A review on why women-owned construction firms fail in KwaZulu-Natal?

Theo C. Haupt¹ and Jabulile Ndimande ²

¹Research Professor: Engineering, Mangosuthu University of Technology, P.O. Box 12363, Jacobs 4026, South Africa
²Faculty of Engineering, Department of Civil Engineering, Mangosuthu University of Technology, Umlazi, Durban 4026, South Africa.

Corresponding Author; Theo.haupt@mut.ac.za; ndimandej@mut.ac.za

Abstract-
The South African government has instituted numerous programs to advance the role of women in the construction sector. While there has been an increase in the overall number of women-owned contractors suggesting a gender-positive environment in post-apartheid, there is a high failure rate of women-owned contractors. This study seeks to explore the primary contributory factors that lead to business failure. A sample of women-owned contractors in Durban was surveyed using an instrument developed from published literature on women in construction in South Africa.

The sample of women-owned contractors was drawn from the Durban area from the Construction Industry Development Board (CIDB) Contractors Register database. Findings suggest that lack of training provided by the industry, dominantly male networks, prejudice and stereotyping, and lack of opportunity were the primary reasons given for failure. This study identifies the failure factors that need to be addressed to increase the participation of women-owned contractors in the construction sector. The findings provide a review on guidance for remedial interventions that will positively impact the number of women-owned contractors that will survive in the construction sector.

Key words: Discrimination, gender bias, construction, women-owned contractors, failures

1. Introduction
The construction industry does not have a good track record in terms of equal opportunities. In recent years issues of discrimination, disadvantages and underrepresentation have been raised in a series of industry studies and reports [1], [2],[3],[4]. There has in recent years been a growing concern about the low level of women inclusion and ethnic minorities and the industry has begun to put equality and diversity more into the mainstream [4]. Concerns which have been identified include employment issues such as the under-representation of women (under 10% of the workforce) and ethnic minorities (under 2%); individual and institutional discriminatory practices; overt and covert sexism and racism; inflexible working structures and an unhelpful environment for the reconciliation of work and family commitments [3], [5], [6],[7]. The industry has a long way to go if it has to address issues that will allow it to benefit from a more socially representative workforce in the future.

The construction industry is by no means alone in identifying the need to address inequalities in its practices. For example, similar concerns have been expressed in many public and private sector organizations and professions. The public sector, the police service, the army, the fire service and the health service all have had problems in the recruitment, retention and progression of minority ethnic people [8],[9],[10], [11]. Similarly, the under-representation of
women moving into more senior levels has been identified in numerous studies. In particular, issues such as the long hour’s culture and a working culture dominated by men mean that women do not progress at the same rate as men to the senior levels [12]. In the private sector, a study of FTSE 100 companies showed that ethnic minorities did not see positive role models at the senior management grades [13]. Women’s work has been found to be ‘invisible’ in the workplace, resulting in them not being given the same encouragement as men, and not being seen as part of the pool of people considered for potential new challenges and possible promotion [14]. Women employees are particularly vulnerable to disadvantage and discrimination if they are in non-traditional, male-dominated occupations [15].

Employers are increasingly working to identify and remove discriminatory practices. This has been necessitated by both legislation and a need to widen the pool of potential candidates for jobs, particularly in order to address skills shortage concerns. In the UK for example, women now form 45% of the workforce [16], and the total ethnic minority population of Britain is around 6.7%. Therefore, ignoring these groups within the population is likely to diminish the quality of skills in any industry or profession. This argument forms part of a well-established case for treating equal opportunities as a business issue [3].

It has been widely argued that the removal of discriminatory employment practices and the provision of equal opportunities are good for business and give a competitive edge [17]. Some beneficial effects of equal opportunities are direct and quantifiable, such as the reduction in costs related to staff turnover, reduced litigation fees, and the accessing of largely untapped reserves of skill and talent through a wider pool of applicants. However, there is also now a noticeable widening of the debate around the business benefits of diversity [11],[18],[19]. Indirect benefits have been highlighted, including improved customer service, and enhanced staff morale ([18], [20], [21],[22]. If the construction industry is to begin to benefit from these quantifiable and qualitative benefits of a diverse workforce, there is a clear need to begin to develop robust policies and organization-level approaches which begin to break down institutionalised barriers to non-traditional entrants.

2. **Gender relations according to feminist theories**

Different Scholars have identified with feminism and have given various different definitions and opinions about gender. According to gender implies some differences and similarities between men and women in line with a belief system which makes them behave the way they do. According to[19],[23], gender is a personal identity, social status and also a set of relationships among men and women”. He argues that gender inequality is not a personal issue but rather it is the way of society [23]. This gender inequality was integrated into organizations, institutions, the economy and even marriage. In order to close this gap, society needs to develop a different viewpoint and also have a concise reference framework that is not necessarily an individual approach [23].

