ownership of land still remain unobtainable for women. Despite the guarantee of gender equality, decisions about land ownership are still deeply entrenched in patriarchal norms. Women’s access to land and credit is constrained in both the customary and statutory tenure systems, although in different ways. In the customary tenure system, access is indirect, through their male kin (Kongolo, 2012).

Figure 7: Share of black households in South Africa engaged in agriculture: [http://www.hsrc.ac.za](http://www.hsrc.ac.za).

Taking into account South Africa’s previous political history, these emerging women farmers are in a difficult position not only to grapple with global competition, but also not being able to access domestic markets due to their very limited knowledge of buyer requirements. These women farmers are hardly geared towards having marketing plans and strategies focusing on their target markets. According to Van Rooyen et al (1987), a broadly based small farmer approach directed at existing small farmers is the most effective way of promoting agricultural development. Adequate access to markets therefore remains a problem to the emerging farming sector particularly women (Gore & Fal, undated).

According to Integrated Growth and Development Plan (IGDP) (2012) despite their small direct share of the total Gross Domestic Product (GDP), agriculture, forestry and fisheries are vital to South Africa and its economy. These sectors furnish some of the most important
material needs of South Africans such as food and fibre, while providing large numbers of employment and self-employment opportunities. However, there is a widespread perception that these sectors are not fulfilling their potential, particularly in terms of job creation (Dodds, 2012).

The last half century has seen substantive shifts in the structure of South Africa’s agricultural sector. For instance, from 1965 to 2009, agriculture’s share of total GDP declined from over 9 percent to around 3 percent. Given these realities, it is argued within the context of the IGDP that the role of the agricultural sector lies in ensuring national and household-level food security; ensuring social and economic growth and development through job creation and contributing to rural socio-economic development (Kongolo, 2009). The Strategic Plan for South African Agriculture (also known as the ‘Sector Plan’) was published in 2001 and presented a shared perspective from government and industry on strategic issues in the sector. Strategic goals identified in this plan included enhanced access and participation; competitiveness and profitability; and sustainable resource management. This may include pressure to address community’s needs, incorporation of conservation practices, water catchment management principles and new commercial and non-commercial opportunities for woodlands, forests and plantation use. Ultimately, the IGDP seeks to identify what all role-players must do in order to achieve the common vision of “equitable, productive, competitive, and sustainable agricultural sector in South Africa (IGDP, 2012).

3.1. Gender issues

According to Suda (2002) over the past two and a half decades of active gender debate, there have been major shifts in conceptual language which have led to a growing practice of using the term gender as a substitution for the word woman. Gender does not refer to women or men as is usually misconceived. On the contrary, the concept of gender refers to the relationship between men and women, the ways in which the roles of men and women are socially constructed and to the cultural interpretations of the biological differences between men and women. Gender roles, relations and identity are socially constructed through the process of socialization. Gender is therefore an inclusive concept which not only entails what men and women do in society and how they relate socially but also embraces
cultural ideas about “femaleness” and the structural inequalities which emanates from those differences about “maleness” and “femaleness” and the structural inequalities which also emanates from those differences (Dejene, undated).

Based on this conceptual understanding of gender, gender relations therefore constitutes the framework for the analysis of investments for employment creation and poverty eradication in this study.

### 3.1.1. Gender perspectives from African countries

Lal & Khurana (2011) coded that Swaminathan, the famous agricultural scientist who described that it was woman who first domesticated crop plants and thereby initiated the art and science of farming. While their male counterparts went out hunting in search of food, women started gathering seeds from the native flora and began cultivating those of interest from the point of view of food, feed, fodder, fibre and fuel. Women have therefore played and continue to play a key role in the conservation of basic life support systems such as land, water, flora and fauna. They have protected the health of the soil through organic recycling and promoted crop security through the maintenance of varietal diversity and genetic resistance (Alam et al., 2009).

The nature and extent of women’s involvement in agriculture, is no doubt, varies greatly from country to country. Even within South Africa, their involvement varies widely among different ecological sub-zones, farming systems, castes, classes and stages in the family cycle. But regardless of these variations, there is hardly any activity in agricultural production, except ploughing in which women are not actively involved. The study on women in agriculture conducted in India, Kenya, Tanzania, Zimbabwe, other developing and under developed countries all point out that women contributes far more to agricultural production than has generally been acknowledged. Another factor that needs to be taken into account is that certain tasks, activities or enterprises may be regarded as “male” or “female”. Recognition of their crucial role in agriculture should not obscure the fact that women in agriculture continue to be concerned with their primary functions as wives, mothers and homemakers (Mmbengwa et al., 2011; Kongolo, 2009; Egun, 2009).
They further stated that despite their importance to agricultural production, women face severe handicaps. They are in fact, the largest group of landless labourers with little real security in case of break-up of the family owing to death or divorce; inheritance laws and customs discriminate against them, land reform and settlement programmes that usually provide sole title hence the security needed for obtaining production credits to the husband. Agricultural development programmes are usually planned by men and aimed at men. Mechanisation, for example alleviates the burden of tasks that are traditionally men’s responsibility, leaving women’s burdens unrelieved or even increased. Due to the difficulty that women have in trying to establish themselves in conventional agriculture, women farmers are increasingly turning to alternative and sustainable agriculture (Mmbengwa et al, 2011; Kongolo, 2009; Egun, 2009).

Hence on the other hand, large businesses are downsizing, outsourcing and off-shoring while raising productivity around a narrowing core business. Women owned SBE’s in agriculture account for a growing share of the work force in most countries. In parallel, they are becoming more important for economic growth, exports, local development and innovation. SBE’s do not only constitute of enterprises, however are clearly led and strongly influenced by people and most of all by women behind them. Because of limited opportunities in the formal sector in Africa, many women are forced to work in the poorly paid and largely unregulated informal sector. Access and control over resources are still based on gender and class. In other words, male dominance over women in resource access and control is still in vogue in Africa. This phenomenon of gender inequality to access and use of resources has placed many African women in low economic status (poverty) and social disintegration, including unemployment (Ozigbo & Ezeaku, 2009). While in Burkina Faso research has shown that, on average women achieve much higher values of output per hectare than those of men, on much smaller plots. Women are considered not only to have naturally nimble fingers, but also to be naturally more docile and willing to accept tough work discipline and naturally more suited to tedious, repetitious and monotonous work (Manzano-Agugliaro & Garcia-Cruz, 2012).
On other hand, Dejene (undated) stated that the current challenge facing the continent is how to achieve a reversal of present trends in economic and human development and gender equality within a timeframe of less than a decade. Experts indicated that the gaps in incorporating the Millennium Development Goals (MDGs) into policies and operational planning within governments or international organizations and allocating corresponding investments are some of the key factors persistently hindering progress in implementation. They also note that in order to change the lives of women, a massive scaling up of efforts is needed in all developmental fronts. Women’s economic empowerment is recognized as one means for reducing poverty and economic growth (Ogunlela & Mukhtar, 2009).

According to Ogunlela & Mukhtar (2009) women’s low participation in countries such as Zimbabwe, Kenya and Tanzania in the national and provincial policy-making, their invisibility in national statistics and their low participation in extension services have meant that those issues of most concern to women have been neglected in the design and implementation of many development policies and programmes. In some countries such as the Benin Republic, the programmes developed were far from addressing the main concerns of women as they were neither involved in policy making decisions nor were they directly consulted to articulate their needs. In some countries, despite legislative and tenure changes in favour of smallholders, women continued to be placed in a disadvantaged position in terms of access to land. Women’s access to land was rarely discussed and thus their benefits from land reforms were few (Kongolo, 2009). Throughout Africa women are present in greater degrees in agricultural activities, but tend to comprise a low proportion of the membership and are often not represented in the higher levels of leadership. Women’s participation in agriculture tends to be even more limited. The most striking example is in Zimbabwe, where despite the fact that women constitute 75 percent of the members in the Zimbabwe Farmers Unions, only 5 percent of the officials are women (Coles & Mitchell, 2011).

3.1.2. Gender perspectives from the USA

Women in the United States (US) are disadvantaged in commercial agriculture due to the historical and structural racism in farm organizations federal and state laws (Mmbengwa et al, 2011). Alam et al (2009) stated that the United States like many other countries such as
South Africa, Zimbabwe was founded on agriculture. Foundational agriculture regularly and violently extorted land and labor from Native Americans. African women were imported as slaves as labor resources and their labor formed the backbone of the southern economy. Black American families continued to struggle for their freedom from bondage labor on white farms long after the abolition of slavery. In addition to that the sexual division of labor within black households diverted the energies of women from the staple crop economy (that is, work that profited white men) to the family domestic economy (that is, work on behalf of their own families). Whites terrorized black wives and mothers in an effort to extract as much labor as possible from the adult female population. This violence against black women revealed that the economic interests of whites and black people’s commitment to family continued to be competing, mutually exclusive priorities, just as they were under slavery. In the agriculture sector, American history gave new meaning to black women’s response to the age-old imperatives of human sustenance” (Egun, 2009).

According to Coles & Mitchell (2011), the number of African American farmers in the US peaked in 1920 when they accounted for 14.3 percent of farm operators. Today, only 1 percent of US farm operators are African Americans. This uprooting of African Americans from US farm life attributed to the general decline of small farms, land erosion, boll weevil infestations of cotton, New Deal farm programs that benefitted white landowners, post-war cotton mechanization, repressive ethnic relations and the lure of northern jobs. Due to this South African public sector procurement is estimated to amount to approximately 14 percent of GDP. In the United States, the monetary value of public sector contracts given to the private sector is estimated to be about 15 percent of GDP. In Western Europe, it is estimated that public purchasing by government bodies adds up to between 12 and 25 percent of GDP (Makgoe, 2009).

3.2. Small business Enterprises development in South Africa

3.2.1. Background

Women play a significant role in economies and are highly represented in the small business enterprises sub-sector. The majority of them are engaged in small income generating self-
employment in agriculture and non-agricultural activities with low prospect for growth. Since women’s economic wellbeing is linked to the development of the sectors and sub-sectors in which they operate, the research will be devoted in examining women’s role in SBE’s and assessing the challenges and opportunities for promoting women’s economic development and empowerment through developing the SBE’s (Welter & Andersson, 2007).

The SBE sector is globally regarded as the driving force in economic growth and job creation. The South African Department of Trade and Industry (DTI) estimates that small businesses employ almost half of formally employed persons, and contribute to 42 percent of the country’s gross domestic product (Whiteside & Sunter, 2000). The role of government in South Africa is of critical importance in shaping the present and future of the SBE sector. A watershed shift has taken place since 1994 in the national policy environment surrounding small enterprises in South Africa. Post-apartheid South Africa has seen the emergence of a changed institutional and policy context, which governs the operations of the SBE economy. This sector has thus received considerable attention in recent years. The South African government has acknowledged the economic potential of a strong SBE sector, and is committed to its promotion and growth. It aims not only to increase the number of new ventures, but also to create an enabling environment to ensure the survival and growth of small businesses (Sunter, 2000).

