

Enabling Framework for Women Entrepreneurial Success in Low-Cost Housing Construction Projects in the North West Province, South Africa

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Abstract

Women business owners in the construction industry are seldom able to develop from emerging status to sustainable entrepreneurs who can compete with established construction companies. This paper surfaces the enablers women business owners in low-cost housing projects utilised to build and grow sustainable construction companies. An interpretivist-constructivist philosophy was applied during this study seeking solutions from the real world where knowledge is influenced by people within a specified context. This philosophical stance is subjective in nature.

The primary data were collected from 10 voluntary and purposively selected participants (successful women business owners) who provided their work-life experiences and reflected on the deeper meaning of enablers of women business owners in the real world of the construction industry in a developing country context. The same data were inductively organised into themes. Comparative and iterative analysis by means of open, axial and selective coding resulted in twelve (12) enabling themes, which provided the thematic base comprising foundational, operational and external factors for the development of an enabling framework as was the main objective of this study. This study adds value in the general domain of gender equity in business and construction project management. The thematic framework emphasises the barriers and the enablers relating to success as experienced by women entrepreneurs in construction.

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1. Introduction

1.1. Background

In South Africa, the persistent problems of unemployment and a lack of socio-economic growth remain visible in continued social unrest throughout the country. Mbandlwa (2023) agrees that the economy in South Africa has not grown enough to resolve the poverty and unemployment challenges.

Women, comprising 51.2% of the population and 35.4% of the country's economically active population, have the potential to grow as sustainable entrepreneurs and become job providers and enhance the growth of the economy (Ajani *et al.*, 2021). Meyer (2018) states that investment in and support of women business development could promote sustainable economic growth of the South African economy.

Chotia and Rao (2017) confirm that economic growth and infrastructure development contribute positively to poverty reduction. Construction as infrastructure development phenomenon has the potential to create jobs and contribute to economic growth (Chitiga *et al.*, 2016; Chotia & Rao, 2017). This applies to both developed and developing countries but is particularly pertinent in developing economies (George *et al.*, 2012).

Women entrepreneurs as business owners in construction have an important role to play in this regard. Whilst construction is traditionally accepted as a male-dominated industry (Abhishek *et al.*, 2020) a few women break through the so-called glass ceiling to make their mark in the industry (Thipe, 2019).

This calls for research to establish the factors that enable women entrepreneurs to be successful as contractors in infrastructure development projects. The **purpose of this study** is to explore and categorise the enabling factors that contribute to the sustainability and growth of women-owned businesses in the field of low-cost housing construction projects. These enabling factors could then be utilised in the development of more women to enter the construction industry and add value to the economy through job creation and poverty alleviation.

1.2. Layout of the paper

The introduction to the paper provides background information to the study, including the purpose of the study, problem statement, research questions and objectives. Research methodology employed to gather the necessary data are then discussed. An extant literature review provides the conceptual theoretical framework in support of this study which includes the barriers and enablers women experience in entrepreneurship with specific focus on women business owners in construction. The findings and discussion reports the empirical findings of this study and elaborates on the thematical framework developed from the data. This paper concludes with managerial implication, conclusions, limitations and future research.

1.3. Problem Statement

The general perception is that women are not able to succeed as sustainable business entrepreneurs in the male-dominated construction industry (Cattell et al., 2016). Most studies on women as entrepreneurs in construction concentrate on the barriers and challenges women experience in general (Gupta & Mirchandani, 2018; Haupt & Ndimande, 2019) and little is known about women being successful in construction projects in a developing country context and what factors enabled them to be successful irrespective of multiple barriers. Research on women entrepreneurs in construction projects are mainly quantitative and do not address the deeper aspects of success or failure (Haupt & Fester, 2012). Such research is predominantly done in developed countries (Gupta & Mirchandani, 2018). The few studies addressing women in developing countries focus on either entrepreneurs or construction in general and not specifically women business owners in construction (Gundry & Welsch, 2001; Gupta & Mirchandani, 2018; Martin & Barnard, 2013).

1.4. Research Questions and Objectives

This study addresses the following research questions:

- What are the enabling factors as experienced by women business owners to succeed in low-cost housing construction projects within the North West Province (NWP) in South Africa as a developing country context?