Gender issues are complex and must be viewed from a gender perspective [24]. Hence, this study uses feminist theory, which assumes that “gender inequalities exist in any society” [25]. Gender role is the specified position and the strongly related distinct activities of women and men in society, thus culturally and structurally, the gender role given to women and men are oft-times significantly well defined. There are societies and that continue to assume men dominant and women subordinates [26]. Even in educational institutions girls and boys are conditioned to behave and play roles pre-determined by society. Questions arise as to the perceived capabilities and self-image of the girl-child in the performance of carrying out her duties in a society where men are perceived to be dominating.
In some cultural groups the problem of gender inequality starts immediately a girl-child is born [27]. Longe and Balogun [28] notes “the oppression of women is fostered in Africa through cultural vehicles such as proverbs”. In patriarchal cultures male children are given priority and are instilled with a sense of gender superiority [27]. Female children are valued less and their vocation is perceived as just caregivers [29].

Gender discrimination is used by feminist researchers in explaining the amount of oppression and subordination found around the world [30]. Gender is a factor that leads to inequality which has many different faces. It has to do with power and influence, pay and career opportunities, educational qualifications, choice of profession, and health [31].

The South African constitution adopted a bill of rights “which forbids discrimination on the grounds of gender, sex and sexual orientation, among other criteria” [32]. This does not make the construction industry less male dominated. Some studies have shown that women are still underrepresented in the construction industry not only in South Africa but also around the world [33]. Feminism came about as a movement in response to gender inequality [34]. From the feminist point of view, in the society we live in, especially in the political domain, the equality of both men and women should be seen and encouraged in all spheres- such as in the economy - because the world economy would be substantially better off if women were allowed to participate in full [34]. On this note, there are four main approaches to feminist theories namely: liberal, Marxist, radical and socialist

3. Theories of occupational segregation by sex

3.1 Human capital theories

Human capital theories stress women’s lower level of human capital in terms of what they bring to the labour market. Human capital theorists assume that women’s main priority is to raise a family, and that they therefore choose to limit their participation in the labour force [35]. Human capital theory holds that those who have invested the most in education and training will enjoy the greatest rewards. Also, this theory is used to explain women’s position in the labour market by the fact that they tend to have lower skills, qualifications, and experience, and hence lower human capital value [36]. Human capital theorists suggest that education and labour market experience affect women’s choice of occupation. However, it was reported that the relationship between women’s education and experience and their choice of occupation is likely to be bidirectional [37]. Although it is true that women may not choose or be offered work in particular occupations because they do not have the requisite education or experience, it is also true that social norms may discourage women from pursuing careers in certain occupations and that they accumulate less labour market experience than men because they do not have the same labour market opportunities. This bidirectional effect is not well explained by human capital theory.

3.2 Noneconomic, Feminist, or Gender Theories

Feminist or gender theories are primarily concerned with non-labour market variables. The basic premise of these theories is that women’s position in the labour market arises as a result of their subordinate position in a traditional patriarchal society. In most societies, domestic worker, child, and dependent care are perceived to be women’s responsibility, while men fulfill the role of the provider or “breadwinner” [38]. Despite women’s increased commitment to paid work, empirical research reveals that the primary responsibility for domestic duties in most households is still borne by women [39]. Feminist theorists suggest that this division of responsibilities
explains why women accumulate less human capital because they tend to have truncated careers due to early or temporary withdrawal from the labour market.

4. Characteristics of women entrepreneurs operating small businesses in the construction industry

Entrepreneurship has always been associated with the male gender because of its attributes have been considered to be traditionally male [40]. Scholars suggest that women are in the forefront of entrepreneurship but this fact is ignored by most studies. In order to better understand the characteristics of women-owned small businesses, we need to take into consideration the various factors that influence a women’s experience ranging from culture, class, educational background, age and ethnicity [41]. It is argued that the performance of women owned businesses have a lower survival rate due to lack of work experience which hinders them from building up profit and sales in their businesses and, more importantly, financial constraints including having less start-up capital. Studies also show that women work fewer hours than men due to family commitment making it more difficult for women to achieve success [42].

According to Marlow and Patton [43] in a society where access to economic and social independence is achieved primarily through waged work, women face a range of barriers and challenges associated with their gender to gaining such independence. Against the backdrop of the concentration of women in relatively low paid, low status, and low skilled service work, [44] asserts that this is largely so because “they (female self-employed) hold less financial capital than their male counterparts, or because they tend to enter sectors with poorer business prospects”. It is also noted that under the structural constraints, the majority of ventures capitalists are male, they construct tightly woven networks where the knowledge of how to enter and successfully negotiate through such networks are difficult [43]. The notion that men and women are generalized as group might be argued and this generated a false universalism whereas in reality gender “is a space whose occupation are negotiated and experienced in different ways” [45].