The current legislation sets forth the national objectives for the SBE economy in South Africa. The goals proposed for the SBE economy, target the spectrum of SBE activities (RSA, 1995). The primary objective is to create an enabling environment for national, regional and local frameworks to stimulate economic growth through removing obstacles and constraints that prevent SBE from contributing to overall growth, to strengthen the cohesion between SBE, to overcome their isolation by promoting the networking of SBE to build collective efficiency, to address development obstacles, and to take opportunities. The other objective is to level the playing field between large enterprise and the SBE and between rural and urban businesses. Lastly, the national strategy targets the goal of enhancing the capacity of small business to comply with the challenges of an internationally competitive economy (NSBA). Small Enterprise Development Agency (SEDA) was established in terms of the NSBA
to provide nonfinancial business development services to SBE. This includes amongst others: the provision of business development services; facilitation of business registration and facilitation of financial assistance and business advices (Creedy, 2008).

According to Makgoe (2009), since 1994, the South African government introduced and implemented a range of policy initiatives and programmes aimed at economic reform and in particular, those that give effect to the vision and objectives of addressing the economic imbalances and uneven development within and between South Africa’s regions. The past apartheid regime was characterised by segregated and unequal access to resources. The white minority in South Africa then, which was male dominant, used its exclusive access to both political and economic power to promote own sectional interests at the expense of other population and gender groups (Suda, 2002). This led to not only economic disparities between the different groups of South Africans, but also inequalities in terms of economic growth within South Africa. As tools to address the imbalances in economic inequalities, the government passed certain policies and promulgated a number of pieces of legislation. Among these pieces of legislation and policy frameworks are: the Preferential Procurement Policy Act, Act 5 of 2000 (PPPFA), the Broad based Black Economic Empowerment Act, Act No. 53 of 2003 (BBBEE Act), (AgriBEE) and the National Small Business Act, Act 102 of 1996 (NSBA). All these are based against the background and vision that the achievement of a democratic system which cannot address the socioeconomic problems within an expanding and growing economy will have little content and will be short-lived. All these Acts and other related policies, underpin in some way both the bill of rights and the obligation of the government to redress and address the socioeconomic imbalances as enshrined in the Constitution of the Republic of South Africa, Act 108 of 1996 (Constitution) (Kongolo, 2009).
3.3. SBE’s challenges and successes in relation to business development

3.3.1. Acquisition of Resources

It is estimated that the failure rate of the SBEs in South Africa is between 70 percent and 80 percent (South Africa Yearbook, 2000). Rogerson (2006) in the study conducted identified that the following challenges as attributes to the failure rate in the Provinces:

- Access to finance
- Inadequate premises
- Lack of equipment and tools
- Lack of land, irrigation system and pest control
- Inadequate markets or marketing
- Theft
- Transport

Both (Dejene, undated, Welter & Andersson, 2007) agrees that in most African countries such as Kenya, Tanzania and Uganda’s analysis of the acquisition and mobilisation of resources at start-up has showed the greatest differences between women and men. Overall, the majority of studies show that women find it more difficult to access resources (finance, human capital and social capital) than that of their male counterparts. Other constraints of inability to access funds by SBE’s are the general inability to provide acceptable collateral/securities to back up their loan requests. According to Laraba & Ayanda (2011) most women SBE’s particularly in Nigeria are within their first five years of existence. It was also revealed that a smaller percentage goes into extinction between the sixth and tenth year while only about five to ten percent of young companies survive, thrive and grow to maturity.

Furthermore many factors have been identified as likely contributing factors to the premature death. Key among this include insufficient capital, lack of focus, inadequate market research, over-concentration on one or two markets for finished products, lack of
succession plan, inexperience, lack of proper book keeping, irregular power supply, infrastructural inadequacies (water, roads etc), lack of proper records or lack of any records at all, inability to separate business and family or personal finances. Additionally, lack of business strategy, inability to distinguish between revenue and profit, inability to procure the right plant and machinery, inability to engage or employ the right calibre of staff and cut-throat competition. The market problem is said to be a major difficulty in Ethiopia for the growth of WOSBE’s. As stated, the presence of competition is the most significant rationale behind it. The justification that follows is women in the same sector sell identical products without any additional distinctiveness and innovative activities (Laraba & Ayanda, 2011).

According to Ettl & Welter (2010), this led them to compete for the same demand. In addition, presence of illegal traders around their market place leads to unbalanced competition and low demand for merchants who are legal. This results in lack of demands, which is another problem for the women. The establishment of markets in residential areas also limits the demands. The change in demand and being unable to modify their products with the demand is the other marketing problem for 9.8 percent of women ventures. For the other 9.8 percent of women, competition with illegal traders and market demand problems, because of a higher inflation rates are the foremost problems for their enterprises. For an equal percentage of women (10 percent each), lack of displaying place and lack of marketing skills are subsequently the main market problems. Change in demand and presence of competition are the most considerable market related problems for the women’s agricultural enterprises (Wasihun & Paul, 2010).

Lahiff (2007) stated that, since the transition to democracy in 1994 South Africa has adopted a strongly pro-market approach to land reform, which was influenced by conservative forces within the country and international backing for market-assisted agrarian reform (MLAR), particularly from the World Bank. A slow rate of land transfer, however, has led to calls for a more radical approach that would effect a more rapid redistribution of land from the white minority to the black majority, but has not been backed up by mobilisation of the landless and yet to deflect the state from its chosen path. In contrast to countries such as Brazil and
the Philippines, where market led agrarian reform evolved from and has not entirely replaced, longer running processes of ‘state-led’ reform, South Africa’s land redistribution programme has fallen entirely within the era and the parameters of MLAR. Factors that made South Africa a candidate for MLAR apart from the timing of its liberation were the extreme inequalities in landholding (particularly along racial lines), the highly commercialised nature of South African agriculture, the presence of a well-developed land market and the commitment of the African National Congress (ANC) government to neoliberal the economic policies and ‘national reconciliation’. Moreover, the historical path of agricultural development in South Africa specifically, the dispossess or extreme marginalisation of smallholders, tenant farmers, women and the consolidation of production in the hands of relatively few large-scale producers, meant that a ‘land to the tiller’ approach was not a realistic option. Land reform, to be meaningful, would have to be fundamentally redistributive, benefiting not only those currently involved in agriculture but also those who had long been dispossessed (Eriksson et al, 2009).

According to Kongolo (2012) the privatisation of land or the so called (willing buyer and willing seller) undermines traditional rights by causing women to lose access to land, while the titling process excludes women and they may lose the support of their families by asking for individual title. Both the customary and the privatisation tenure systems increase poverty by reducing agricultural production in different ways. Both tenure systems produce patterns of poverty and exclusion, especially with regard to poor people and women. Access to and control of land and other natural resources is crucial for sustainable livelihoods, resource management and overall rural development. Yet major social, political and institutional challenges prevent women from gaining secure tenure rights (Henri-Ukoha et al, 2011). Unequal access to land, inputs such as seeds and fertilizer and credit, constrains women’s productivity. In addition, women also face some other challenges, that is they have limited decision-making power and depend on men for use of rights which are easily lost if they are widowed or divorced. Women outnumber men in rural South Africa and they derive their livelihoods from agricultural and non-agricultural activities. Agricultural development is the engine to promote growth, development and food security in South Africa. He further stated that agriculture contributes about 2.6 percent of the total GDP and
19 percent of formal employment in the North West Province. Some 5.9 percent of the South African GDP in agriculture and 16.96 percent of the total labour in agriculture are based in the North West. As about 30 percent of the population is engaged in informal and subsistence farming, agriculture is the most important sector in the economy. Women are not only managers in the Farmer Support Programmes, but also a source of labour in major field operations such as: planting, watering, harvesting and threshing (North West Invest, 2009). Given the role women play in farming, it is critical to transform the rural economy by investing more in female small farmers (Kongolo and Bangbose, 2002).

According to Khaire (2011), additionally, climate change has significant impacts on fresh water sources, affecting the availability of water used for domestic and productive tasks. The consequences of the increased frequency in floods and droughts are far reaching, particularly for vulnerable groups, including women who are responsible for water management at the household level. All over the developing world, women bear the burden of fetching water for their families and spend significant amounts of time daily hauling water from distant sources. The water from distant sources is rarely enough to meet the needs of the household and is often contaminated, such that women also pay the heaviest price for poor sanitation. To give an example, in cases where the arsenic contamination of groundwater is prominent, increased flood levels intensify the rate of exposure among rural people and other socio-economically disadvantaged groups. The resulting health problems have negative social repercussions for arsenic-poisoning (arsenicosis) victims and the situation is particularly worse for women who can be shunned, excluded and stigmatized based on physical appearance. This also impacts the ability of single women to get married and in many cases unmarried women are more vulnerable to poverty and social exclusion (UN, 2009).

**3.3.2. Effect of Start-Up Barriers**

According to Sanyang & Huang (2008) difficulties in accessing start-up resources lead many women in agriculture to start businesses that are under-resourced. The effect of under-resourcing on long-term business performance is an important research theme. Although the research evidence is ambiguous, a growing number of studies suggest that start-up
constraints have a long-term effect on business performance. Teoh & Chong (2008) further states that the smaller size of women’s businesses and the lack of high growth performance are often seen as a direct result of constraints experienced at start-up. Most SBE’s cannot access traditional capital markets in the same way as larger companies and therefore, they are often dependent on informal sources of financing such as personal savings, loans from family and friends, home equity loans and credit cards. Banks are a major source of external capital for SBE’s and therefore, obtaining external capital may depend on the nature of the relationship between the bank and the borrower. The literature on relationship lending further suggests that close relationships between the bank and the borrower enhance credit availability, especially for SBE’s (Eriksson et al, 2009). Wasihun & Paul (2010) stated that women in other developing countries such as Ethiopia and South Africa have access to economic resources but education for them is very low. Therefore, women participation in economic activities and in self-employment is limited. The major problem for women to be self-employed is the lack of capital. It was indicated that lack of self employment in women was caused by being dependent on their husband’s salary, coupled with low income level which forced them to be engaged in SBE’s. In the same vein as land holdings, women have less access to credit than men. Women receive as low as 5 percent of agricultural loans in Burkina Faso to as high as 32 percent in Zimbabwe. In Benin Republic, less than 5 percent of the rural female-headed households have access to credit however figure 8 below illustrates the countries that experience constrains in accessing finances (Abor & Quartey, 2010).

Figure 8: Share of firms identifying access to finance as a major constraint

http://www.netpublikationer.dk
Poverty in Bangladesh is primarily a ‘rural phenomenon’ with 53 percent of its rural population classified as poor, comprising about 85 percent of the country’s poor. Achieving the MDG of halving poverty to 26.5 percent by 2015 will require a growth rate of at least 4.0 percent in agriculture and 7.0 percent in the non-farm sector. However, economic and institutional realities, the country’s geographical, demographic characteristics and its vulnerability to natural disasters, make this a very challenging task. These people are involved with agriculture and they lack the funding to invest. With almost no subsidy for government or high interest rate imposed by the bank, people fail to benefit from business opportunities (Kongolo, 2012).

### 3.3.3. Macro and socio-economic environment

The policy and regulatory environment for small businesses in Tanzania is only now beginning to be developed. Traditionally, policymakers have been concerned with large businesses. This is demonstrated by two observations; firstly, efforts to formulate policies related to the small business sector only began in the late 1990s; secondly, existing business policies and regulations have been set with large businesses in mind and are therefore inappropriate for small enterprises. If policies and regulations governing business activities were fully enforced, many SBE’s would simply have to close down (Ibrahim & Evans-Klock, 2002). In the case of South Africa, this observation is even more valid for women whose enterprises tend to be smaller than those of their male counterparts and who are finding it difficult to negotiate in a culture of bureaucracy, corruption and unfriendly regulations. Existing policies have been accused of being either gender blind or gender insensitive and of thus failing to assist women into high growth sectors (Dejene, undated; Kerimova, undated).

