Challenges faced by female entrepreneurs: The case of the South African learner transport industry

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ABSTRACT

This study aimed to explore the challenges faced by female entrepreneurs operating in the learner transport industry in South Africa, specifically in the Gauteng province. The study adopted a qualitative research approach by making use of semi-structured interviews with 15 female entrepreneurs operating in the learner transport industry in the Gauteng province. A non-probability sampling approach was adopted by means of convenience sampling. Data was analysed through thematic content analysis, using Atlas.ti. Findings from the study indicated that female entrepreneurs in the learner transport industry face several challenges such as high operational costs, a male-dominated industry, being disrespected or undermined by customers, a lack of trust and commitment, being belittled, as well as a lack of opportunity awareness. Participants also indicated a need for government intervention in the industry due to prevailing working conditions. The findings of the study contribute both to the industry, as well as the existing body of knowledge. The findings from the study will assist the national government to collaborate with regional governmental transport agencies, as well as with regional industry associations in an effort to improve the working environment for female entrepreneurs, as well as grow the learner transport industry in a more structured and regulated manner. The industry, despite being regulated by regional transport associations, is currently unstructured. In terms of theoretical contribution, the study contributes to the emerging field of female entrepreneurship in the South African context by expanding the existing body of knowledge. New insights into the concept of female entrepreneurship allows for enhanced success and growth of the sector.

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Introduction

According to Dumbu (2018), female entrepreneurship is gaining popularity as a feasible strategy for long-term economic growth in developing countries owing to the ability of female-owned businesses to launch and expand more easily, thereby increasing employment possibilities. Studies such as those by Ama et al. (2014) and Hurlbut (2018) indicate that the number of female entrepreneurs has increased significantly in recent years. Women are becoming more entrepreneurial, as evidenced by the decrease in the ratio of male to female entrepreneurial activity, which decreased from a ratio of 1.52 (12.5 male to 8.2 female entrepreneurs) in 2017 to 1.14 (10.9 male to 9.6 female entrepreneurs) in 2019 (Bowmaker-Falconer & Herrington, 2020). Therefore, it is undeniable that female entrepreneurship is increasing rapidly, with more women starting and operating their own businesses to gain control over their personal lives, while at the same time contributing to the eradication of poverty and unemployment in South Africa (Malaza, 2010). Similarly, research on female entrepreneurship has also gradually accelerated (Ojong, Simba & Dana, 2021). The role of women in business, and notably in entrepreneurship, has undergone significant transformation (Kloppers, 2018). According to Gashi
and Gashi (2019), entrepreneurship is often regarded as an important component of a country's economic development on a global scale, and as a result, it is seen as the major engine of economic development.

Despite the importance of entrepreneurship for economic development and socio-economic wellbeing, Meyer and Mostert (2016) argue that the number of female entrepreneurs has decreased from eight (8) women for every ten (10) men in 2014 to only six (6) women for every ten (10) men in 2015. In 2015, the rate of female entrepreneurship in South Africa was the lowest in the African continent, comprising of only 7 % female entrepreneurs, compared to an average of 17 % across the continent (Sekatane, 2018). Some authors suggest that the performance of female entrepreneurs suffers due to a lack of supporting infrastructure, coupled with several challenges that female entrepreneurs face when operating and establishing their businesses (Meyer & Mostert, 2016; Panda, 2018). According to Statistics South Africa (2021), the South African population consists of approximately 60.14 million people, 51,1% of whom are women. Considering the fact that, South African women constitute 52 % of the country's population, South African women still continue to suffer historical challenges that prohibit them from operating their businesses successfully (Irene, 2016). Thus, South Africa appears to be lagging behind the rest of the world when it comes to female entrepreneurship (Meyer & Mostert, 2016; Panda, 2018). According to Mandipaka (2014a), the challenges faced by female entrepreneurs have not been well researched and explored in the South African context.