The research objectives linked to the research questions are:

- to identify the reasons as to why women enter low-cost housing construction projects as business owners (RO1)
- to explore and identify the enabling factors as experienced by women business owners to succeed in low-cost housing construction projects within a developing country context. (RO2)
- to construct a thematical framework of the factors that enable sustainability of women business owners (entrepreneurs) in construction within a developing country context, South Africa. (RO3)

In the next sections the methodology, data collection, analysis, results and findings and finally the conclusion and managerial implications are presented.

1.5. Research Methodology

This study is qualitative in nature, employing constructive grounded theory methodology. Saturation was reached after ten interviews with women as relating to 'real life' experiences regarding their obstacles and how they managed to change it into success in the industry. An interpretive philosophy was considered appropriate for the study, as the reasons for success and sustainability of women business owners (entrepreneurs) cannot be measured directly, but only through their lived experiences. Every woman shared her experiences from her own perspective; hence, there is more than one reality

of the same situation. This is in line with the naturalistic view that knowledge is not objective but filtered through people and therefore always subjective within an interpretivist perspective.

The research approach used in this study enabled the exploration of a deeper understanding of the enabling factors that contributed to the success of the women-owned companies in the construction industry in the context of the North West Province in South Africa (NWP) context. The research was conducted through in-depth face-to-face interviews, a study of documentation and a thorough literature review.

In the research design, the research was planned and conducted in four stages.

This is elaborated upon for clarity:

- During the **uncertainty stage**, the idea for the research topic emerged, ignited by the fact that only a few women business owners are able to succeed in construction and ultimately become sustainable entrepreneurs in the construction industry. During the planning phase of this study, all women contractors (375) in low-cost housing registered on the NWP departmental pre-qualified database were identified. From the complete list of women contractors on the database, the theoretical sampling was done based on the criteria set for successful women contractors (34). The initial literature review was conducted to ease the uncertainty stage and the broad research question was compiled. Subsequently, the semi-structured interview guide was compiled. The conceptual thinking and theory building were based upon an inquiry process of understanding of the field of research and during this phase the researcher aimed to ease the uncertainty stage with additional information.
- The data collection strategies emerged during the **emergence stage**. The foundations of the developing theory were formed through continued literature study, in-depth interviews, reflection and field notes and memoing. Theoretical memos capture the meaning and ideas for one's growing theory at the moment it occurs (Charmaz, 2020). With the adoption of grounded theory principles in this study, the original literature study was conducted prior to the development of the interview guide and interviews to ease the uncertainty phase and direct the questions posed to the participants. In this study the interviews were transcribed by a professional transcriber and in line with the constructivist grounded theory principles, data collection and analysis were performed concurrently and constantly, in a cyclical fashion. The researcher read and re-read the data to ensure accuracy of the transcripts and to familiarise herself with the data. The initial coding led to category identification and was followed up with intermediate coding to select core categories, until data saturation was achieved. During advanced coding, the story line became clear and theoretical codes were created.
- During the **ambiguity resolution stage**, theoretical sampling was applied to the codes and categories developed from the first data set. In constructive grounded theory, the data collection and analysis are concurrent processes in a constant comparative analysis (Chun Tie *et al.*, 2019).

The grey areas from the interpretation of the data obtained and analysed were clarified, using open coding, axial coding with constant comparison (an iterative process) relating to the problem statement, RQ and RO, until data saturation was reached. The axial codes were then cluster into themes.

- The **maturity stage** was the stage in which the findings from the interpretation process were compared against those in the literature and new theory emerged. This iterative process involved constant comparative analysis as well as inductive and deductive thinking and reasoning. Trustworthiness was established through strong reflexivity during this study. This process of inductive and deductive thinking and reasoning and reflecting informed the thematic framework which includes constructed concepts that not only represent the participants' experiences and views but are useful for others. The framework is thus grounded in the data – literature, interviews, progress reports and circumstances on site, as observed by the researcher.

2. Literature Review

The extant literature provides a conceptual theoretical framework in support of this study. It commenced with background on the importance of the sustainability of women entrepreneurs worldwide and specifically in South Africa as a means to mitigate unemployment and poverty through **job creation**. Thereafter it focuses on the current scenario of registered **women business owners in construction** in South Africa. It concludes with the **obstacles and enabling factors** experienced by women business owners in construction. The literature study was not a once-off process, but a continuous process throughout the study, in line with the principles of grounded theory (Wolfswinkel *et al.*, 2011).