Approximately 45 percent of the rural population, who are already landless or functionally landless (owning less than 0.05 acre of land) and a majority of the new labor force every year, a declining land base and a small urban employment means that employment in the rural non-farm sector presents the best chance to escape poverty. The growth of the rural non-farm sector, however, is constrained by lack of or poor quality of rural infrastructure.
and services, highly centralized government framework, weak rural financial systems and a poor law (Egun, 2009).

In Nigeria, there are factual evidences that women have always participated actively in agricultural activities vis a viz the economy. This level of participation by women is hardly documented, acknowledged or appreciated and a situation described as the marginalization of women. The various divisions in the Ministries of Agriculture established for Women in Agriculture (WIA) specifically to cater for the needs of resources and greater output of their farms have not achieved its perceived results due to bureaucratic bottlenecks caused by the men who are normally heads over these divisions. Investigations carried out reveal that women are normally paid less than men for works executed within the same time frame. By and large, women are overworked and have limited benefits leaving them with no other choice than to look for alternative a source which is usually their bodies with agriculture and agricultural activities as in most cases a last resort (Ayuba & Jackson, 2011).

According to Khaire (2011), in addition, this is because of the unprofitability of the agricultural sector; it is sometimes seen as a curse for women who are unfortunately married to rural farmers that are unfortunate, uneducated and even unsuccessful. This has made agricultural activities detested, despised and deserted by the women. This happens to be one of the reasons for the massive rural and urban migration of the women in search of white color jobs or to engage in buying and selling or giving out their bodies at a price. Reason for this unfortunate situation is not far-fetched as agricultural activities are still carried out primitively, making it generally unattractive, hopeless as one can never become rich from it and seems to hold no future for women. The agricultural industry remains unattractive to women due to the very low level of mechanization (Ayuba & Jackson, 2011). He further stated that The United Nations Fund for Women (UNIFEM) in Nigeria has identified food insecurity and poverty as the major factors responsible for the spread of HIV/AIDS, especially amongst women.

Climate change was also reported by the United Nations (UN) (2009) as having serious ramifications in four dimensions of food security: food availability, food accessibility, food
utilization and food systems stability. Women in agriculture are currently accounted for 45 to 80 per cent of all food production in developing countries depending on the country. About two-thirds of the female labour force in developing countries and more than 90 percent in many African countries are engaged in agricultural work. In the context of climate change, traditional food sources become more unpredictable and scarce. Women face loss of income and regard harvest as their sole sources of food and income. Related increases in food prices make food more inaccessible to poor people, particular to women whose health has been found to decline more than male health in times of food shortages. For these reasons, it is important that the rights of rural women are ensured in regards to food security, non-discriminatory access to resources and equitable participation in decision-making processes (Anderson et al, 2007).

### 3.3.4. Financial institutions and Micro finances

According to Witbooi & Ukpere (2011) historically, the financial markets have always been gender blind, thus becoming the major obstacle for women to start, grow and strengthen their enterprises. In the past, many black women in South Africa often saw themselves as third- or even fourth-class citizens and disadvantaged because they were both black and women. Some people (not black women themselves) may say that they are now doubly privileged in times of affirmative action, more so as they can be double-counted, if a quota system for the” disadvantaged” is instituted. It is thus true that race has been identified as the primary driver of economic inequality in South Africa. However, other forms of disparity prevent certain groups, such as women from accessing economic freedom and opportunity. Although they represent 52 percent of the South African population, women still suffer from historical and cultural disadvantages in terms of accessing opportunities, for a number of reasons. For example, risk taking among female entrepreneurs is based on a number of factors, namely financial risk, social and personal risks (Abor & Quatey, 2010).

Whiteside (1998) mentioned that while access to financial services continues to be largely racially defined in South Africa and other countries, the gender gap between men and women in terms of entrepreneurial venturing does exist and is likely to grow if special efforts are not undertaken to address the underlying issues that constrain women from
growing their businesses. The lack of awareness about financial institutions, that helps women to participate in economic activities and lack of entrepreneurial skills were the important problems for them (Zimmerman, 2000).

Fletschner & Kenney (2011) stated that it is important to ensure that women in small business have adequate access to financial resources and is a key tenet of successful rural and urban development strategies. Policy-makers have long understood that women who cannot meet their needs for capital must settle for suboptimal production strategies. When women are unable to make the necessary upfront investments or cannot bear additional risk, they have to forgo opportunities to boost their productivity, hence enhance their income and improve their well-being. Furthermore, without adequate access to loans or insurance, women face negative shocks, such as droughts, illness or a significant drop in the prices they receive and can lose some of the few assets they do have. Conversely, women in agriculture who have access to well-designed credit, savings and insurance services can avail themselves of capital to finance the inputs; labour and equipment they need to generate income; can afford to invest in riskier but more profitable enterprises and asset portfolios; can reach markets more effectively and can adopt more efficient strategies to stabilize their food consumption. In aggregate, broader access to financial services provides opportunities for improving the agricultural output, food security and economic vitality of entire communities and nations (Abor & Quartey, 2010).

Despite this widely accepted notion, financial programmes have been largely designed, crafted and implemented with the male head of household as the intended client fail to recognize that women are active, productive and engaged economic agents with their own financial needs as well as constraints. Even though millions of women throughout the world contribute to national agricultural output and family food security, detailed studies from Latin America, South Asia, and Sub-Saharan Africa consistently indicate that rural women are more likely to be credit constrained than men of equivalent socio-economic conditions (Alam et al, 2009).
To understand how commercial and state-owned development banks, cooperatives, traders and processors can improve their outreach to women, it is fundamental to identify how context-specific legal rights, social norms, family responsibilities and women’s access to and control over other resources shape their need for capital and their ability to obtain it.

Legal regulations and customary rules often restrict women’s access to and control over assets that can be accepted as collateral such as land or livestock. Women are much less likely to have land titled under their name, even when their families own land and are less likely than men to have control over land, even when they do formally own it. Biased inheritance rights often bestow land to male relatives, leaving women at a disadvantage. Neither the state mandated agrarian reforms of past decades that granted much of the land to “household heads,” who were typically men, nor the more recent market-assisted land reforms have led to significant improvements in women’s access to and control over land. Even in countries where laws do protect women’s land rights, these laws tend to be loosely regulated and implemented (Henri-Ukoha et al, 2011).

Berry et al, (2002) seem to disagree by saying, although little research has been undertaken to specifically assess the effectiveness of new and restructured institutions providing support to South Africans and other countries such as Ghana, Tanzania and Taiwan on SBE’s, there are indications that the originally well-intended policy measures suffer from sub-optimal implementation. General distrust to external agencies among SBE’s on the one hand and the incapacity of support institutions to persuasively raise awareness about their existence and effectiveness on the other, are said to lie at the heart of the problem. Moreover, the poor co-ordination of service providers results in a replication of services, and clustering of agricultural institutions (Timm, 2011).

Henri-Ukoha et al (2011) emphasised that the situation of financial constrains in Nigeria and other parts of the sub Saharan countries poses a daunting challenge to the achievement of the MDG’s and therefore calls for guided change, as it emanates from low agricultural production. Agriculture as a production process among other factors assumes increasing importance in many parts of the world as a deliberate response to the needs of numerous
women with limited capital base. Egun (2009) assert that, most small scale farmers are poor and lack savings and investment culture; besides smallholder farmers have limited access to credit compared to other beneficiaries of credit facilities.

However, because of low yield and price uncertainty associated with farming in developing economies like Nigeria, farmers have low income, low savings and low investment which results in low output. The small scale farmers have been identified as constituting the greatest force in food production in Nigeria. In gender comparison, different studies Henri-Ukoha et al (2011); Egun (2009); Ayuba & Jackson (2011) revealed that enterprises owned by women, experience the same problems as those owned by men, however certain characteristics are typical for many WOSBE’s. These characteristics include small size, limited prospects for profitability and failure to provide collateral for obtaining loans. Women are constrained by education/training, business experience, discriminations, socialization/networking and unwillingness to take risk. Also the overall negative attitudes towards the business owned by women (particularly by men) and inadequate and affordable business premises also limit the overall performance of female owned enterprises. Additionally, it is agreed that there are significant variation between culture (traditions) and female especially when considering sources of funds for start up and running their businesses. For example, Kessy (2009) established that female entrepreneurs relied more on family funds than their male counterparts. In this case it is difficult for female owned enterprises to take advantage of external finance opportunities. The insufficient internally generated liquidity is therefore one of the factors which are frequently cited as the causes of small business enterprise failure in developing countries (Henri-Ukoha et al, 2011).

On other hand, Ugandan women face many socio-cultural, legal, familial, and economic barriers impeding the growth of their enterprises. In spite of the fact that the Uganda Constitution provides for the equal rights of women and a National Gender Policy exists, there are still serious differences in the legal status of women and men in Uganda that affect the rights and protections afforded to women by law (Shaw, 2010). This includes land and property rights, which impacts on women’s ability to access the monetary and financial
resources, as well as freedoms they need to advance their enterprises. Women entrepreneurs often fall into the “missing middle” of financing when trying to pursue growth opportunities in their enterprises, as they are neither served by Micro Finance Institution (MFI’s) nor commercial banks. They are less likely than men to be able to offer land titles as collateral security for bank loans; and often they lack the necessary skills to develop acceptable business financing proposals and to negotiate larger amounts of credit (Ayuba & Jackson, 2011).

Most MFI and bank credit officers have not taken any workshops or courses on gender mainstreaming and, therefore, may have biased perceptions about women’s potential to be successful, growth-oriented entrepreneurs, thus adversely affecting the risk profile of female clients. A coordinated network of Business Development Service (BDS) providers is lacking and this lack of access of BDS by women, especially in non-urban areas, combined with limited sources of business information targeting women, presents a growth barrier for women. In addition, women have inadequate access to education, training, and skills development opportunities. Having said that, Uganda has some excellent examples of entrepreneurship training organizations and advisory networks hence the obstacle in this regard is their limited capacity and reach, particularly for women (Kessy, 2009).

### 3.3.5. Programmes, Policies and Acts

South Africa as a member of the African Union subscribes to its programmes, the key one being the New Partnership for Africa’s Development (NEPAD) and its Comprehensive Africa Agricultural Development Programme (CAADP). It is also a signatory of the Maputo Declaration, which requires countries to commit at least 10 percent of their budgets to agriculture. Engagements with the NEPAD Secretariat are underway to design the process according to which South Africa will implement CAADP (Van Averbeke, 2007).

According to the DAFF AgriBEE fund operational manual (2009), the Agricultural Broad Based Black Economic Empowerment Charter (AgriBEE) was gazetted on 20 March 2008. The AgriBEE Fund is therefore managed by Land Bank as an external agency. Land Bank is seen as a strategic partner within its position with Department of Agriculture, Forestry and
Fisheries (DAFF) as a development bank in the agriculture sector. To this effect, its natural role over and above enhancing AgriBEE fund is to manage and administer the fund. On the other hand DAFF will assume the responsibility for the criteria, approval and oversight process.