The introduction and background to the study outlines an area of concern in that there still persist poor participation of women in entrepreneurial activity in South Africa. This is particularly important given the role entrepreneurship plays in socio-economic development of a country. The background also reflects the country’s sluggish efforts in promoting female entrepreneurship when compared to other nations globally. Similarly, this knowledge area has not been explored for female entrepreneurs operating in the learner transport industry. In an effort to promote female entrepreneurship, this study therefore aims to fill this void by investigating the challenges female entrepreneurs face, with specific focus on the learner transport industry in the Gauteng Province, South Africa. The study achieves these objectives by making use of a qualitative research approach, by means of making use of semi-structured interviews with female entrepreneurs operating in the learner transport industry in Gauteng, South Africa. Participants were selected based on a non-probability sampling approach. Data was analyzed by means of thematic content analysis, with the aid of Atlas.ti software.

The article is constructed as follows: first, pertinent literature underpinning this study is presented, providing an overview of female entrepreneurship, as well as the challenges faced by women entrepreneurs, both globally and locally. Next, the methodology utilised in the study is presented, followed by a presentation of the findings and discussion thereof. The paper concludes with managerial implications, recommendations, limitations and suggestions for future research.

**Literature Review**

**Theoretical and Conceptual Background**

Entrepreneurship is a holistic idea that pervades an individual's business by instilling a mindset that has transformed the way business is performed at every level in every country (Kuratko, 2016). Therefore, entrepreneurship is about people's willingness to try something new, such as initiating and growing business initiatives to provide new or updated products for the community to respond to, or enter, a competing business venture (Reynolds, 2007). Ndweni et al. (2019) further add that the importance of entrepreneurship is evident in both developed and developing modern economies, and as a result, small and medium-sized businesses (SMEs) must be nurtured and supported by all key stakeholders, including civil society, government, and large businesses. Therefore, as entrepreneurs can be regarded as the driving force behind an economy and therefore directly contribute to economic development, these businesses need to be nurtured (Nair, 2016; Magasi, 2022). Entrepreneurship also offers a lifeline for the unemployed or people living below the poverty line who are struggling financially (Sobhan & Hassan, 2020).

Despite entrepreneurs' contributions to economic development, it is said that there are differences between male and female entrepreneurs, with female entrepreneurs using human capital differently than their male counterparts (Mustapha & Punitha, 2016). Dean et al. (2019) however question the underlying assumptions on the link between female entrepreneurship and economic growth. While the uniqueness of each entrepreneur should be recognized (Sunanda & Hiremani Naik, 2018) authors such as Mustapha & Punitha (2016) argue that female entrepreneurs tend to focus on achievement of intrinsic goals rather than maximising profit, which has an effect on quantitative performance indicators such as job creation, sales turnover and profitability. The decision-making process between male and female entrepreneurs also tends to differ, with male entrepreneurs making faster decision when compared to female entrepreneurs (Shmailan, 2016). However, Mustapha and Punitha (2016) posit that this is due to the challenges women encounter when running their enterprises. Hence, the purpose of this study is to explore some of these challenges faced by female entrepreneurs.

**Female entrepreneurship**

According to Udoh and Sunday (2019) the term “female entrepreneurship” was first used in literature in the 1960s and 1970s to describe the new venture-related action of women. Rashmi (2016) defines female entrepreneurs as females or a group of females, who initiate, organise, and operate a business enterprise. Entrepreneurship is the process of creating your own business, and a woman who decides to do so is referred to as a female entrepreneur (Ahsan & Raju, 2019). According to Sangolagi and Alagawadi (2016),
female entrepreneurship is the act of a woman owning, developing, and managing a business to improve her economic strength and social standing. As a result, female entrepreneurs have a huge impact on a country’s economy since they can not only generate work for themselves but also increase the number of employment opportunities (Fatoki, 2014; Sanyal & Hisam, 2015).

Challenges faced by female entrepreneurs

Davidson and Burke (2011) reported that despite the high proportion of female self-employment, there has been relatively little research on them, with only few challenges having been identified. Many female entrepreneurs are still faced with numerous challenges when it comes to starting and operating their businesses (Mustapha & Punitha, 2016). Nkwabi et al. (2020) further add that every individual who starts and operates a business is ought to face challenges. Primary challenges that female entrepreneurs face include a lack of financial resources, lack of business knowledge and skills, lack of education and training, cultural and beliefs constraints, difficulty in achieving work-life balance, as well as facing a male-dominated mindset (Mandipaka, 2014b; Mustapha & Punitha, 2016). Furthermore, gender discrimination, a lack of training, and a lack of finance are just a few of the challenges that female entrepreneurs face while running their own businesses (Shmailan, 2016). Hence, Singh and Agarwal (2019) posit that, in today's world, one must work hard and face a lot of risks and challenges to achieve success, which means that entrepreneurs must overcome many challenges on their path to success. It is therefore of utmost importance to further explore the challenges faced by female entrepreneurs in today's competitive business environment (Dumbu, 2018; Ama et al., 2014).