2.1. Job Creation in Construction as an imperative for Economic growth

Sustainable job creation is of paramount importance for economic growth (Ramudzuli, 2019); yet, in many developing countries, unemployment continues to be a seemingly insurmountable challenge (Malfense Fierro *et al.*, 2018). In South Africa, as a developing country, the 2021 second Quarterly Labour Force Statistics (QLFS) reported an overall unemployment rate of 34.4% — 36.8% women and 32.4% men (Stats SA, 2022). This was the highest unemployment rate since 2008, reporting 87 000 job losses in the construction sector.

Much of the research on unemployment and job creation, specifically in developing country contexts, refers to the empowerment of entrepreneurs to create sustainable jobs and make an impact on the economy of a country (e.g., Fritsch & Wyrwich, 2018; Malfense Fierro *et al.*, 2018; Womack, 2020).

Therefore, the question emerges how women with the highest unemployment rate in the South African developing context (30.9%, against the overall unemployment rate of 29.1%) (Stats SA, 2022) can add value to the country. A contributory factor to the solution could be women becoming entrepreneurs who create self-employment and employment for others.

2.2. Women Entrepreneurs in Construction in South Africa

Women in South Africa are not only under-represented in construction, but are also clustered on the entry level, with 95% registered with the Construction Industry Development Board (CIDB) (CIDB, 2020) on Grades 1 to 3, which means they can only be awarded projects of low value (Thipe, 2019). At these grades, business owners may not be able to build sustainable businesses. The 2020 statistical report of the CIDB disclosed that women business owners with at least 51% ownership represent 30% (4 305) of all contractors registered with the CIDB on Grades 2 to 9. The CIDB contractor register's categories range from Grade 1 (entry level with capacity to perform on projects to the upper limit of R200 000) to Grade 9, where no limit is placed on the value of the project. Most women contractor are registered on Grades 2 to 4, qualifying for projects to the maximum value of R 4 million. Only 8,4% of women on the register can perform work on Grade 9.

Women-owned construction enterprises accessed only 20% of contracts awarded in the public sector in the three-year period 2017 to 2020, with most awarded to contractors on Grades 2 to 6 (60%). Only 16% were awarded to women-owned businesses on Grade 9. It is therefore crucial that women contractors improve their grading. Paradoxically, the only way a contractor's grading can improve is if the contractor successfully completes contracts of higher value. The profit margin in the construction industry is very small and was recorded, before interest and income tax, at 2.34% for the period ending September 2022 (Stats SA, 2022b). Given the low net profit in construction, it is vital that women access larger projects in order for their businesses to become sustainable.

2.3. Barriers Faced by Women in Construction

It is important to understand the barriers women face in construction in order to clearly establish the enablers of women as entrepreneurs.

2.3.1. Gender Discrimination, Women's Social Role Identity and Stereotyping

There is a widely held myth that women are unable to succeed as sustainable business entrepreneurs in the male-dominated construction industry (Cattell *et al.*, 2016). Women entrepreneurs experience discrimination and disrespect from both male and female subordinates, who doubt their ability and knowledge based on their gender and not on facts (Satpathy *et al.*, 2019). Women entrepreneurs face several obstacles and barriers to succeeding in construction. Satpathy *et al.* (2019) define multiple criteria to which women entrepreneurs in construction are subjected, categorised as human factors, social competence and reputational factors.

According to Haupt and Ndimande (2019) women employees and business owners in non-traditionally female occupations are more likely to experience hindrances and discrimination than those in traditionally female occupations. Harrison *et al.* (2020) note that the well-intended entrepreneurship development for women manifest in the masculine normative role that in actual fact perpetuate women's marginalisation and ghettoization in gendered niches.

When women are placed on site, they find it difficult to compete with men, due to the personal relationships between the men amounting to discriminatory practices. Decisions regarding the work are taken after hours while the men socialise (Baker & French, 2018).

Women entrepreneurs who received tenders in construction and give it away to their male counterparts to do the actual work add to the perception that women cannot be successful in a male-dominated industry (Motsei, 2020).