Even though literature does not include much about personal characteristics of women operating small businesses in the construction industry, a few can be identified; these also relate to personal characteristics of entrepreneurs in general. Entrepreneurs have many unique and individual traits that are not gender-specific Entrepreneurs are optimistic, having a positive outlook regardless of disappointment, setbacks and past shortcomings. When business goes well the entrepreneur is further stimulated to do more which gives credence for more accomplishments [46]. Self-confidence is another feature of most entrepreneurs. Entrepreneurs are capable of working on themselves to gain confidence. The ability to overcome challenges in executing business opportunities Entrepreneurs are visionaries’ - they picture the best possible options in establishing and running their businesses on a daily basis and as the day passes it becomes clearer where the business is heading [47]. Studies suggest that if many people take chances that they may turn out to be successful businesses owners that illustrate another entrepreneurial trait – they are risk takers though sometimes moderately so. It is not that entrepreneurs are not afraid to fail but the eagerness to succeed outweighs that of fear of failure.

Studies also reveals that the most active age grade for entrepreneurs is between 35 to 45 years which agrees with a large body of literature that indicates that most entrepreneurs are young and energetic [47],[48], [49],[50]. A great importance is given to entrepreneurs’ energy as this stands as a key point for investors deciding whether to invest in their new venture [47]. Another significant trait of an entrepreneur is creativity. Creative thinking is the basis of the construction
of new products and ideas and has the potential to be useful to consumers, been creative as an entrepreneur gives the organisation a competitive edge in the market [51]. Entrepreneurs are usually promoters, tenacious, strong characters, networkers, persuasive, tolerant of ambiguity, achievement motivated, and have a strong work ethic among other things [47]. In achieving entrepreneurial success, entrepreneurs must, at least, have some or all the basic characteristics highlighted above.

4.1 Leadership styles
There is still a disproportionate fraction between men and women in most male-dominated occupations and industries. Recent studies have shown that women in construction are seen as less competent when judged from the perspective of feminine stereotypes [52]. However, when expressing leadership in masculine style women are seen as being successful but are not usually liked by their peers [52]. Being aware of such stereotypes and their consequent attitudes, it is necessary to objectively ask and respond to the question: “Do women make better leaders?” this is a very debatable question. According to Eagly and Carli [53], women entrepreneurs have a unique and typical style of leadership, which is both an advantage and disadvantage particularly arising from positions in a male dominated industry. Some of the constraints faced make them vulnerable and encounter issues that are detrimental and reduce their ability to reach for the top. This is creating a negative judgment of their performance as leaders. Research also shows that women leaders are likely to be transformational because they show behaviours that are consistent with female roles. Women care more about the development of their followers; they listen and stimulate them to think outside the box, they are more inspirational and more ethical.

More attributes of female entrepreneurs are:

• Female entrepreneurs tend to lead from the centre rather than the top and the structure of their enterprise reflects this. In other words, women entrepreneurs in top positions carry all the staff along no matter their position just to make sure that everyone is treated with justice and fairness.

• The questions asked usually take a bigger picture perspective of the work they are assigned to do and the value of it.

• Women leaders place great value on the relationship they have among employees and the success of the organisation at large. They are more inspirational and also more ethical. They care about their followers, that is, their subordinates, women entrepreneurs listen more and stimulate them to think outside the box

• They prefer to communicate directly with members of staff, and in so doing create a good working relationship and,

• Female entrepreneurs are comfortable with diversity, having been outsiders themselves and know the value fresh ideas could bring.

It is also argued that female entrepreneurs are better leaders because they are relatively more sensitive to issues and are empathetic, sociable and are relationship oriented [54]. It has also been shown that business start-ups are more likely to be successful if a woman is on the executive team. Also, the number of entrepreneurs who expect growth for their businesses is higher for females than males. This is due to the fact that female-led start-ups usually experience lower failure rates when moving to the growth stage [55]. However, it is important to stress on the fact that studies showing female entrepreneurs possessing better leadership styles and being better leaders should not be overemphasised.
In summary, the promotion of women entrepreneurs into leadership roles should be encouraged, more especially for women in the construction industry. Most often women are not able to get into the industry because they lack basic knowledge. The challenges of the construction industry also pose a great threat. In this regard studies show that women are still under-represented in the construction industry [56]. The intention is not to start a gender debate but to outline that the attributable qualities of good leadership are changing towards skills which women entrepreneurs naturally possess [57].

4.2 Survival rates of women and men start-up businesses

Research has shown that regular employment provides opportunities for both males and females to acquire human capital and the finance necessary to start a new business [58]. Nevertheless, women still find it difficult to get this capital and other finance that is necessary to start a new business [59]. This is so because most women entrepreneurs in Africa mainly do not complete high school, making most women less educated than men and that has a great impact on their businesses because the business has to be well understood in order to make profit [42]. Gender has continued to raise issues in regular employment globally woman are still being paid less than men for the same work.

Women have been shown to receive a lower pay package at the end of the month which implies that female entrepreneurs are disadvantaged in the quality and amount of human capital that they earn under paid employment [58]. Women generally have fewer years of work experience, less exposure to the business environment and are not able to fit into certain managerial positions. It is suggested that female entrepreneurs need to be more mentored and educated, given the low survival rate of their businesses (Ibid). However, some studies have stated that some women really work hard grow their businesses but due to family constraints these dreams are most times hampered [45]. This suggests that most women entrepreneurs want to grow their businesses but cannot due to family pressures; balancing work and family which is at most times difficult to achieve.