The AgriBEE Fund will support the economic empowerment and successful entry of black people into the agricultural sector in accordance with the objectives of the AgriBEE Charter. It is focused on the equity in farming and agribusiness enterprises and enterprise development initiatives (Makgoe, 2009).

The objective of AgriBEE fund exists to promote the entry and participation of the black people in the entire Agricultural value chain through provision of the funding for the Equity deals and Enterprise Development (Small Medium and Micro Enterprises) to the people who were previously marginalized to the economy of South Africa, to ensure that there is Increase in the number of black people who own, manage, control and ensure sustainable enterprises in the Agricultural sector (Equity deals). Furthermore AgriBEE fund will provide support for equity transactions and enterprise development initiatives. The fund is intended to provide funding for start-up of agribusiness venture and purchase of equity (shareholding) in an existing agribusiness. It is targeted at areas of the land ownership and farm business equity spectrum that is not actively supported by other Land Reform grants. For equity and ownership, the funds shall be administered as follows (Makgoe, 2009).

- New equity deals – it is targeting the empowerment of the designated groups who are starting a new project, through identifying the option to acquire equity ownership in an enterprise by individual, groups and / or industry equity models or business models.
- The applicant must be willing to present his or her business plan.
- The applicant must have knowledge and experience of what he/she wants to produce or the type of business he/she buys into.
- Preference will be given to the project applicant whose membership consists mostly of designated groups (women, people with disabilities and farm workers) and whose proposal is linked to a commodity strategy of a specific commodity group.
A minimum own contribution of 10 percent from applicant is required for AgriBEE fund proposals up to the value of R5 million. For proposals larger than R5 million a minimum own contribution of 20 percent is required. This will enhance the level of commitment from successful applicants / beneficiaries to ensure sustainability of the deals/initiatives during the implementation phase.

A Workers’ Trust must be formulated for farm workers acquiring equity in a farm or agribusiness (DAFF AgriBEE fund operational manual, 2009).

It will also look at promoting the rural-community based empowerment groups, commodity groups, individual family farming and agribusiness entrepreneurship, legal entities and it will promote gender balance, people with disabilities and farm workers (DAFF AgriBEE fund operational manual, 2009).

Prior to the establishment of the democratic government in 1994 in South Africa, Agricultural Education and Training (AET) were patterned after the provisions of the Bantu Education Act No. 47 of 1953. This legislation enforced separate curriculum for different racial groups. Consequently, most of the schools under Bantu Education taught Agriculture as a subject combined with other non-scientific ones, such as History, Biology, Geography and Biblical Studies. There was no emphasis on the significance of Mathematics and Science in teaching Agricultural Science (DoA, 2005).

Many of South Africa’s Agricultural and Rural development problems have been related to a lack of well-trained human resources, weak institutions and misguided notions (African Development Forum, 1999). It is believed that most of these challenges emanated from the past experience under the colonial and apartheid rule which had a negative impact on AET. Thus, Agricultural human resources development remains a critical factor to meeting the country’s challenge of Agricultural development and food security. Generally, the school AET was poorly controlled and lacked coherence and coordination. In addition to lack of proper quality control, most educators were not qualified in Agricultural Sciences. As a result of the negative impact of Bantu Education Act, AET became inaccessible to many prospective learners, particularly those from Black communities. Further, despite the
presence of well-trained educators in theoretical as opposed to practical Agriculture at the tertiary level, the challenge of inadequately trained educators in both Agricultural theory and practice is still rife at the school level (African Development Forum, 1999).

The Department of Agriculture (DoA) has identified lack of access particularly among the historically disadvantaged communities as one of the challenges that hindered provision of quality AET. In the terms of reference for this study, an assertion is made that AET access barriers include the following factors: affordability, admission requirements, and physical distance from training centres, literacy, numeracy, language of instruction and scant resources for disadvantaged communities AET service providers (DoA, 2007). It is further asserted that, AET faces challenges of marginalization of agriculture, discrimination resulting from the colonial and apartheid heritage, and a variety of other challenges which still present a formidable barrier to effective formal and non-formal education.

As a result of increased urbanization due to rural-urban migration, the South African government often afford priority to urban needs for health, education and social services at the expense of rural areas and the agricultural sector. The perception has always been that, urban and rural people from previously disadvantaged racial groups have limited interest in Agriculture (agricultural education) and enrolled in agricultural sciences when they were unable to undertake alternative subjects or programmes of study (FAO, 1997). According to Maguire (2000) agricultural education faces a variety of challenges and influences in the 21st Century. These include most of the challenges facing rural education in South Africa as summarized in the research conducted by the Nelson Mandela Foundation as outlined in the (Working Document on Education for Rural People, 2005).

According to FAO (1997), the low standards of general education in rural areas make it difficult for the young women to obtain entry level qualifications required for access to agricultural education, especially at tertiary education levels. Often, rural young women people found themselves in direct competition with better schooled urban youth when seeking entry into tertiary institutions. Additionally, and systematically, survey data tend to understate the importance of Agriculture in former homelands. According to Zimmerman
(2000), Agriculture in the former homelands was not practiced by everyone. He further argues that, even among those who practiced Agriculture, it was used as a backstop activity, limited to a few animals and a small plot of vegetables or grain. The author asserts that average farming skill levels in the former homelands were low and that agricultural human capital was both scarce and unevenly distributed. The new democratic South African government has put in place intensive national transformation policies and programmes to address the legacy of a racially and culturally segregated system of education through appropriate Acts. Despite a worldwide success record, agricultural education and training in Africa and elsewhere faces rapid and dynamic changes in the environment in which it exists. As a result of these Maguire (2000) identifies the following problems with agricultural education and training in South Africa as well:

- Failure to attract the best quality students from secondary schools;
- High unemployment of graduates from the university, often due to lack off relevance off curriculum;
- Lack of communication with the employers of graduates of the university, the market;
- Inbreeding in higher educational institutions where the teaching and research staff members are frequently graduates of the same university or college, thereby excluding the entry of new ideas from the wider world of academia and research

In addition, DOA (2005) citing Didiza stated that educators at tertiary level are often well-trained in theoretical Agriculture but inadequately trained in practical agriculture. Also Maguire (2000) emphasizes that major changes impacting on AET and delivery of quality education and training, such as loss of key experienced teaching and research staff. Some other changes that impact on AET and present further challenges and access barriers includes:

**The shift in focus from Agriculture to rural development**: The older curriculum that concentrated on production Agriculture is no longer able to produce educated people who
can deal with the wider problems of agricultural and rural development. In the new approach the AET is viewed as a subsystem of the whole Rural Development System.

Globalization: Agricultural education and training institutions should provide education for graduates who would be able to deal with agriculture and the macro-economy in an integrated world.

HIV/AIDS: The impact of the epidemic on the professional agricultural workforce is severe and has led to the loss of experienced scientific and extension capacity. Thus HIV/AIDS barriers to provision of human resource development and replacement of staff.

Urbanization: The ambition of farming families to educate their children so that they can attain a better standard of living away from rural areas has implications for AET. Urban centers provide more job opportunities and easier access to non-agricultural careers.

There are many bureaucratic, political and societal barriers to change that can defeat even the most innovative changes, such as admission policies at educational institutions, curriculum policy without innovation and financing such as student bursaries, subsidies, fees and even salaries to attract staff with scarce skills in agricultural education. A number of studies commissioned by DoA have documented challenges and dilemmas in AET, most of which are outlined in the AET Strategy of 2005 (DoA, 2006)

Blumberg (2005) mentioned that beyond politics, the broad domains involving women of various classes are agriculture, urban workplace, the law and education. Women contribute tremendously to agricultural output but unfortunately they hardly, until recently, benefited from agricultural incentives and innovation because of economic suppression, social and traditional practices which undermine the constitutional provisions on the equality of men and women. Gender discrimination, rather than ignorance, is the reason for the lack of women participation in agricultural programmes and projects.

Other author such as Marston & Barrett (2006) concentrates more on the description and evaluation of policies and programmes to encourage women into SBE’s. However, SBE’s have been a comparatively minor theme. Consequently, there is a need to focus on long
term policies rather than short-term initiatives. Upon analysis, it is true that the incapacity of support for financial institutions is persuasively to raise awareness about their existence and effectiveness. There is therefore a need for further investigation.

The formation of women groups, the WIA farmer groups and others has facilitated the dissemination of agricultural innovations and provided women farmers with better access to farm inputs and credit than they would have as individuals. Assisted by WIA agents, women are now able to participate through these groups in all aspects of sub-projects, from identification through to planning and implementation (Fletschner & Kenney, 2011).

According to Vermeulen et al (2006), these agricultural programmes came about in 1988 when it became obvious that in spite of a decade of World Bank’s assistance in building up Nigeria’s agricultural extension service, women farmers were still receiving minimal assistance and information from extension agents. Consequently, the WIA programmes within the existing state agricultural development programmes (ADPs) were created in 1990 to address the gender-related deficiencies within the existing extension programme. The programme was created to integrate women into development process with specific reference to agriculture since the participation of women farmers in planning and policy-making as well as the beneficiaries is important (Kongolo, 2012). A serious lapse in the country’s agricultural extension system had hitherto being that it was pro-male and gender-insensitive towards women farmers. This arises from the fact that agricultural extension services in Nigeria had traditionally been focused on men and their farm production needs, while neglecting the female half of the production force. Up until that point, the ADPs contained only a home economics wing responsible for home-related women’s activities but the WIA programme was therefore plagued by initial teething problems which threatened its success and success of women owned small business. The same scenario has been observed in South Africa prior to 1994 (Ibrahim & Evans-Klock, 2002).

According to Tshitangoni et al (2011), it is therefore said that women shoulder the primary responsibility for food security in Africa yet development agencies have devoted minimal resources to researching the impact of their agricultural policies and new techniques on the
wellbeing of Africa’s women farmers. Due to challenges facing women, this is the time to push for a paradigm shift and urgent need for a gendered approach to agricultural policy in Africa. The supporting argument is that women are an integral part of the African farming structure and that the dominant agricultural policies developed for Africa, with the disproportionate involvement and influence of external experts, have ignored this gender dimension at a very real cost to African agriculture and to gender equity within the continent (Ogunlela & Mukhtar, 2009).

He further stated that the institutional reality remains that of operational inattention to gender issues in agriculture and related areas such as transport and microfinance. A disturbing feature of this inattention is that it coexists with public statements that actively promote participation and consultation as part of the development agenda. The participatory protocol and measures necessary to ensure that gender is integrated into this process have not been put in place. In the absence of a willingness to begin to set up precise measures around gender split in benefits within a gender mainstreaming paradigm and in the absence of a willingness to directly target gender inequalities and support programmes within operational development agenda, then the paradigm which disregards women’s problems and contributions in relation to the agricultural economy of Africa is likely to stay in place. This should not be allowed as its consequences are likely to be unfavourable to all concerned. Women have begun to make major demands for their participation and inclusion in the policy and economic processes relevant to agriculture. Indeed, they have started to develop and promote local expert materials in the field of agriculture. Through which emerge out of consultation with women farmers on their needs and opportunities and through this research, it is thus evident that there are gender differentiations of immense dimension within African agriculture (Ogunlela & Mukhtar, 2009).