2.3.2. Education, Experience and Opportunities

Women business owners in construction experience a lack of a solid foundation to build their business due to inadequate construction-specific training, education and applicable experience. The lack of adequate knowledge of an industry is a complex concept because according to Edwards (2007) “knowledge is not simply an object that a person owns or possesses but is deeply rooted in practice, action and social relationships”. Mbandlwa (2023) emphasises the importance of acquired training and experience in the marketplace to complement education in any industry.

Women-owned construction business lack the necessary obtainable projects. Cabrera and Mauricio (2017) found that the entrepreneur should have the ability to interconnect to opportunities and the necessary resources. According to Ramadani *et al.* (2015) women entrepreneurs in developing countries often lack networking opportunities due to the construction industry being male-dominated. Prejudice against women business owners in construction can be overcome by embracing diversity, inclusive networking and identifying common ground of interest (Bhate *et al.*, 2019).

2.3.3. Lack of Networks and Mentors

Lack of network affiliation has an impact on the success or failure of an entrepreneur (Darshani & Perera, 2022). Networking is very important for the entrepreneur to develop contacts in the industry in order to access financing and gain advice and information (Aylward, 2007) and networking as a skill is required throughout the life of an enterprise (Fielden & Davidson, 2012). Haupt and Ndimande (2019) found that networks in construction are still predominantly male and Aylward (2007) found that women entrepreneurs are kept out of these male-dominated networks. Fielden and Davidson (2012) argue that networking is constructed around a male-orientated business model that excludes women entrepreneurs, as it does not take into consideration women’s responsibilities outside their business life.

2.3.4. Financial Constraints

Women lag behind men in terms of business ownership, growth and access to resources (Harrison *et al.*, 2020). Women business owners in construction experience significant difficulties in obtaining financial support to fund a new business, due to the lack of financial collaterals and securities (Cabrera & Mauricio, 2017). Traditionally men dominated the family finances and assets were registered in the name of the husband. Women’s ability to move from survivalist to successful entrepreneurship is determined by the community and family dimensions (Haupt & Ndimande, 2019). Klewitz and Hansen

(2014:58) agree and emphasise that women being able to succeed financially requires community support to break through poverty and develop the capital of the community, which will benefit future generations.

Buthelezi (2011) found that women struggle to obtain capital due to a patriarchal system, specifically that of male financiers, who subscribe to the notion that women are not creditworthy. Women therefore tend to seek out other financial resources, such as personal loans or help from family and friends, to start their own businesses. In construction, however, it hampers growth because of the magnitude of projects and long turn-around time of payments on construction projects. Haupt and Ndimande (2019) adds that opportunities in the construction industry are few and uncompromising, further increasing the challenge of starting and developing a business.

2.3.5. Risk taking and Risk management

The success of any woman entrepreneur to start or expand their economic activities depends *inter alia* on her ability to take risks (Ajani *et al.*, 2021). Zeffane (2015) argues that women are more cautious and thorough in evaluating risk and consider the possible action in detail. Although women fear risk taking, they trust other people more easily than men do. Zeffane (2015) further found that women are more trustworthy than men, but women do not trust other women on the same level that they trust men. Bogren and Von Friedrichs (2016) agree that trust between women as well as in social capital is an important element about sustainability of women in any industry.

When women support each other in development projects, they stimulate business growth for other women, but if women do not support each other, the sustainability of women in entrepreneurship is compromised.

2.3.6. Male-dominated and Inhospitable environment

Although researchers continue to study gendering of organisations and masculine practices in male-dominated industries, there is less research focus on the impact of job resources and job demands on the success of both genders in the construction industry (Dubbelt *et al.*, 2016). The physical work environment does not cater for a woman on site for example, women are forced to use ill-fitting safety equipment (Xiu & Gunderson, 2015). Characteristics of the industry itself include temporality of projects and the movement of projects over country or provincial borders (Landén & Olofsdotter, 2016). The working conditions and equipment on construction sites are designed around the needs and levels of flexibility of men and projects usually entail long working hours, mobility of the workplace, amenities, safety gear and tools suitable for men; and heavy equipment (King *et al.*, 2019). Several studies have examined the reasons why women fail in the construction industry. Sunindijo and Kamardeen (2017) studied the effect of work stress on gender diversity in construction and found that, except for the excessive work stress associated with this industry, women experience additional stressors, an unsupportive organisational climate, gender discrimination and sexual harassment, which

were the main reasons why women do not enter the construction industry or leave the industry before reaching senior positions. The construction industry is associated with high stress levels due to high job demands in terms of time pressure, long working hours, inflexibility of the workplace culture and physical vulnerability, with no regard for family responsibilities (Cattell *et al.*, 2016).