Lack of financial assets and resources

Access to finance remains a significant issue for women, in particular with reference to access to credit. This is particularly evident when establishing a business and has been identified as one of the most significant challenges faced by female entrepreneurs (Lubinda, 2018). Women often venture into entrepreneurship with little capital at their disposal and, as a result, are more likely to enter industries where entry costs are minimal, which tend to be industries with fiercer competition and lower growth potential (Mauchi, 2014). Irwin and Scott (2010) therefore posit that female entrepreneurs should be given the ability to seek capital from a variety of sources as this will ease the process of starting their own businesses. Mauchi (2014) however posits that female entrepreneurs frequently lack access to external finance owing to a lack of assets as collateral, driving these entrepreneurs to rely on self-funding, as well as personal loans from relatives and friends. The criteria for lending money and accessing credit seems to be more unfavorable for female entrepreneurs (Radović-Marković, 2018). In light of the fact that female entrepreneurs have fewer assets than their male counterparts, access to external financing is crucial for business start-up and growth (Ugrinova, 2016). The lack of access to finance and lack of underlying assets as collateral presents substantial obstacles to female entrepreneurs (Nsengimana, 2017). Female entrepreneurs appear to be subjected to more strict lending criteria as opposed to their male counterparts (Vu & Nwachukwu, 2020).

Lack of business management knowledge, training and skills

According to the study by Tesha (2019), most literature identifies types of entrepreneurial skills as management skills, technical skills, and facilitating creative thinking skills. These skills are important for any entrepreneur. In addition, Botha (2018) adds that several elements can enhance successful entrepreneurship, most prominently in areas such as (i) possessing necessary skills, expertise and aptitude; (ii) personal qualities such as perseverance and an internal locus of control, (iii) management skills, as well as (iv) other external factors. Al Matroushi et al. (2020) argues that managerial skills include the ability of the individual to make decisions and influence the performance of other members of the organisation, as well as the capacity to understand concepts, generate ideas and execute strategies. Managerial competencies are important for the survival and growth of new SMEs (Fatoki & Garwe, 2010).

A lack of market knowledge and managerial abilities can result in the failure of female entrepreneurs (Agrawal, 2018). According to Vu and Nwachukwu (2020), female entrepreneur needs to be proficient in areas such as bookkeeping, market studies, and other business functions. It is therefore of utmost importance that female entrepreneurs possess the necessary managerial abilities, and communication approaches to interact with stakeholders more efficiently when operating their businesses (Khan et al., 2018).

Culture, norms, and beliefs

In many cultures, women's roles are defined primarily by family responsibilities in the home, with the role of the man defined as that as the provider (Carranza et al., 2018). Meyer (2018) further argues that female entrepreneurs, when compared to their male counterparts, are more affected by socio-cultural aspects such as a lack of respect from the community, stereotyping, labour market discrimination, as well as achieving a work-life balance. Furthermore, Mahasha (2016) posits that many South African women continue to be marginalized and discriminated against in the workplace, at home, and in their communities. As a result, female entrepreneurs are discouraged from taking risks and gaining access to information due to cultural and societal beliefs, which prevents them from taking advantage of attractive business prospects (Nieuwenhuizen & Nieman, 2019). Therefore, as a way of breaking away from social and cultural norms, many women turn to entrepreneurship and self-employment to provide for their families (Nxopo, 2014). This means that societies are moving away, albeit slowly, from the more traditional view of women as caretakers and men as breadwinners process (Almy & Sanatullova-Allison, 2016).
Work-life balance

According to Ugrinova (2016), there is a substantial difference between male and female entrepreneurs when it comes to balancing household and family responsibilities with business operations. This means that women have to work twice as hard as males to meet business and family expectations, which has a significant impact on their physical and mental health (Irene, 2018). According to Mauchi (2014), 75% of female entrepreneurs struggled to strike a balance between work and family responsibilities and this resulted in an excellent opportunity for women to start their own businesses and benefit from the freedom that self-employment provides. Hence, many women choose self-employment as a means of balancing work and home or childcare responsibilities (Carranza et al., 2018). As a result, many women choose to run their businesses part-time to maintain the level of flexibility necessary to care for their families (Nxopo, 2014). Furthermore, this ensures that they can enjoy a higher quality of life while not forgetting their responsibilities to their families (Idris & Tan, 2017).