3.3.6. Economically active population in agriculture

The agricultural sector subsumes three distinct types of producers:

Commercial farmers number less than 40,000 and are predominantly white. They occupy approximately 82 million hectares, and appear to be responsible for more than 95 percent
of South Africa’s formal marketed agricultural output. Since the mid-20th century, there has been a steady decline in the number of commercial farming units, resulting ultimately in a significant concentration of farm holdings. The process is complex, but among other things reflects the fact that as the South Africa economy has diversified, farming has become a relatively unattractive career choice, such that upon retirement many commercial farmers have no one to whom they can bequeath their farms (Siringi, 2002). Despite the decrease in the number of farming units, output from commercial agriculture has continued to grow, implying an increase in the efficiency of production. Export growth has continued, especially in the horticultural sector, however the robust trade surplus in the production of agricultural commodities is increasingly offset by the net import of processed foods. Trade figures show farm exports of South Africa increased from R45 billion in 2008 to R46 billion in 2009 while imports decreased by 8,5 percent to R35 billion in 2009. According to kongolo (2009) commercial women farmers remain primarily family businesses, but there is a discernible trend towards the ‘corporatisation’ of farming, especially in some subsectors. Smallholder farmers number is approximately 200 000 (belonging to about 140 000 households) and are predominantly black. Most of these farmers are located in the former homeland areas of the country, which comprise about 14 million hectares of agricultural land, but which also accommodate far larger numbers of subsistence producers. Agricultural conditions within the former homelands are complex: on the one hand, infrastructure is poor and land degradation is widespread where some areas are characterized by seemingly large amounts of under-utilised arable land of good quality. The impediments to fuller and more productive use of agricultural resources in the former homelands remain controversial (Timm, 2011).

Subsistence women producers consist of the approximately two million households who practice agriculture mainly for purposes of own-consumption, largely by means of gardening. Few households involved in subsistence production seek to be fully self-sufficient in food. Rather subsistence production is widely seen either as a means of ensuring a basic level of nutrition or reducing the grocery bill (Chea, 2008).
Doss (2011) data on the economically active population in agriculture are available for many countries and provide the most comprehensive measure of the participation of women in agriculture. In this measure, an individual is reported as being in the agricultural labour force if the reports indicate that agriculture is the main economic activity. However, these data may underestimate female participation in agriculture for reasons discussed below, and caution is advised in interpreting changes over time because improvements in data collection may be responsible for some of the observed changes. Figure 9 reports weighted averages for the share of women in the agricultural labour force (or economically active in agriculture) first at the global level and then for developing countries, low-income food deficit countries (LIFDCs) and the Least Developed Countries (LDCs). According to these data, women comprise just over 40 percent of the agricultural labour force in the developing world, a figure that has risen slightly since 1980 and ranges from about 20 percent in the Americas to almost 50 percent in Africa as well as South Africa. Even considering these data as lower bounds for the participation of women in the agricultural labour force, which do not support estimates above 60 percent except for a other countries (Abor & Quartey, 2010).

Figure 9: Women’s contribution in agriculture (http://www.fao.org).
Jamali (2009) emphasises that the global average is dominated by Asia. Within Asia, the sub-regional averages range from about 35 percent in South Asia to almost 50 percent in East and Southeast Asia. The Asian average is dominated by China, where the female share of the agricultural labour force has increased slightly during the past three decades. The female share in India has remained steady at just over 30 percent. These very large countries mask changes in some smaller countries where the female share of the agricultural labour force appears to have increased dramatically, now exceeding 50 percent in Bangladesh. Other Asian countries such as Malaysia have seen declining female labour shares in agriculture. Women make up almost 50 percent of the agricultural labour force in sub-Saharan Africa, an increase from about 45 percent in 1980. The averages in Africa range from just over 40 percent in Southern Africa to just over 50 percent in Eastern Africa. These sub-regional averages have remained fairly stable since 1980, with the exception of Northern Africa, where the female share appears to have risen from 30 percent to almost 45 percent. The sub-regional data for Africa conceal wide differences between countries both in the share of female labour in agriculture and the trend (Chea, 2008).

Alam et al (2009) emphasized that, lack of easily accessible markets and collusion by the traders pose significant constraints in both agricultural input and output markets. Marketing margins are high relative to services provided. Lack of market information and infrastructure, the poor law and order situation, the existence of syndicates and collection of illegal tolls further aggravate the situation. Marketing of agricultural commodity is inextricably related to its production. Markets for the agricultural commodities are generally under middlemen’s control, which is very discouraging for the female farmers. This is not at all favorable for boosting agricultural production (Alam et al, 2009).

Ogechukwu & Latinwo (2010) stated that one of the major marketing problems facing small business enterprises in Nigeria is lack of understanding and the application of marketing concept. Most Nigerian SBE’s owners equate ‘marketing’ to ‘selling’ and this is reflected in their various dysfunctional business behaviours against customer satisfaction and good business orientation. They lack the knowledge and skills of basic marketing ingredients, marketing research, market segmentation, marketing planning and control. The outcome of
this is poor quality products, unawareness of competition, poor promotion, poor
distribution and poor pricing methods. They are not marketing oriented and market-focused
if a marketer is defined as someone who understands and applies marketing in order to
create, build, and maintain beneficial relationships with target markets. Egun (2009),
Ogechukwu & Latinwo (2010) identified lack of marketing orientation as the major factor for
business failure. The same scenario also applies in South Africa.

3.3.7. Summary

This chapter has presented both theoretical and practical knowledge needed to examine
intersections of race, class and gender with respect to issues of economic development and
empowerment for women. Measures taken to date for efficient and equitable economic
development have been both piecemeal and ideologically driven and have consequently
failed to address fundamental economic problems worldwide. The World Survey has called
for a new approach to economic development policy and like GAD, feminist geography and
gender planning. The World Survey sees women as a source for ideas and practices for an
alternative and altogether more human culture. Creative, bottom-up approaches to
development policies that seek to transform social relations and to create new institutions
and organizations for oppressed and disadvantaged people. However, developing strategies
and spaces that are participatory and able to address both practical and strategic gender
needs is a challenge.

It is therefore evidenced by the above authors, that the contribution of women to
agricultural and food production is clearly significant. However, it is impossible to verify
empirically the share produced by women because agriculture is usually a venture among
household members and involves a range of resources and inputs that cannot be readily
assigned by gender. Women’s participation in both urban and rural labour markets show
much heterogeneity, but women are over represented in unpaid, seasonal and part-time
work and the available evidence suggests that women are often paid less than men, for the
same work.

One concludes that accurate, current information and analysis is necessary for good gender-
aware agricultural policy making. Data collection has improved substantially over the last
decades, as has the understanding of the complexity of women’s roles and the need to collect data not only on primary activities but on all women’s activities. Data are needed to better understand gender roles in agriculture and how they change over time and in response to new opportunities. One has shown that women’s roles are diverse and that they vary across countries. These roles cannot be understood properly and therefore interventions targeting cannot be designed effectively, without understanding their differential access to land, capital, assets, human capital and other productive resources.
CHAPTER 4: RESEARCH DESIGN

The proposed research design will be conducted to collect data on the following research topic: The impact of business support for women-owned small business enterprise in Agriculture – A South African perspective.

4.1. Qualitative and Quantitative method

According to Cant et al (2006) qualitative research seeks in-depth, open-ended responses. The aim is to get respondents to speak freely about a chosen subject and to obtain as wide as possible responses where quantitative research seeks the structured and quantifiable responses. The approach is descriptive in nature and usually presents the findings in numbers, figures or statistical parameter. However the approach of the chosen topic will focus more on qualitative method.

4.2. Determine the sources of data

The researcher will use primary and secondary research approach to collect data. The approach will be informed by the qualitative nature of the research questions. Qualitative methods will therefore allow the researcher to study issues in depth, openness and detail (Cant et al, 2006). The qualitative method will also help one to unravel the problem and come up with recommendations to solve the problem.

4.3. Data Collection method/instrument

The researcher will use both primary and secondary data to collect information. Secondary data will be sourced from books and academic journals. Primary research will be gathered using questionnaires which according to (Tustin et al, 2005).

4.4. Sampling

According to Creedy (2008) a crucial step in the research process is the development of a sampling plan which greatly influences the value of the information obtained by the research. Sampling is defined as the act, process or technique of selecting a representative part of a population for the purpose of determining parameters or characteristics of the
whole population (Coldwell & Herbst, 2004). A sample plan will be developed for the research and this will be done by following the predetermined steps identified.

4.5. Ethics

This study involves women in agriculture or agricultural projects and it is required that before the data collection phase started, the researcher had to comply with the ethics of the scientific research as proposed by Leedy & Ormrod (2010). According to Maxwell (2005), social research involves an intrusion into people’s lives. Furthermore, it requires people to reveal personal information that might not be known by their colleagues and associates about themselves. The researcher, therefore, will ask permission from the participants to conduct the research with them. The researcher will explain that their participation is voluntary and that the information provided will be treated confidentially. It is important to protect the participants’ identity (Leedy, 2010); hence no names will be used when presenting the data.

4.6. Defining population of interest

The population of interest for this topic is potentially the randomly selected sample from various women-owned small business enterprises in the field of agriculture in South Africa (both urban and rural agriculture). The women participants were aged between 30 and 80 from different race groups such as coloured, black and white. As poverty is one of the biggest barriers to education the survey will therefore focus on their qualification as well as their marital status (demographics).

4.7. Specifying sample frame

A sample frame refers to a master list of all the sample units in the population (Tustin et al, 2005; Merriam, 2002). The sample frame will focus on the list of women in the field of agricultural SBE’s in both urban and rural areas. The randomly chosen population was represented to provide a true picture, validity and reliability of that population.
4.8. Sampling method

The research will thus utilise a simple random/probability sampling method.

4.9. Sample size

This research will focus on a sample of 100 women involved in agricultural SBE’s which is consistent with the central limit theorem which states that regardless of the shape of the population distribution, the various arithmetic means of a large number of random samples will distribute themselves around the population mean in a normal curve (Coldwell & Herbst, 2004).

4.10. Selecting data collection method

A 30-item questionnaire was distributed to various agricultural SBE’s owned by women. The researcher initially aimed and targeted 100 responses from those women. Only 80 women agricultural SBE’s participated and returned the questionnaires. This 30-item questionnaire used a rating scale comprising of (1) ‘disagree’ (2) ‘strongly disagree’; (3) ‘agree’; (4) ‘strongly agree and (5) none of the above and surveyed using a structured questionnaire based on one-to-one interviews.

4.11. Methodology

A comprehensive study was conducted at the different women owned SBE’s in agriculture (Figure 10) Gauteng Province, South Africa. A total of 80 women owned SBE’s in agriculture were sampled in the study area (obtained using a simple random sampling procedure) and surveyed using a structured questionnaire based on face-to-face interviews.
The interview questionnaire was developed on the basis of results from previous research work to investigate a wider range of factors that influence the structure, dynamics and issues confronting South African women owned SBE’s in agriculture. The survey instrument was designed to collect within women owned SBE’s in agriculture’s context data on:

- Gender mainstreaming,
Support structures such as agricultural women groups,
Agricultural policies and programs,
Lack of skills in agriculture and technology,
Cultural norms and values,
Lack information and resources.