2.3.7. Work-family Conflict

Navarro-Astor *et al.* (2017), in a literature review of 60 articles over a period of 15 years, found that the most reported barrier to women's success in construction is the conflict between work life and family life. Mahesh *et al.* (2020) agree that women entrepreneurs' faces several challenges to success of which family demands, work-life balance and social-culture barriers dominate in most studies. Chasserio *et al.* (2014) state that women are deprived of opportunities to lead important projects because the "ideal" project manager must be fully dedicated to the project and family responsibilities should not be considered. Sangweni (2015) agrees that the construction culture does not allow for family responsibilities, as it has a negative impact on the family-work balance of women, due to long working hours, sometimes far away from the family residence.

The general theme of research on women in fields such as construction and entrepreneurship is the challenge of balancing work and domestic duties, under the assumption that a woman's priority should be her family and household (Hogue, 2016; Landén & Olofsdotter, 2016). Women are still seen as the homemakers and men as the breadwinners. Therefore, leadership is not associated with women, due to the demands of long working hours, travelling, networking and corporate socialising (Xiu & Gunderson, 2015). Women's family responsibilities are considered incongruent with the macho management discourse (Landén & Olofsdotter, 2016).

The male-dominant construction industry is not sensitive to the needs of women. Buthelezi (2011) states that the general belief that women cannot be successful in the construction business, because they should prioritise their families and household responsibilities creates challenges to women's success. The multiple roles women should play in their personal life (wife/partner, daughter, motherland friend) and professional life (business owner/partner, employer) create conflict and stress, which could impact women's health (Satpathy *et al.*, 2019). The stress created by these multiple roles is more severe in a male-dominated field such as construction (English & Hay, 2015).

2.3.8. Harassment

Previous research has reported that women in construction experience sexual harassment on site (Cabrera & Mauricio, 2017; Fielden & Davidson, 2012). In summary: the top barriers are work-life conflict, male dominance, uninformed perceptions of women's capabilities, discrimination, harassment, lack of financing, low levels of education and training and a lack of mentors and networks.

3. Findings and discussion

This section reports the empirical findings of this study, based on the three sub-objectives (Paragraph 1.3) in order to realise the main objective and adds to the knowledge of women-business owners in construction. The semi-structured interview guide intended to bring wisdom regarding success factors in the industry through participants' specific experiences in the construction industry. During the analysis the themes were brought to the fore in answering the research objectives. Participant experiences are quoted verbatim to provide the evidence for theming. Each response is linked to an identifier code for each participant. For example, P1 is the first participant, P2 is the second participant, going on up to P10.

3.1 Reasons for women to enter the low-cost housing construction industry as business owners (RO1)

During the iterative process it evolved that the reason for entry is part of the passion for the industry and an enabler to success in the growth of the business. The findings on the reason for entrance as business owners in construction was in line with other literature, for example, Artis (2015) found that higher qualified women employees in construction start their own businesses because they are frustrated with limited career advancement and Buthelezi (2011) indicated that women leave the formal labour market to start their own construction companies due to lack of acknowledgement, achievements, independence and upward movement.

P1: *"Going to work every day and going home at night I did not feel I achieved anything. I wanted to make a difference in other people's lives. Construction and RDP's bring hope in my people's life. When you see new houses, new projects you know people will get dignity. I want to make that difference in people life."*

P4: *"Career development, they never mentioned anything like that, I just needed to get something more and I knew the only way I will be able to grow in construction is to do my own thing..."*

P8: *"There was an opportunity and I took it, I want to build a better future for my children."*

The next section reports the themes that emerged from the data showing the enablers as perceived together with verbatim quotes from participants' interviews in answering RO3. In sections where sensitive data are reported, participants' number are omitted to prevent identification through identifying information.