However, Panda (2018); Vu and Nwachukwu (2020) posit that women are continuously battling to strike a balance between social expectations and their personal ambitions. In most families, the domestic roles of female entrepreneurs are non-negotiable because women's traditional roles are those of homemakers in a household where males are typically the primary breadwinners (Mazonde & Carmichael, 2016). As a result, family duties, such as caring for husbands, children, and other family members, consume a significant amount of time.

Facing a male-dominated mindset and bias

Gender stereotyping is one of the challenges faced by female entrepreneurs who operate in a patriarchal society that excludes them from achieving their goals (Tirivangasi, 2017). Female entrepreneurs suffer more from the added burden they confront as a result of gender discrimination, particularly in gender-segregated societies, because gender stereotypes prohibit them from seeking and receiving support (Panda, 2018). They feel that a male-dominated social order is the most significant obstacle to their performance in the industry and that gender-based stereotyping in business reduces women's chances of success and underestimates their talents to run a business (Iwu et al., 2019; Véras, 2015). According to Deborah et al. (2015), the field of entrepreneurship is primarily dominated by men. In the eyes of society, women who try to break into male-dominated fields are seen as a threat to the status quo (Nketi, 2015). This has resulted in the expected responsibilities of both men and women being determined by their gender, and this structure also determines the roles of men and women in both the private and public arenas (Irene, 2016). Hence, women continue to endure discrimination and unequal opportunities in the entrepreneurial world when operating their businesses (Matiwane, 2019).

Methodology

A qualitative research method was adopted to attain the objectives of the study. The qualitative research approach took the form of semi-structured, face-to-face interviews guided by an interview schedule. Data were analysed using thematic content analysis with the aid of Atlas.ti software. The population for the study included all female entrepreneurs operating in the learner transport industry in the Gauteng province of South Africa. Inclusion criteria included i) female entrepreneur between the ages of 18-60 years, ii) operating in the learner transport industry in Gauteng, South Africa, iii) being a member of on the regional learner transport associations and v) be the owner of a registered business. The Gauteng Education Transport Services association (GETS) provided access to a database containing contact information of entrepreneurs operating in the subject industry. Participants in the study were contacted telephonically to obtain agreement to participate in the study. After agreement to participate was obtained, interviews were scheduled with fifteen participants. A convenience sampling approach was followed as a number of potential participants indicated only being available at certain dates and times. Data saturation was reached at 5 participants. However, the researchers continued with the interviewing process to ensure richness in data and gain additional insights.

Prior to the commencement of each interview, a brief explanation of the study was provided outlining the purpose of the interview, explaining the objectives of the research as well as ensuring participant understanding of the study outcomes. Permission to audio record the interviews were also obtained prior to interview commencement. Participants were made aware that the information they provided would be kept confidential, that participation was anonymous and that they could withdraw from the interview at any time, or refuse to answer questions. Ethical clearance for the study was also obtained from the relevant departmental ethics committee at the University of Johannesburg.

Semi-structured interviews, guided by an interview schedule, were utilised. The interview schedule was divided into different sections, namely Section A, covering demographic and business history-related questions, followed by Section B which probed understanding of key terms utilised in the industry. Section C focused on obtaining information on challenges faced by participants in the relevant industry. Interviews were conducted between June and August 2021, and ranged in duration from 7 minutes 45 seconds to 24 minutes 7 seconds. A total of fifteen interviews were conducted, with all interviews being audio recorded and transcribed, before being analysed with the aid of Atlas.ti.