4.12. Data analysis

Mean and median were used as analysis tools. Descriptive Statistics are the most commonly used and they include number and measures of variation (Coldwell & Herbst, 2004). This study will measure the impact of business support for women owned SBE’s in agriculture. The mean and median are measures of central tendency and indicate what the typical or middle point of a set of data is (Coldwell & Herbst, 2004). They are also called measures of location (Leedy & Ormrod, 2010). The mean is used to find the arithmetic average (Leedy & Ormrod, 2010). The values obtained in the study are summed and divided by the number of observations. The mean reflects all the values in the data set (Coldwell & Herbst, 2004). The median is a single value from the data set that indicates or measures the central item in a data set. This single item is the most central item in a set of numbers (Creedy, 2008). To determine the median of a data set, the data must first be arrayed into ascending and descending order (Maxwell, 2005). If the data set consists of an odd number of items, the middle item of the array is the median (Tustin et al, 2005; Merriam, 2002). If the data set consists of and even number of items, the median is the average of the two middle items (Coldwell Herbst, 2004).

Based on the above information, the researcher will look at the below factors, if they rated high and low. If rated high it means that particular factor has a high potential of affecting projects and also hindered their sustainability and therefore requires serious interventions and rated low means the factor has a slightly influence on the projects.

- Gender mainstreaming,
- Support structure like agricultural women groups,
- Agricultural policies and programs,
- Lack of skills in agriculture and technology,
4.13. Validity and reliability

Validity and reliability should be taken into consideration in order for the study results to be rigorous. During the data collection phase, the researcher will avail herself at all times in order to assist in explaining the questions to those with the lowest education level to ensure that there is better understanding of the questions. During this phase the researcher will also use this platform to find out more about the challenges they are faced with in their projects. The notes will be taken and the digital recorder will also used to enable the researcher to capture all the information. Pictures will be taken to validate the researcher’s facts. According to Verschuren & Doorewaard (2010), being physically there with the participants is a powerful technique to gain more insight into your subject’s affairs and this will assist in the validity and reliability of the study. Leedy & Ormrod (2010) stated that there are threats to this method because the results cannot be generalised to a wider group. Moreover, this will affects one of the common tests of validity in quantitative research. Although Leedy (1997) points out that in-depth survey are often personal and may lead the researcher to be biased, the structured questionnaire assisted in guiding the researcher to ask the participants similar questions. This limits the researcher’s manipulation of the research situation and strengthens reliability. According to Coldwell & Herbst (2004) engaging in multiple methods such as observing while at the same time distributing questionnaires leads to more valid, reliable and diverse construction of realities.

4.14. Summary

The specific research methods utilized in this project to answer the research questions highlighted above are as follows: first, the researcher compiled detailed background information concerning the social, economic, and political history of women in the South Africa in order to provide a conceptual understanding of women’s economic marginalization.
In-depth analyses of two women-owned and operated co-operatives were conducted to assess the background and viability of this type of activity. The researcher visited the agricultural projects as indicated in the appendices. Qualitative fieldwork was undertaken by the researcher in order to analyze the stages of development, compile this report. In sum, this research values women’s work and seeks to build on the possibilities that exist in South Africa. Above all, solutions must be as various as the needs and social and economic development programs must be based on a sound understanding of local conditions and the outlook and priorities of the women concerned. This feminist methodological framework therefore, allows for the possibility of women’s voices and experiences to be heard and seeks a supportive environment for other ways of knowing. Through the use of multiple methods, this research presents a collection of data that provide a fuller picture of women’s activities and an analysis of the constraints on their participation.

In addition, this research seeks to provide recommendations for enabling policies that will contribute to the economic empowerment of South African women. Through the conceptual and methodological frameworks presented in this research project, it has been substantiated that agricultural policies for women’s economic development and empowerment can only be achieved through research that articulates the “voices from below” and reveals the socioeconomic structures that perpetuate the economic oppression and marginalization of women. Consequently, it is expected that through a feminist analysis, these alternative and often ignored programs and policies can be addressed.
CHAPTER 5: RESEARCH FINDINGS

5.1. Introduction

Food security is a huge global challenge. Women are therefore increasingly recognised for their crucial contributions in agriculture and rural enterprises in all developing country regions, as farmers, workers and entrepreneurs. South Africa is no exception. Women constitute over 50 percent of the total population of farmers in Africa (http://www.farmingportal.co.za).

5.1.1. Discussions

Factors such as the lack of access to land, water, markets, finances, communication, infrastructure, education and skills training, still prevent marginalised South Africans from making substantive progress in primary farming, as well as in upstream and downstream enterprises associated with them. These are some of the factors that gave way to a cycle of skills deficit, crushing poverty thus resulting in low rates of public and private sector investment, underdeveloped markets and a lack of infrastructure. These further resulted in reinforcing the cycle by impacting on the ability of black communities to engage in meaningful rural-based economic activities such as broad based black economic empowerment and land reform initiatives which are regarded as vitality important catalysts to address these imbalances (May, 2005).

There is a lack of capacity within government and state-owned enterprises to reach and offer efficient and sufficient support, limiting their scope to achieve the scale required. In agriculture, there has been a significant growth in budgets to provide direct support to black and disadvantaged women in SBE’s in the form of grants for infrastructure, production inputs (Hall & Aliber, 2010). However these interventions have not been far-reaching. The Comprehensive Agricultural Support Programme (CASP), the Micro Agricultural Financial Institutional Scheme of South Africa (MAFISA) and extension services, averaging over the period 20005/06 through 2008/09, collectively absorbed about 58 percent of the total provincial expenditure. During that period there were about 61000 beneficiaries per year under CASP (mostly land reform beneficiaries) and about 2500 loan recipients via MAFISA.
According to the Stats SA 1997 Rural survey, only 11 percent of farmers in the former homelands had contacts with an extension officer within the previous 12 months (Hall & Aliber, 2010). Thus in a given year at most 13 percent of black farming households derived direct benefits from the provincial spending on these three interventions. This picture is corroborated by Stats SA’s General Households Survey for 2009 and 2010. This suggests that despite strong political and policy support for women in SBE’s in South Africa and significant increases in budgets dedicated to this over the past decade, the support currently rendered to smallholder’s producers in South Africa is not consistent with the visions of current policy and strategy. The lack of access to information and complex unaffordable business transactional services hampers the capacity of historically disadvantaged individuals such as women to actively pursue the process of their own empowerment. Meanwhile, these problems are being exacerbated by an increase in the consolidation of business and farming enterprises, with generally smaller commercial farmers closing down or being taken over.

5.2. Results

Of all the different eighty women owned SBE’s in agriculture surveyed (n=80), all were from Gauteng province between the ages of thirty to eighty and with low level of illiteracy. All women owned SBE’s in agriculture surveyed were accessed by visiting their agricultural business enterprises. The results obtained were as follows:

5.2.1. Gender mainstreaming

Results surveyed on women owned SBE’s in agriculture indicated that 45 percent of women strongly agree that gender contributes to failure of their agricultural SBE’s whereas 27 percent agree, 16 percent disagree and 11 percent strongly disagree (figure 11). The results indicate that the impact of gender dimension on agricultural SBE’s has not been fully interrogated. The effects of gender equity on SBE’s through political and social rights receive little attention. As a result gender is not acknowledged in any of the South African agricultural SBE’s policies. These results are similar to the findings that have been made by (Mmbengwa et al, 2011; Kongolo, 2009 and Egun, 2009).
Figure 11: Gender mainstreaming of women owned SBE’s in agriculture.

5.2.2. Support Structure

Support structure of women in agriculture showed that 58 percent strongly disagree that they are not affiliated to any agricultural women groups and no one was either willing to be part of one. Reasons cited as major impediments for not belonging to women groups ranged from cultural differences, unequal social status and a desire to do things independently. This should probably be explored further in due course. In contrast 5 percent strongly agree, 27 percent agree and 10 percent disagree (figure 12). A similar finding was reported in literature by (Fletscher & Kenney, 2011; Vermeulen et al, 2006 and Ogunlela & Mukhtar, 2009).

Figure 12: Support structure of women owned SBE’s in agriculture.
5.2.3. Agricultural skills

Amongst SBE’s that were surveyed 40 percent indicated that they had no knowledge of agricultural skills hence they are only able to sell their produce locally. Due to their lack of knowledge in agricultural skills they cannot compete in the national and global agricultural marketing sector that is posed by more organised commercial agriculture and retail enterprises. There was however no mention made about private sector extension services that may be required by these women. Results also shown that lack of formal and technical training in various aspects of the entire agricultural supply chain acted as a barrier against confidence in marketing different kinds of crops even though the quality could be relatively good. Similar findings were reported by Montshwe (2006) in his study on factors affecting participation in mainstream vegetables markets. He found that small business enterprises who received training on production and marketing were more able to network and negotiate with buyers than those who did not receive any training (figure 13).

Figure 13: Agricultural skills of women owned small business enterprise

5.2.4. Agricultural policies and programs

Chapter 3 (literature review) of this study highlighted the importance of policy reforms, programs and acts in advancing the social imbalances and building capacity in women
owned SBE’s in agriculture. Contrary to what the government purports to achieve, results of this study as indicated in figure 14 show that 44 percent strongly disagree with the government’s claims that agricultural policies addresses concerns of women owned SBE’s in agriculture. However, 21 percent strongly agree, 9 percent agree and 26 percent disagree (figure 13). This might be because agriculture is a male dominated business enterprise thus putting most women on the periphery of the main stream agricultural engagement. Casual interaction with officials from DAFF further indicated that most gender based agricultural policies have not yet been gazetted.

![Agricultural policies and programs](image)

**Figure 14: Agricultural policies and programs**

### 5.2.5. Access to natural resources

Access to water for irrigation is a critical constrain in agricultural practices with more than 70 percent of irrigated land being controlled by white or corporate sector farmers. Moreover, only 3 percent (4 million ha) of South Africa’s land surface is considered to be high-potential agricultural land. As a result of the lack of high-potential land and various other factors, farmers often farm in marginal lands. This land is often of poor quality with limited water supplies. Estimates of land degradation in the rural poor areas of the country, although not that reliable, indicate that at least 20 percent is severely degraded and a further 40 percent moderately degrade. The shortage of fertile and available land as evidenced in the slow rate of land reform programs (RSA, 2008) and water for irrigation
purposes (Dodds, 2012) has made it difficult for women owned small business enterprise to increase and/or diversify production of crops. The survey result illustrates that gender inequalities in access to land is overwhelming. Women across all developing regions are consistently less likely to own or operate land; they are less likely to have access to rented land and the land they do have access is often of poorer quality and in smaller plots. This is supported by the surveyed results that indicate that 75 percent strongly agree that there is lack of proper access to irrigation system, 16 percent agree and 9 percent disagree (figure 15). With regard to access to land, 48 percent strongly agree (these are black women groups who were previously disadvantaged), 11 percent agree and 41 percent disagree (this are white women who were previously advantaged (figure 16).