3.2 Enablers for Women's Success in Construction: Themes that Emerged from the Data (RO2)

From the themes and sub-themes that emerged from the data, the following framework (See Figure 1) of enabling factors for women as business owners (entrepreneurs) in low-cost housing construction in a developing country context was formulated and structured into Foundational factors, Operational factors and External factors.

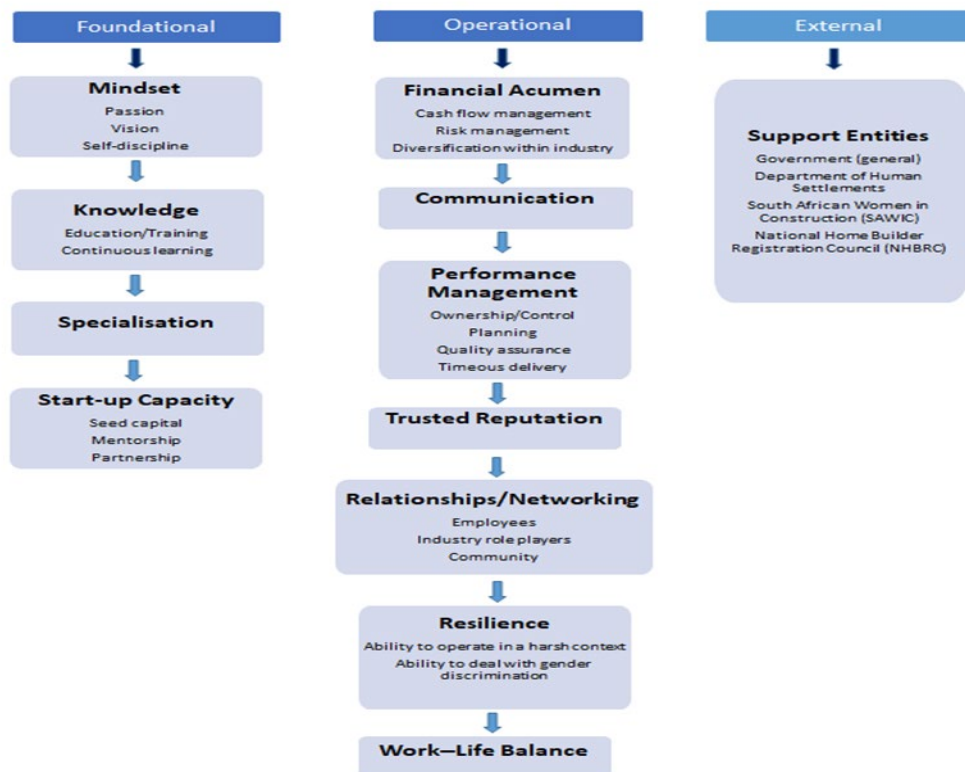


Figure 1: Thematic framework of enabling factors for development and sustainability of women as owners of construction companies

3.2.1 Foundational Factors

3.2.1.1 Theme: Mind-set

The theme *Mind-set* consists of three sub-themes: *Passion*, *Vision* and *Self-discipline*. The participants indicated the need for a foundation of passion for the industry, a vision for one’s entrepreneurial venture and self-discipline to be successful in any entrepreneurial venture. These sub-themes are discussed below.

3.2.1.1.1 Sub-theme: Passion

All the participants indicated the importance of a passion for construction.

P1: “You’ve got to love this business and I love it. I enjoy building houses. I like working with the people, empowering the people, giving them work, upskilling them up.”

P2: “Number one is passion. ...very passionate, because it was uplifting, upliftment of the people that we would be building for.”

P4: “You wake up every day because you love what you’re doing.”

P7 noted that a woman entrepreneur in the wrong industry will not be able to grow her business.

Many of the participants noted that their passion for construction, specifically of low-cost housing, is related to upliftment of the poor. P7 stated that, not only could she help a person living in a shack to move into a house, but she could also help families with the job opportunities created through the project. A number of participants noted that some entrepreneurs enter the industry because they think it is an easy way to make money which is erroneous reasoning. When they realise that it is hard work they subcontract to established companies and soon exit the industry.