The prospect for the survival of business start-ups (for both female and male entrepreneurs) are much greater when the owner has 10 years or more of working experience as well as a full university degree. Women entrepreneurs are often disadvantaged in this respect, sometimes due to lower quality education and shorter work experience [58],[60]. However, confirming the contention at the beginning of this paragraph, businesses where the owner managers have 4 years of college education or more and with a minimum of 10 years’ working experience are more likely to survive. In this regard female entrepreneurs are at a disadvantage compared to their male counterparts (Ibid).

Another reason, male-owned family businesses survive more than female-owned ones is a result of that male and female entrepreneurs having different family-business backgrounds. This explains why some men perform better than women since they are allowed to take part in the family business while the women are less recognized [42]. It is also argued that men are more likely to work in the family business, which helps them to gain more experience and provides opportunities for acquiring human capital essential for the stating of their own business (Ibid). Studies also suggest that a prospective entrepreneur with a family-business background is at an advantage as this background sharpens their decision when starting a new business [19].

5. Factors influencing the success of women entrepreneurs

Mathur-Helm [61] conducted a study on the main obstacles faced by several South African entrepreneurs, the results of which indicated that the most recurrent weakness is lack of
education and training among entrepreneurs. It is therefore imperative to focus on the training of entrepreneurs, particularly the development of previously-disadvantaged individuals, specifically women entrepreneurs [62]. Furthermore, the employers or customers are also part of the factors that influence the success of women entrepreneurs. The customers may choose not to turn to women and minorities for their products and services due to a perceived lack of fit between business owner and industry characteristics. Customers who have the option of employing a male owned versus a female-owned construction firm may, for example, select the male owned firm simply because men are more commonly associated with and are believed to be more knowledgeable about the construction business. If this is the case, then women and minorities have an uphill battle in combating the skepticism of potential clients, and may wind up with less than they deserve in terms of market share [63].

Just as male and female entrepreneurs tend to face very different business obstacles, they experience different domestic demands, as well. Women are entering the workforce and starting new businesses at an increasing rate, but they are still more likely to be the primary parent, emotional nurturer and housekeeper.

More mature businesses are generally perceived as a lower risk for financing, and therefore, financing arrangements can be made on the strength of the existing business rather than owner characteristics. For earlier stage financing which can be the case of women led construction companies, where the business is less mature and the risks are higher, the investment is being made as much in the owner/founder as the business proposition itself. The implication of this is that there are significant barriers to accessing financing for early stage SMEs such as small construction businesses, but the existing data does not support a direct correlation between barriers to SME financing and the particular Profile Groups [64].

Briefly, women owned companies more especially construction companies may face many issues related to earlier stage financing, industry and society acceptance.

Blenker, et al [65] found that information and education are problems for most women entrepreneurs and this affects mainly the women in the construction businesses and other types of businesses.

Overall it is found that the challenges facing women’s businesses are common to all small and mid-sized enterprises, such as financing, globalisation of social and economic environments, marketing, and management. There are even further barriers such as banking, legal aspects, political contacts, customs tariffs, bureaucracy, and extortion that must be overcome in developing and transitional countries. Fay and Williams [66] further claimed that women experience greater difficulties in acquiring the skills and knowledge necessary to conform to these criteria. This is apparent in the socialisation, education and work experience of many women, particularly in the typically low-wage work-force pattern which hinders women ability to accumulate sufficient assets to meet lending criteria. Barriers to SME financing do exist and vary significantly according to business type, age, stage and industry with owners facing different barriers accordingly [64].

It was reported that small, medium and microenterprises (SMMEs) offered an important vehicle to addressing the challenges of job creation, economic growth and equity in South Africa.

5.1 Financing and women entrepreneurship.

One of the major problems that studies highlight is the business women’s perception that banks discriminate against them and that this creates difficulty in their ability to gain external business finance. A large proportion of small businesses utilises their own financial resources but the most common source of external capital is banks [66]. Skrt and Antoncic [67] stated that one of
the inhibitors to becoming an entrepreneur is an inability to secure start-up capital and the high cost of start-up capital. Other factors which affect the accessibility of financing for SMEs include business size (with micro-businesses typically having less access to financing than larger SMEs) and geographic location. Urban entrepreneurs are likely to have a larger pool of financing options to draw on than rural entrepreneurs, particularly those dwelling in communities without easy access to financial institutions. Similarly, SME financing options are affected by proximity to the central areas for particular industries, particularly in cases where private investors are involved. In these cases it is critical for an entrepreneur to be geographically located in ways that provide access to the networks of investors providing financing in various sectors [64].

5.2 Government support and women entrepreneurship.
Furthermore, studies have demonstrated that for sustainable support in women business development it is essential to have an active involvement not only from women business owners and their organisation but also from government and the NGOs supporting enterprises development (NWBC, 2004).