Findings and Discussions

As the study made use of thematic content analysis, findings are presented in the form of overarching themes. First, the profile of the participants is presented, followed by presentation of the themes.
Profile of the participants

The majority of participants (fourteen) were female entrepreneurs between the ages of 18-50 years. Only one participant was older than 50 years of age. In terms of educational background, one participant completed basic schooling, six participants held a school-leaving certificate (matric), four participants held undergraduate degrees, with the remaining four holding postgraduate degrees. Most participants (seven) had been active in the learner transport industry for 1-3 years, five for 4-7 years, one for 8-10 years, and two for more than 10 years. This indicates that most participants are new to the industry and have been in operation for less than five years. While five participants had been in the business between four to seven years and three have been in the business for more than seven years. In terms of scale of operation measured in number of vehicles currently operating, six participants operated only one vehicle, with a further six participants operating two vehicles and two participants operating three vehicles. Only one participant operated four vehicles, in addition to a backup vehicle in the case of breakdowns. Six participants were owner-operators, thereby working alone in the business as both the business owner and the driver of the vehicle. Four participants had two employees other than themselves. The remainder of the participants employed less than four employees. This indicated that most participants can be regarded as micro enterprises with a small number of employees and operating resources. In addition, two participants indicated not having the financial resources to register their business formally and were therefore unregistered. Two participants also indicated not having access to banking facilities. It was however noteworthy that some participants owned at least two businesses in order to ensure survival in case that one of the business is not profitable. Fourteen of the participants held no other employment outside of their learner transport business, indicating that they depended on the business as a means of generating an income and sustaining their families.

Participants indicated mainly starting their businesses using their personal savings, as well as the money obtained from retrenchment packages in the case of redundancies. Other participants also indicated obtaining the necessary funds to start their business through bank loans, as well as through assistance from family members.

Understanding of key terminology

Section B of the interview schedule investigated participant understanding of several key terms relate to female entrepreneurship. Participants associated the term ‘entrepreneurship’ with a person who runs their own business in an effort to make money or scale their profit, while a smaller number of participants suggested that entrepreneurship mainly concerns itself with gaining independence to maintain one's current standard of living. Further, the term ‘female entrepreneurship’ was associated with a woman who organizes and manages a business intending to assist others by employing them to earn a living. Participants defined the term ‘business challenges’ as problems they encountered when one is running a business, as well as encountering issues setting the development of the business back. Based on the findings of the empirical data collected throughout the study, it can be inferred that the participants had a fundamental understanding of knowledge of the industry and its terminology.

Themes

Several themes emerged following the data collection phase. The themes included resource requirements, entrepreneurial motivation, industry dynamics and training and skills development.

In terms of resource requirements, participants indicated a need for additional financial and government support, access to funding, as well as enhanced investment in human resource. Eleven of the fifteen participants indicated a need for financial assistance, which seemed to be the overarching resource requirement. Most participants also indicated not having the necessary resources to operate their businesses efficiently and effectively. These findings are in consistent with other studies which indicate resource constraints being a major obstacle for female entrepreneurs. According to Khan et al. (2018) access to finance is a key to empowering women, however the accessibility remains a problem. Investment in human resources, in the form of additional training needed, specifically for business management skills. The lack of skills can have a detrimental effect on the effective operation of the business. This finding agrees with Fatoki (2014) who argues that apart from education and training, a lack of financial support is also a key factor constraining small business development in South Africa.

In terms of entrepreneurial motivation, findings indicated that female entrepreneurs were motivated to start their own venture by a range of positive and, for some, negative drivers, commonly regarded as push and pull factors. In terms of pull factors, participants indicated a need to be independent, growth aspirations, a love for working with children, as well as flexible working hours. Push factors included starting the business due to retrenchments and subsequent unemployment, as well as for survival reasons and maintaining living conditions. These factors agree with those proposed by Fatoki (2014) and Irene (2016). This was captured aptly in the response of Participant 15 who stated that “I like freedom of moment; I love working with kids and eager to work hard to make money for myself”.

A further theme emerged in terms of training and skills development. Participants indicated that there were little to no training opportunities in the industry, as well as that they lacked awareness of any training opportunities relevant to the industry. As a result, they expressed the desire to acquire additional business management skills, as well as a need to attend advanced driver training. In addition, financial skills were regarded as a basic necessity when running a business, as well as basic mechanical skills in the case of...
breakdowns of vehicles. Participants also indicated a need for marketing and customer service skills, specifically focused on both children and parents as their customers. According to Agrawal (2018), inadequate business knowledge and managerial skills can result in lower levels of productivity and competitiveness among female entrepreneurs. Orakwue and Iguisi (2020) also argue that entrepreneurs are also managers and leaders with a specific skill set.