![Irrigation System](image1.png) ![Land Access](image2.png)

**Figure 15: Access to Irrigation system**

**Figure 16: Access to Land**

### 5.2.6. Access to capital

Access to finance or loans are currently made difficult or impossible by demand for collaterals by commercial banks (Makhura, 2001). Evidence from survey results show that credit markets are gender-neutral. Legal barriers and cultural norms sometimes bar women from holding bank accounts or entering into financial contracts in their own right. Women generally have less control over the types of fixed assets that are usually necessary as collateral for loans. Institutional discrimination by private and public lending institutions often either ration women out of the market or grant women loans that are smaller than those granted to men for similar activities. Results also indicate that 47 percent strongly agree that women are less likely to use credit than men under equivalent socio-economic
conditions and that they rely on their husbands to help them overcome credit constraints. These constraints on women’s access to capital have a measurable negative impact on their production capabilities (figure 17). However 4 percent agree, 9 percent strongly disagree and 41 percent disagree.

**Figure 17: Access to Capital/funding**

### 5.2.7. Agricultural business sustainability

It must be noted at this juncture that it will also be important to collaborate with other departments in the public sector cluster to speed up infrastructural needs such as roads and electricity (Van Rooyen *et al*, 1987; Umali-Deininger, 2008) which are necessary and critical to business sustainability and market access. According to Watson (2008), formation of public–private partnerships to empower small business enterprises in agriculture, acquisition of technical skills through education and training and provision of appropriate marketing information and skills are critical for sustaining businesses in agriculture. Formation of strong social capital networks should also be encouraged so that women owned SBE’s in agriculture can access formal local markets and ultimately international markets (Watson, 2008).

Due to lack of information mentioned above sustainability of their agricultural businesses becomes critical. This is therefore supported by the results surveyed which indicate that 53
percent agree that there is no sustainability in running their business enterprises, 2 percent strongly agree, 12 percent strongly disagree whereas 32 percent disagree (figure 18).

**Figure 18: Agricultural business sustainability**

Further observations on business sustainability during interviews showed that:
- Transportation of fresh produce from their farm to the market is expensive
- Discontinuity of supplying the market with the fresh produce
- This group of women farmers lack sustainability of supplying the market due to the fact that they don’t make any profit.
- Market agents become discouraged to sell their produce on their behalf due to their discontinuity.
- Lack of extension officers from DAFF contributes to poor quality of produce and resulted in low profitability.
- Lack of pack houses/cold storage and packaging materials resulted in high decaying percentage of produce/products.
- There is poor administration in terms of grading and labelling their products.
- The market charges high commission percentage to these women farmers for their products when they sell at the market (figure 19).
5.3. Demographics

5.3.1. Qualification attained

Education is an important variable that tends to influence adoption of modern technology, while also influencing choice of food commodities consumed by individuals and households. Survey results of this study indicate that only 41 percent have no qualification, 33 percent have grade 9-12 and 26 percent have diplomas. This low educational attainment among women has a tendency of affecting adoption of technology by the women in agriculture. Survey results show that poverty is one of the biggest barriers to education, making direct costs of schooling and opportunity costs of forgone child labour expensive for the household. Women face other barriers related to social and cultural norms in the society. This indicates that illiteracy is higher among women in agricultural households compared to non-agricultural households (figure 20).

![Figure 20: Qualification](image)

Figure 20: Qualification
5.3.2. Ethnicity among the surveyed women owned SBE’s in agriculture

The results indicate that 67 percent of participants were black women. The fact that the majority of responses who engage in this survey are blacks as compared to other ethnic groups does not necessarily mean that agriculture is the cornerstone of their income; indeed, there is strong evidence to the contrary. The survey results therefore show that economic, political and social marginalisation of black people led to significant structural distortions in the South African economy. The high level of unemployment; highly unequal distribution of income and low levels of economic growth became deeply entrenched during this crisis. As a result black women opted to agriculture as a source of feeding their families (household food security) (figure 21).

![Ethnicity](image)

**Figure 21: Ethnicity**

5.3.3. The age and marital status for the surveyed women owned SBE’s in agriculture.

The socioeconomic characteristics of women farmers are presented in figure 22 and 23. A comparison of the data indicates that age groups of 30-40 represents 9 percent, 51-50, 36 percent, 51-60, 28 percent and 61-80, 27 percent of the women owned SBE’s respectively. Implicit in these findings is that a large proportion of the respondents was middle-aged, able-bodied and can, therefore be regarded as active, agile and physically disposed to pursue economic activities. Youth involvement; particularly young girls in this regard is identified as been lacking in this sector. This is critical as there won’t be transfer of skills to
the young generation and this will therefore have a negative impact on the GDP of the country in future. Similarly, 77 percent of the respondents were married, implying that their occupational role in the family as mothers and home-makers did not clash with participation in agriculture, because the activities were generally scheduled during their spare times.

![Figure 22: Age](image)

![Figure 23: Marital status](image)

### 5.3.4. Summary

This study indicated that gender contributes to failure of SBE’s because of amongst other things, lack of support groups amongst women. This lack of support is caused by cultural impediments, lack of skills in agriculture and a poor social capital which are inherent within the South Africa society.

As it was hypothesised in this study, skills training in agriculture coupled with lack of capital were found to be the major contributors to failure of WOSBE. The diverse culture of SA as evidenced by various ethnic groups, different social backgrounds and the historical division amongst various ethnic groups, races and genders acted as catalysts to the cleavage that negatively impacts on SBE’s development. Unfortunately women bear the grand of these social injustices.

Tantamount to these socio-cultural prejudices, is the age and marital status of women in SA which disadvantage women from attaining educational qualifications that would have equipped them as major contributors to the economy.
As much as the SA government strives to implement policies that will empower and emancipate women, this study unearthed a need to do a lot of public awareness. It might also be important to further pursue public private partnerships. This has showed much success with the Shoprite women of the year awards and the Total South Africa Female Entrepreneurs of the Year Awards spearheaded by DAFF. Operating in silos between various governments departments (DTi, DAFF and DLRAD) is also a stumbling block to policy implementation.

Given the nature of agriculture, which is a physically inclined field and mostly male dominated, it is imperative to empower women in all spheres that have been mentioned in this study while ensuring agricultural business prosperity through sustainable management of natural resources.
CHAPTER 6: RECOMMENDATIONS AND CONCLUSION

The Accelerated and Shared Growth Initiatives for South Africa (ASGiSA), 2006 and the National Industrial Policy Framework, 2007 both emphasise the importance of promoting and developing small enterprise as a strategy to stimulate growth in the 2nd economy and for meeting the Millennium Development Goals.

The impact of gender dimension on SBE’s has not been fully interrogated. Freedom from hunger receives much attention as a fundamental human right, but the effects of gender equity on SBE’s through political and social rights receive little attention. In spite of a Gender Policy Framework, gender is not acknowledged in any of the South African agricultural SBE’s policies. Policies to ensure gender mainstreaming in all SBE’s and poverty interventions are much needed (Reddy & Moletsane, 2011).

Women owned SBE’s in agriculture have the potential to improve rural livelihoods through job creation and improved returns in South Africa. Similar trends have also been observed and reported in many rural households of Zimbabwe (Mhazo et al, 2003), Western Cape, South Africa (Moloi, 2007), Limpopo, South Africa (Makhura, 2001) and most parts of Sub Saharan Africa (Temu & Temu 2006). However, like most parts of the world, South Africa’s agricultural sector is still recovering from the effect of the global economic recession.

The results of this study serve to inform government bureaucrats and other policy makers that women owned SBE’s in agriculture have limited access to natural resources, skills, fresh produce markets and capital due to technical and socio-economic factors.

These constraints faced by women owned SBE’s in agriculture are quite critical. Different aspects of intervention are necessary at this point. Amongst others there should be the adoption of policies that are more aligned to women owned SBE’s in agriculture (Watson, 2008). This could be in the form of natural resources such as development or acquisition of appropriate land and access to irrigation water, commercial resources such as capital assets and access to finance or loans which are currently made difficult or impossible by demand for collaterals by commercial banks (Makhura, 2001). Government at this stage lacks policy
through which an economic and market environment can be provided for the transformation of South Africa’s agricultural sector, whilst maintaining productivity and production efficiency for purposes of ensuring national food security and a robust trade balance. (IGDP, 2012; May, 2005).

It will also be important to collaborate with other departments in the public sector cluster to speed up infrastructural needs such as roads, electricity (Van Rooyen et al, 1987; Umali-Deininger, 2008) which are therefore necessary and critical to access fresh produce markets. According to Watson (2008), formation of public–private partnerships to empower women owned SBE’s in agriculture, acquisition of technical skills through education and training and provision of appropriate marketing information and skills are critical to women owned SBE’s in agricultures’ empowerment. To further have access to the more lucrative export international markets and be on par with international standards, women owned SBE’s in agriculture must be provided with proper information on food safety and quality standards (Louw et al, 2008). Formation of strong social capital networks should also be encouraged so that women owned SBE’s in agriculture can access formal local fresh produce markets and ultimately international markets (Watson, 2008).

Lack of formal and technical training in various aspects of the entire farming enterprise chain acted as a barrier against women owned SBE’s in agriculture. Similar findings were reported by Montshwe (2006) in his study on factors affecting participation in mainstream cattle markets by small scale cattle farmers in South Africa. He found that small scale farmers who received training on production and marketing were more able to network and negotiate with buyers than those who did not receive any training.

Cultural diversity, which includes amongst others various ethnic groups, age, gender mainstreams and demographics across the entire South African landscape affects sustainability of women, owned SBE’s in agriculture through poor support structures that were mentioned earlier in the discussion.
Despite the economic successes and a broad range of South African policies, strategies and programme interventions aimed at overcoming economic disparities, entrenched inequalities continue to characterise the economy and act as a deterrent to growth, economic development, employment creation and poverty eradication.

Given the scenario of the research results, very few women owned SBE’s in agriculture are from Tshwane Metropolitan City which might be important for the government to explore the feasibility of Urban farming which according to Van Averbeke (2007) is another sector that needs more attention so as to help people who recently settled or migrated to the cities from the rural areas to re-create elements of the rural environment they left behind, both physically, economically, socially and nutritionally.

In order to build more capacity in women owned SBE’s in agriculture, tertiary institutions and Sector Education and Training Authorities (SETAs) should be engaged by the South African Government to ensure that they align with the training and support needs of co-operatives and fill appropriate gaps for the development of sustainable co-operatives and a cooperative sector which is still at its infancy stage in South Africa.

Intergovernmental working relations should also be encouraged between the departments of Public Works, Agriculture and Rural Development to develop roads, improve telecommunication, provide extension service and speedily facilitate CASP funding and speed up the land reform process. It is also important for government to consider change through adoption of innovations and the use of technology. These will benefit women owned SBE’s in agriculture by bringing new ideas that will make their farming business more effective and sustainable.

Tertiary institutions must also be encouraged to conduct participatory continuous research on current and future needs/trends of markets and women owned SBE’s in agriculture. Agricultural Research Council (ARC) might also be brought on board to facilitate research and women owned SBE’s in agriculture capacity building. It will also be important to have the Department of Agriculture, Forestry and Fisheries providing extension support in natural
resource management, sustainable development, and marketing as well as agricultural production systems.

In collaboration with Agri-SETA, ARC, tertiary institutions, Department of agriculture, forestry and fisheries and fresh produce markets, women owned SBE’s in agriculture might also benefit through Agri-SETA led learnership development towards market access. Women owned SBE’s in South Africa will also be encouraged to form co-operatives in line with the Co-operative act of 2005. These will strengthen the markets through higher social cohesion. Through collaboration with other stakeholders as depicted in figure 24 sustainable agricultural business for women might be achieved.