5.3 Education and women entrepreneurship.
Training is the essential component for producing an able corps of entrepreneurs who not only survive but thrive and contribute to the local, and ultimately, to the global economy. Skill-based training, technical training, technology training, and delivery of management skills are necessary to strengthen not only entrepreneurs, but also associations. Technical assistance, in other words, is valuable in developing and transitional economies where business and managerial skills are often completely lacking [68].

According to Gorman et.al [69], education also can serve a preparatory function in relation to new venture initiation or start-up, whereby the transfer of knowledge and the acquisition and development of relevant skills would be expected to increase the self-efficacy. Gasse [70] argued for the importance of identifying and evaluating entrepreneurial potential at the secondary school level, and also suggested that it will be more successful in enhancing entrepreneurial propensity in the development stage when individual career options are still open. It was reported by [71] that high school is a very important level regarding the development of young people's entrepreneurial potential and skills and stressed the importance of introducing the concept of 'pre-entrepreneur' and outlines a process of entrepreneurial teaching at the high school level that is designed to foster development of an entrepreneurial attitude among students. The entrepreneurial skills should also be emphasised at the tertiary level to stimulate the potential in young people to be become entrepreneur. This will allow woman who are ambitious to build up the understanding and potential to nurture their vision of future entrepreneurs.

Gorman [69] argued that entrepreneurship education should include skill building courses such as negotiation, leadership and creative thinking and exposure to technological innovation and new product development. Curran and Stanworth [72] posited a framework for small business education that consists of four types: entrepreneurial education, education for small business and self-employment, continuing small business education and small business awareness education.

Other studies in Poland have improved the correlation between education and training for women entrepreneurs. They illustrated that women were in general better educated than the
male entrepreneurs where 80% held a technical or engineering degree. In addition, they had more wide backgrounds in business than the males [73].

In South Africa, women entrepreneurs are imposing themselves. This is experienced internationally and South Africa has learned from it. The process has only gained momentum in the last few decades, it presents great potential for the future. In the South African context, many firms owned by women are smaller compared to their male-owned counterparts. It was generally found that women are better educated and well prepared as entrepreneurs. Many show acceptable results and growth prospects. They are showing remarkably positive attitudes for the future more positive than for their male counterparts. It is also found that social attitudes, while perhaps leaving significant room for improvement, are not a critically constraining factor. It appears that South Africa’s prospects for creating a growing pool of successful women entrepreneurs are looking very bright is a not for profit company specialising in improving the environment for doing business. Botha [74] mention that entrepreneurship training can complement the early stage awareness-raising function of entrepreneurship education, as it provides the practical skills required by entrepreneurs when they are ready to set up their business.

5.4 Socio-cultural environment.
According to Richardson and Herd [75], equality legislative policies, laws and regulations that promote gender equality can be negated by prevailing cultural or traditional norms and practise. Some of the most pervasive factors which can encourage and enable, or discourage and disable women’s enterprise development are those things which are most difficult to observe and measure. These are also factors which concern women’s position in society. They also affect what societies, communities and families perceive as acceptable (or not) for women to be and to do.

Cultural and social traditions play a large role in determining who within a society becomes an entrepreneur. For example, social conditions in some societies prevent women from starting their own businesses. For a female business owner, the process of starting and operating a new enterprise can be difficult because often they lack the skills, education, and support systems that can expedite their business pursuits [68].

Access to economic resources and appropriate technology remain major obstacles to the survival of women-owned enterprises. Also access to international markets has not necessarily been improved for women [76]. Government or customary law bar women from inheriting ancestral land, which is traditionally passed down through male descendent. Registration provides titles in the name of the head of the family but once a man dies, his widow’s continued access to the land may be threatened by his relative who may want the land. Widow inheritance rights do not exist in principle and land in the hands of widows tends to pass to a male heir of the next generation [77].

5.5 Access to business support.
Lack of sufficient capital tends to affect SMEs’ ability to develop new products and services or to grow so as to meet demands [78]. Generally, in many countries worldwide, it was observed that 90% of business start-ups that failed because of the lack of management skills of the business owners [79]. Access to the relevant type of capital, at the right times, directly relates to the successful operation of a business. It is commonly believed that entrepreneurs seek and receive a majority of their initial capital as equity from investors or friends and family [80].
5.6 Inequality of access to credit.