A further theme captured several industry-related challenges. A number of participants indicated not feeling welcomed in the industry, which was perceived not to accommodate their preferences and expectations. Further challenges high operational costs, a male-dominated industry, disrespectful treatment by customer, a lack of trust, intimidation by other drivers, as well as a lack of opportunity awareness. Four participants indicated that the industry is male-dominated, with a participant indicating that upon entry into the industry, hostility was high. This however subsided over time as relationships with other owner-operators was built. Mauchi (2014) also adds that, despite women representing 52% of the population in the country, in general they are faced with multitude of challenges in business. In terms of ill-treatment by customers and other industry participants, persistent issues included slow or no payment profiles, frequent stereotyping, as well as a lack of respect from the community, in particular around their competence as business owners being questioned. Also, participants found it difficult to achieve a work-life balance owing to dual demands placed on female entrepreneurs. These findings align with those by Meyer (2018), who discovered similar challenges for female entrepreneurs.

A last sub-theme emerged in the form of government support. Participants indicated having a negative experience in terms of government support and intervention. The participants expressed a desire for increased government presence, as well as a need for increased collaboration between national government, as well as regional and local industry associations. These associations could meaningfully assist in improving the working environment and grow the learner transport industry in a more structured and regulated manner. Participants also indicated that the increased support from government will encourage more female entrepreneurs to enter the industry and thereby empower more women.

Conclusions
The primary aim of this study was to explore the challenges faced by female entrepreneurs operating in the learner transport industry in the Gauteng Province, South Africa. Since female entrepreneurship is becoming increasingly popular owing to a greater number of women seeking self-employment, as well as providing employment opportunities to others. Recent studies by Meyer and Mostert (2016); Panda (2018) have shown that female entrepreneurs' performance suffers as a result of a lack of supporting infrastructure, as well as a decline in female entrepreneurship owing to pervasive challenges faced by these entrepreneurs. Given the importance of female entrepreneurship, as well as entrepreneurship in general, it is not only important to determine the challenges these entrepreneurs face, but also to unpack the integration into the overall entrepreneurial ecosystem. Entrepreneurs and SMEs operate as part of a wider ecosystem made up of various stakeholders, and the relationship to these stakeholders needs unpacking. This study also unpacks some of these relationships, with specific focus on customers, industry associations and government.

This study revealed that female entrepreneurs operating in the learner transport industry are faced with several challenges. Challenges such as substantial operational costs, a male-dominated industry, ill-treatment by customers, a lack of trust and commitment, as well as a lack of opportunity awareness are among the key problems faced by female entrepreneurs. The significance of the study lies in filling a knowledge gap on the challenges faced by female entrepreneurs, which have not been well researched and explored in the South African context. This study therefore not only broadens the existing body of knowledge on female entrepreneurship, but also has practical implications for both the SMME sector, as well as the learner transport sector in South Africa. Findings from the study will assist the national government to collaborate with local government, as well as industry associations in improving the working environment for female entrepreneurs and growing the learner transport industry in a more structured and regulated manner. As access to financial resources featured strongly as a key challenge in the study, it is recommended that the local and national government, in collaboration with regional transport associations, collaborate with banks and financial institutions to ensure that women who are licensed entrepreneurs and members of the association have access to financial assistance. Government can further implement a framework to provide subsidies to female entrepreneurs. In terms of the lack of training and skills development opportunities, industry specific training initiatives should be offered. It is also critical for learner transport associations to mobilise the industry to improve policy awareness, as well as establish counseling facilities in an effort to provide better working conditions.

The study however also faced several limitations. As the study made use of a qualitative research approach and focused on a specific province in South Africa, findings can not be generalized for all female entrepreneurs across South Africa. It is therefore recommended to expand the study to include a larger sample size by incorporating different regions and provinces. The generalizability of the study can also be improved by replicating the study with female entrepreneurs operating in other countries. This will allow for a cross-country comparison, highlighting regional and local challenges faced by female entrepreneurs. Future research might also explore the phenomenon from the perspective of male entrepreneurs operating in the learner transport industry.

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