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**Figure 24**: Adopted from 'Good Practices in Building Innovative Rural Institutions to Increase Food Security', by Food and Agriculture Organization of the United Nations (FAO)
Although the recent performance of South Africa’s economy has been generally positive, both investment and output growth are still below the levels necessary to reduce unemployment and to achieve a more equitable income distribution. Despite growing emphasis on reducing poverty and increasing social spending, enormous social needs remain unmet and a large segment of the population is excluded from the formal economy as indicated by very high unemployment rates and has limited access to social services. Agriculture and rural development in South Africa is not possible without broad economic growth and macroeconomic stability (Kongolo, 2012).

This in turn calls for well gauged fiscal and monetary policies designed to achieve economic growth above the rates prevailing currently. However, in a country like South Africa, broad economic growth is inconceivable without resolving profound humanitarian problems, such as social divisions, illiteracy and low education levels and HIV/Aids. These problems are largely rooted in rural or urban South Africa in which agricultural development has an important role to play in their resolution. There is therefore a circular dependence between agricultural, economic growth and human development, which ultimately represents the most difficult challenge facing South Africa’s policy makers (Egun, 2009).

However, the long-term solution requires involving a greater part of the rural poor in economic activities generating sufficient income. While recognising the important role of agricultural development in addressing poverty and inequalities, it should also be clear that the potential of agriculture and agricultural (land) reform itself to reduce poverty is limited. The current and prospective role of agriculture in the economy and South Africa’s relatively scarce natural resources (arable land, water) suggest that only a limited number of people may secure fair living standards from agriculture only. The main potential to reduce rural poverty and inequity lies in the development of overall frameworks providing social security, education and training as well as health care and also developing adequate infrastructures in rural areas. There is therefore a need to examine how recent and ongoing sectoral and economy-wide policies contribute to poverty reduction by integrating poor population in broader economic activities (Gumede, 2000).
Rural economic infrastructure, such as rural transport, telecommunication and information technologies, is crucial for the development of economic activities in rural areas, including commercially sustainable farming. Not all women farmers in South Africa have access to the telecommunication and/or electricity networks. Equally important are the provision of social services and investments in infrastructure that will provide a knowledgeable, skilled, healthy, economically active society in rural areas. Just as transport and communication are the priority drivers for economic activity, education, skills development and health as well as the priority drivers for human capital development and welfare of these women (Vermeulen et al, 2006).

According to Makgoe (2009), land reform is driven by the need to redress inequitable land allocation which emerged from the apartheid past. There is a broad consensus in South Africa that the land issue needs to be resolved as a matter of urgency, although there is much controversy about the ways this should be done. The key issues are how to create stakeholder consensus around the implementation strategy and the way to improve the procedures of land acquisition and resettlement. If agreement can be reached on a policy framework which allows a menu of options to be pursued, the results can then be monitored, evaluated and modified as the programme proceeds. Clarity is needed about the role and functions of institutions involved and better co-ordination between stakeholders. Land reform is a massive, complicated process and not everything can be done simultaneously. The identification of realistic objectives and careful sequencing of activities are conditions for success (Maguire, 2000).

According to Kongolo (2012), a budget has become a constraint on the land reform programme. Provincial budget allocations have been overcommitted with the result that in some provinces, new projects cannot be approved and existing projects are jeopardised. Some provinces have put a moratorium on new projects. The costs to government of all the actions required, time scales involved and fiscal responsibilities of specified government agencies need to be estimated well in advance. Land programme budgets should also be subject to macroeconomic constraints and government prioritising on public spending. Some of the beneficiaries of land reform suffered defaults, as they were inadequately
prepared for running commercial farming or small agricultural businesses in a high risk environment or were unable to raise sufficient capital for commercial production. The experience thus shows that the proper selection and follow-up of beneficiaries is crucial for land reform to develop sustainable commercial farming (Eriksson et al, 2009). At the same time, training is essential, not only in farm technologies, but also in marketing and financial management. Some retraining of extension personnel could provide this service but the largest potential rests with the current commercial farming sector and its mentor approach which appears a useful route to be supported and developed. Attention is needed also to ensure the availability of appropriate support services at the right place, time and cost with regard to the following: financial services, market information and access, purchased inputs, research and transportation infrastructure) (Tangermann, 2006).

The government needs to keep stakeholders engaged as support structure in dialogue around policy implementation. Local government structures, farmers’ associations, NGOs, and churches that can assist in a number of ways. They can identify programme priorities, support these women in accessing various land reform programmes and provide follow-up technical assistance to successful beneficiaries. NGO’s and research institutions can provide valuable monitoring and evaluation services and therefore assist in policy development (Tangermann, 2006).

To date, South Africa’s policies and strategies have not succeeded in providing effective support on a meaningful scale for women owned SBE’s in agriculture. All the existing policies and the three MTSF priorities to which the sectors need to contribute, are geared towards the social, economic and environment pillars of sustainable development, as depicted in Figure 25 (IUCN, 2006).

Social pillar; whose key challenges are equity and transformation. This implies equitable access to and participation in agricultural opportunities, so as to unlock the full entrepreneurial potential in the sector and to achieve social stability by means of de-racialising land and enterprise ownership.
Economic pillar, for which the key challenges are growth and competitiveness, implying enhanced profitability through sustained global competitiveness in the sector’s input supply, primary production and agro-processing industries.

Environment pillar, implying the sustainable use of natural resources by means of careful management of natural resources for the benefit of current and future generations.

Thus the way forward of this model identified below (figure 25), is to redouble efforts to ensure the coordinated and effective implementation of these pillars as relevant to the needs of the agriculture. This however implies a fourth major element which is good governance. Underpinning the three pillars or focus areas which is the needed for an effective and efficient governance system, not least a governance system that provides for integrated planning and monitoring and evaluation across the sector and the various spheres of government.

![Figure 25: The three pillars of sustainable development (IUCN, 2006)](image-url)
7. References


Beaulieu, J. & Altman, I. (2010) The Effectiveness of Women’s Agricultural Education Programs: A Survey from Annie’s Project Journal of Agricultural Education Vol. 54 (1)


Sanyang, S. E. & Huang, W. (2008) Small and Medium enterprise for women entrepreneurs in Taiwan, National Pingtung University of Science and Technology World Journal of


8. Appendices

The following timeline will assist one to have a realistic time plan for the beginning and completion of various stages of the research.

<table>
<thead>
<tr>
<th>Results/Activities</th>
<th>Time frame (Year/Months) for the year 2012</th>
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<td>Dates</td>
<td>16-Jan 16 Jan - 5 Feb 06-Feb 06 Feb - 4 Mar 05-Mar 09-Mar 9 - 16 Mar 16 Mar - 8 Apr 09-Apr 8 Apr - 6 May 07-May</td>
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<td>Desk study about women owned small business enterprise in agriculture, South Africa in preparation for the research proposal and interim report.</td>
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<td>Preparation of the questionnaire and incorporation of the supervisor’s comments</td>
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<td>Submission of the interim approval</td>
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<td>Submission of the questionnaire for approval</td>
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<td>Distributing of questionnaires to different stakeholders and consolidation of data</td>
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<td>Submission of the final research project</td>
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Research questionnaire based on the impact of business development for women owned small business enterprises in agriculture.

1. Unemployment and poverty is one of the most important challenges facing poor people especially women in our country (Tick the answer that best represent your view).

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<td>Disagree</td>
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<td>Agree</td>
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<td>None of the above</td>
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Please complete this questionnaire and be as open and frank as possible. You do not have to provide your name, but your age, ethnic group and the area that you reside in. You also need provide your input by ticking next to the answer that best represents your view.

Age

Ethnic group

Area (Province)

Marital status

Highest Qualification

123
2. Women are mostly faced with problems when starting their small business especially in agriculture.

3. Agriculture is best done by men as they have natural ability and the tricks to manage a business.

4. Is finance accessible and do financial institutions and commercial banks regards women as bankable?

5. Does group dynamics (cultural values and norms) affect women in agriculture?

6. Does the National Small Business strategy (NSBS) create an enabling environment for women entrepreneurs in agriculture?

7. Are you in a position to develop a business plan for your small business?
8. Do you have agricultural skills that will make your agricultural project grow?

1 2 3 4 5

9. Is National Skills Development Strategy together with Agriseta’s doing enough in developing programmes that will help to sustain your businesses in agriculture?

1 2 3 4 5

10. Is your technological skills (computer skills) in your agricultural business adequate.

1 2 3 4 5

11. Is your R&D (Research and development) skills adequate to innovate and maximise farming.

1 2 3 4 5

12. Tenders are too difficult to try to secure and the process of tendering is very difficult to understand due to a serious lack of information and communication about the process and availability of business prospects.

1 2 3 4 5

13. The tender sections in most government departments and private sector are often male-oriented and often not sensitive to the needs of women vendors.
14. Agricultural processes and system are full of bottlenecks and bureaucracy which sometimes hinder most important agricultural projects.

15. Does financial institutions provide adequate awareness and the extent to which they are reaching women entrepreneurs in agriculture? This would include programmes offered by financial institutions, public sector schemes and public-private partnerships.

16. Do you know the term global warming (climate change) and its impact on your agricultural business?

17. The percentage of agricultural businesses in South Africa owned and controlled by women are low.

18. Are you an affiliate of women enterprise groups co-operatives organisations and initiatives in a national umbrella body that will represent and articulate the aspirations of all women entrepreneurs that operate in agriculture.
19. Are the programmes aimed at rural and urban women entrepreneurs in agriculture enough?

1 2 3 4 5

20. Does institutions, organisations and government department such as Agriculture provide agricultural business or projects with the management support services to women entrepreneurs?

1 2 3 4 5

21. Are you as a woman in a position to access markets and procurements?

1 2 3 4 5

22. Women tend to have more debts and this hampers the chances of them getting financial assistance.

1 2 3 4 5

23. The Agricultural policies and charters of SBE’s codes of good practice do provide sufficient gender specific targets for financing procurement and enterprise development.

1 2 3 4 5

24. Do you have resources such as a land?
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25. Is government and other institutions providing business development support and other ancillary services to support women to sustain their businesses?

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26. Do you have access to banking systems?

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27. Are you in a position to secure loans?

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28. Do you have access to irrigation system (free water)?

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29. Do you have access to pest control?

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30. Does civil and customary marriages an obstacle to women acquiring capital or resources such as land or funding.

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### Vegetables production visited on the 19-23 March 2012

| Location                        | Contact Person 1                        | Contact Person 2                        | Contact Person 3                        | Contact Person 4                        | Contact Person 5                        | Contact Person 6                        | Contact Person 7                        | Contact Person 8                        | Contact Person 9                        | Contact Person 10                       | Contact Person 11                       | Contact Person 12                       | Contact Person 13                       | Contact Person 14                       | Contact Person 15                       | Contact Person 16                       | Contact Person 17                       | Contact Person 18                       | Contact Person 19                       | Contact Person 20                       |
|---------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|
| 1. Phuthanang Ma-Afrika        | 1. Mr. Skhosana                          | 2. Mrs. Amidi                           | 076 906 5949                            |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |
| 5. Tidimit's project           | Mashigo Willie Colbert                  | Baloyi Jabu Daniel                     | 082 331 7885                            |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |
| 7. Lesedi Agric Project        | Olga Mahlangu                            | 761406473                               |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |
|                                 |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |                                        |

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