It is harder to access funding for earlier stages of SME development such as, for example, seed money or start-up capital than for later stages such as working capital or expansion funds [64]. Capital may be acquired via debt or equity financing and may take the form of any number of financial instruments. Debt instruments used by SMEs may include bank term or demand loans, private loans, operating lines of credit, credit cards, leases, supplier credit contracts, and government-backed loan programs. Equity investments in SMEs are typically reflected through ownership of one or more classes of shares in the venture. These investments may include personal investment by the entrepreneur, private investment by friends and family (love money), angel investments, venture capital investment and in cases of [63] earnings may also be reinvested in the venture (Ibid). Women entrepreneurs have less bank credit than men entrepreneurs, and minority women business owners are less likely than white women business owners to have bank credit. Furthermore, in the equity capital arena, women-owned firms represent only 9% of all institutional investment deals and receive only 2.3% of all investment institutions. In sum, although entrepreneurship can provide individuals with a way to gain career autonomy and control, it does not necessarily provide an escape from all of the problems that women and minorities face in the business world [63]. Illiteracy or semi-literacy among the majority of women in South African’s rural areas and some townships, creates a further barrier to processing paperwork. Women's lack of control over resources, such as land and labour, also limits their eligibility for loans. Banks ‘ability to lend is often constrained by inflation-induced decapitalisation, resulting mainly in insufficient funds available to finance loan request. Inequality in rights and entitlements, whether economic, civil or family are a powerful source of discrimination against women. They may curtail women’s ability to engage in gainful activities and may constitute a serious disincentive to women’s economic participation [81]. The credit issue is very crucial for women in the construction. There is a need to allowing women in this industry to have easy access to credit in order to allow them to be successful.

5.7 Obstacles in starting up the new venture.

Chesbrough [82] argued that although education is not mandatory for new venture creation, it provides the skills, contacts and opportunities vital to most successful businesses. According to [83], for many start-up businesses, some form of mentoring is needed in varying degrees to grow business skills. One to one mentoring is effective but expensive and unless economies of scale can be achieved, providing these support services to small enterprises is difficult to sustain. Van Vuuren et.al [84] conducted a study on the main obstacles faced by several South African entrepreneurs, the results of which indicated that the most recurrent weakness is lack of education and training among entrepreneurs as mentioned earlier. Jalbert [68] maintained that entrepreneurship training can complement the early stage awareness-raising function of entrepreneurship education, as it provides the practical skills required by entrepreneurs when they are ready to set up their business. With regard to financing, previous research shows that women-owned businesses start with both lower levels of overall capitalisation and lower ratios of debt finance than men-owned businesses [85]. With respect to debt financing, it is difficult for many youth to access this source of financial capital due to the fact that many are too young to have a substantive credit history, or to have collateral sufficient to secure loans or lines of credit. Because of their age, they are also unlikely to have the type of business experience or track record that financial institutions would look for.
in assessing creditworthiness. In addition, some potential entrepreneurs may be carrying student
debts which will also make it harder to secure debt financing for new ventures [64].
The DTI (2000) in South Africa argued that, taxation has significant influence on the level of
entrepreneurship. Taxation often causes serious problems to entrepreneurs because of the
amount of administrative burdens it implies. Many governments use taxation as a key
instrument in their entrepreneurship promotion policies. Often, tax incentives exist for start-ups,
investing, innovation, hiring employees, and so on. However, incentives can cause tax systems
to become very complicated, resulting in non-compliance, high administrative burdens and high
accountant bills for entrepreneurs.
Access to finance is still considered one of the key constraints to entrepreneurship development,
particularly the stimulation of start-ups. Townships and rural areas, in particular, suffer the most
from lack of capital. While various initiatives have been launched to address the problem, these
are still too limited to meet the amount of demand and many lending NGOs, in particular, are
facing serious capacity problems, with a few having had to cease operations recently. Rural
areas suffer not only from inability to access credit but also lack of appropriate savings
mechanisms (DTI, 2000).
Jalbert [68] stated that prescribing necessary policies and institutional reforms to improve the
business environment facing women entrepreneurs is tied into the regulatory and legal
framework governing competition, investment, commercial transactions, contractual laws,
labour regulations, taxes, property rights, and procurement procedures.

5.8 Lack of female role models
For some entrepreneurs, role models and mentors played a key role in carving out paths for
them to follow. Mentors include business men and women, family members, women with a high
public profile, and an occasional consultant. Mentors often view mentoring as a responsibility,
a way of ensuring entry for the next generation of women. Within women’s business
associations, business management, economic empowerment, and advocacy techniques
combine with the more humanistic skills of fostering mutual respect, improving ethical
standards, and improving health in order to equip female entrepreneurs to succeed in a
competitive business environment.
Entrepreneurs are arguably the most important actors in the economy: the creators of new wealth
and new jobs, the inventors of new products and services, and the revolutionising of society and
the economy. Yet despite their centrality, little is known about entrepreneurs: what motivates
them, how they emerge and why they succeed [86]. Efforts to promote women’s
entrepreneurship should ensure that women have access to the mentoring and support networks
that they view as important contributors to their success. This is also relevant to women in the
construction industry.

5.9 Lack of business management skills.
Hisrich [87] are of the opinion that a mentor–dependant relationship is an excellent avenue of
securing needed professional advice, as well as providing an additional source of moral support.
Sullivan [88] defined mentoring as a protected relationship in which learning and
experimentation can occur potential skills can be developed and in which results can be
measured in terms of competencies gained, rather than curricular territory covered. General
business training includes basic business skills such as costing, marketing, accounting and
negotiation, and is usually a central element of an integrated service package. However, training
in skills is often not enough for women, and successful training programmes for women entrepreneurs, therefore, also include confidence building, entrepreneurship development training, fostering the attitudes important to starting and managing one’s own business. Since business skills are related to stage of business development, it is argued that women face challenges of learning business skills early in the life cycle of their business and are therefore less profitable than in later stages when they are more competent in business skills. Studies investigating business planning skills are mixed, some are showing business planning skills related to success and others are showing not make a difference [89]. For women in construction industry business management skills are required and they important for success.

5.10 Lack of confidence
Lebakeng [90] quoted that another barrier that was apparent amongst women was a lack of self-confidence. This was related to a lack of business knowledge and low self-esteem [91]. Nowadays most of the women are suffering from one major problem of lack of self-confidence, determination, physically powerful outlook, hopefulness etc. They always panic from committing mistakes while doing their piece of work, more over there is limited initiative of taking risk and bearing uncertainty in them. Thus all these psychological factors often obstruct their path of achieving success in the area of enterprise [92]. The women in the construction industry are also affected by this issue of lack of confidence because of the fact that the industry is male dominated one.

5.11 Great fear of failure
Kelley [93] commented that sometimes the downside risk of failure outweighs even the most promising gains imagined in the event of success. In other words, even if the expected returns from entrepreneurship are considerably higher than the next best alternative, the perceived risks of starting a business may nonetheless deter some individuals. Risk-taking propensity can therefore play a significant role in the transition from potential (or latent) entrepreneurship to actual business starts.

Bosma and Levie [94] commented that the downside risk of failure outweighs even the most promising gains imagined in the event of success. In other words, even if the expected returns from entrepreneurship are considerably higher than the next best alternative, the perceived risks of starting a business may nonetheless deter some individuals. Risk-taking tendency can therefore play a significant role in the transition from potential entrepreneurship to actual business starts.

Recognition of the value of female owned businesses and their input towards a dynamic economy is now widely accepted [95]. Despite this, it appears that women still lag behind men considerably in terms of entrepreneurial participation [96]. Whilst female participation rates have increased in the last twenty years, it seems that this increase is not making substantial inroads to closing the gender gap in entrepreneurial activity. Confidence in the ability of an individual in being capable of completing a business start is also likely to be a major factor in deciding to become a nascent entrepreneur, with a ‘fear of failure’ likely to provide a considerable barrier [97]. Galloway and Levie [98] found that female graduates are more likely to be deterred from business start-up than their male counterparts owing to fear of failure.

6. Strategies for overcoming the challenges
The number of women-owned businesses has been on the increase for the past decade and has drawn public attention. Despite the rate of increase, women-owned businesses still lag behind
compared to the male when measured by income and sales [84]. Some possible reasons why women owned businesses remain small include

- the lifestyle of women entrepreneurs hinders their intentions (choice); and
- women entrepreneurs face social and cultural barriers that make it almost impossible to grow their businesses (Ibid).

Studies and the general news media have continued to agree that female entrepreneurs in the corporate world have, in recent times, been struggling against a glass ceiling over wage discrimination and advancement opportunities. Moreover female entrepreneurs in a non-traditional fields claim that entrepreneurship has given them a way to put away the issue of gender bias entirely and compete on the same level with men in their industry [99].

6.1 Men and women forming teams in new ventures

The research done on entrepreneurship has always centred on individual entrepreneurs but the fact is that new businesses are often formed by a team of individuals who come together to create new businesses usually in the form of partnership [100]. Studies in the past suggest that ventures created by teams of male and female entrepreneurs tend to have a solid and good foundation. Timmons and Spinelli [101] are of the opinion that team-based ventures are more successful than ventures created individually, while Kamm et.al [102] reported that firms such as venture capital are likely to accept proposals from team-based ventures rather than from solo entrepreneurs. Even though these studies were carried in the early 1990’s, in recent studies this factor has resurfaced [101],[102],[103]. Regardless of the accuracy of stereotyping, there is an opinion that there are some roles women don’t fit in to be successful, so when it comes to males and females coming together to form alliance success can follow [100],[103].

In terms of skills, the idea of women partnering with men is an easy entrance into any business situation. Nevertheless, such partnering is not for social reasons but a strategic option for a conducive, harassment free working environment in the male dominated industry. In as much as men are forms of requisite resources for women to climb up to the ladder of success in a nontraditional industry, while women on the other hand are optional resources for men in the industry, it is emphasized that this is so only in a male-dominated industry [100].

Research has also shown that business relationships formed with the other gender has a sound basis. The success achieved through collaborating with men provides the female entrepreneur a legitimate place in the industry and gender-related harassments will be curtailed [104]. From the perspective of mixed-gender collaboration, the strategic decision to partner with a man could give women entrepreneurs a competitive edge in the male-dominated industry (Ibid). In as much as women partners with men in a male-dominated industry it does not imply that this is the only option available for women [100]. In another view of studies that have been done, [54] puts it thus that, “to be successful in their career and gain leadership positions, women often have to emulate men and this reinforces the patriarchal system that discriminates against women and people of colour”.

6.2 Government intervention

Studies have shown that to achieve a high growth and representation in the construction industry, the perception of women as belonging only to traditional sectors has to change and must also be addressed by government through various strategies [105]. In transforming and cutting across gender-based stereotyping in the construction industry, the following strategy should be looked into:
• The support of network structures in assisting women to grow in the construction industry by providing basic education, business skills, training, mentoring and support systems. Developing and facilitating information technologies that will help in closing the gap between business enterprises that are already established and new businesses. In so doing they form networks of businesses and help new enterprises to grow.

• To recognize the barriers to the advancement of African women and put in place programs targeted to empower female entrepreneurs in the construction industry. These should be included in future agendas. That is to say when policies are being made, women should be involved in the policy making so their views will be known and implemented not men who assume to know what women entrepreneurs needs to empower themselves in the construction industry.

• To encourage women entrepreneurs to enter into the construction industry and to make a positive contribution to infrastructure delivery. The training of women in the nontraditional sectors such as construction should be prioritised. Women entrepreneurs in construction should be encouraged and it should be remembered that change is constant and to achieve that change the struggle must go on and women must fight to for their own space in society.

• To create gender awareness in the work place and to also see to the need of women having a good and women-empowering environment in which to work [106].

6.3 Forms of assistance required by women entrepreneurs
Women entrepreneurs are evolving in the business environment globally, a potential means of increasing the level of entrepreneurship in our society is by way of assisting these women with necessary forms of support (DTI, 2005). Thus, aiding women entrepreneurs in reducing to the highest minimum the amount of challenges faced in starting and sustaining their businesses [107]. There are general support programmes for both men and women entrepreneurs, although just a few are specific for women entrepreneurs, however, they benefit from both support programmes [108]. Some of the support for women entrepreneurs consists of the following (though not limited to these);

• Mentoring programmes
• Education and general information
• Support for women entrepreneurs’ business initiatives
• Women entrepreneurs are assisted in some financial aspects; and
• Network support structure (DTI, 2005).

All these aspects are covered in the survey questionnaire designed for the current study. It is evident that women are more advantaged in South Africa in participating in more support programmes than men. Logically this is reasonable, since of times women entrepreneurs are faced with more challenges in the starting and sustaining of their small business. Often times this information is not dispersed properly, and the reality is that if the necessary information were circulated appropriately, many women would take advantage of these existing support programmes [108]. Maas and Herrington [109], are also of the opinion that government should make available to women entrepreneurs’ appropriate information about their policies.

In the pursuit of more ways of alleviating unemployment and poverty in South Africa, a white paper published 1995 declared support for female entrepreneurs, by introducing a support programme [110]. Furthermore, the Department of Trade and Industry (DTI) are given the
mandate to action the various government support programmes for entrepreneurs including women entrepreneurs. In developing SMME’s the following institution were established, Khula Enterprise Finance Limited, Small Enterprise development Agency (SEDA), South Africa Micro-finance Apex Fund (SAMAF) (Ibid). However only a very few women know about these institutions and have access their products. In 2006 a survey was conducted to establish whether women were aware of government support programs in four provinces including KwaZulu Natal only “7 out of 172 respondents were aware of development institutions in their province and of their products and how to access them.” [111]. There is not much publicity on the availability of government support programs for entrepreneurs.

In a report from DTI (2005), in developed countries women entrepreneurs are more advantaged than women in the developing countries as they have greater chances of having formal training, and also get support from women mentors. Furthermore, there is an improvement in the number of women owned businesses and access to finance, however they still face obstacles based on old principles stemming from the fact there is a perception that women are not supposed to be in male dominated industry.

The International Labour Organization, works in over 25 countries including Africa, Asia, and the Arab states. In their bid to help women entrepreneurs develop and sustain their businesses they have set up a project named Women Entrepreneurship Development (WED). They work with others partners in increasing the chances of success of women entrepreneurs by way of supporting them in launching, developing and expanding their businesses. This is achieved by modelling ideals way for business to do well and also intervening on their behalf to get financial services such as loans [112].

Globally, the type of support women entrepreneurs is usually a blanket type of support irrespective of the sector operated. For instance, in US the business development program assisted women-owned businesses by providing mentorship in order to grow their businesses to enable to compete with other construction businesses. (US. Department of Commerce, 2010)

Based on all the aspects analysed in this chapter it is possible for women to engage in the entrepreneurships provided that all the requirements for success are put together. This is very important particularly for women in construction business or industry who are willing to become autonomous.

7. Conclusion

The paper review has covered in details many aspects related to women owned businesses, It has analysed various aspects related to failures, various challenges faced by women business with emphasis on women own companies in construction. The literature has also established the gap to be addressed and the strategies to make women owned businesses in construction to be successful. There issues related to policies, finances, culture, training that have hampered on the success of women owned businesses in construction.

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