3.2.1.1.2 Sub-theme: Vision

All the participants noted that it is important to have a vision for the entrepreneurial venture, which directs one's actions. P1 explained:

“You can be a builder, that's why, as you can see, even in every business sector, some people never, never get to the level of Murray and Roberts. They will always become sub-contractors because they don't have vision to grow the business...”

P1 had a three-year vision for her company and P2 noted having a vision for the future development of the company. P4 stated that she wanted to leave a legacy that her future generations could take over.

P5 explained that the entrepreneur needs a vision, not a dream.

3.2.1.1.3 Sub-theme: Self-discipline

All the participants indicated the need for self-discipline and included words such as “focus”, “dedication” and “tenacious” in their descriptions. They iterated that self-discipline is crucial in every aspect of the business, including in time and financial management and performance. P9 stated that her motto in life was:

“Focus on what you are doing and not to waste time on anything that does not adds to your success.”

Another participant noted:

“We did not make it because we were lucky, we made it because we worked until the work was done.”

P1: *“You must be very tenacious. You mustn't give up.”*

P9: *“More than everything discipline, self-discipline.”*

These findings agree with Motsei (2020) that women entrepreneurs who receive tenders in construction and give it away to their male counterparts to do the actual work are not successful in construction and exit the industry without gaining any knowledge and experience.

3.2.1.2. Theme: Knowledge

All the participants noted the importance of industry-specific knowledge, whether formally acquired at an educational institution or through on-the-job training and experience. The participants indicated that the construction industry is fraught with complexity and pitfalls and that an entrepreneur without the necessary knowledge would not be successful.

The theme *Knowledge* consists of the Sub-themes *Education/Training* and *Continuous Learning*.

3.2.1.2.1 Sub-theme: Education/Training

P4 noted that it is important to understand the fine print in contracts.

P1 concurred:

“...you’ve got to be able to understand the basics of business. You’ve got to have the basic understanding of costs and profit and turnover and experiences and being able to know ... how to maximise your income and minimise your costs and how to control the costs.”

P2 also mentioned knowledge industry-specific skills, while P9 noted a spectrum of required skills, such as project management, financial management and knowledge of pertinent legislation. P10 suggested short courses on project management and financial management in order for the entrepreneur to be able to work effectively to meet the strict delivery schedules in construction.

3.2.1.2.2 Sub-theme: Continuous Learning

All the participants stressed that it is vital to engage in continuous learning in every aspect of the business, including technical expertise.

P2: *“Experience and also what I have been learning throughout in construction, exposure also to manuals and I acquaint myself in terms of reading, to know what is the latest in the industry that is construction-related.”*

P4: *“You must know immediately ... you must read a lot. Read whatever document and then consult with the relevant people. When you go to the meetings, make sure that you know your story.”*

P8: *“Knowledge is power... even if you have people that are working for you. But you must always know what they are doing and the only way that you can know is for you to read.”*

P9 added:

“...studying the area of challenge and complement it with experience. Yes, even a one-day course, which helped me to understand some issues, but, you know, the classroom and the practice is far apart.”

P4 said she saw each challenge as an opportunity to learn and use the experience to her advantage for future projects.

“Observe from those who are doing better than you, study what they do, copy the good practices. Keep on learning, read books about entrepreneurship, trade-specific publications, successful people, how they became successful and copy their best practices. Build up on expertise.”

P6 concurred:

“You must be able to listen and to learn from those who know more.”

She added that any woman can be a good entrepreneur if she is willing to admit what she knows and what she does not.

3.2.1.3 Theme: Specialisation

The participants all emphasised the importance of specialisation, due to the complexity of the industry and its context. P9 believed that a woman should know her strong points to be able to endure in any industry. P3 added that no individual knows everything. P5 also noted that the success of the business depends on individuals performing in the areas in which their expertise lie.

P9 explained that, in practice, she studied the progress reports on a regular basis and visited sites with the relevant professionals.

P1 also applied specialisation in delegation:

“You just need to know how to delegate the right work to the right person.”

Regarding specialisation in business, P2 and P3 advised focusing on one specific industry and an area of choice, with P2 stating that an entrepreneur who diversifies too much will never master any area.

3.2.1.4 Theme: Start-up Capacity

The theme *Start-up Capacity* consists of the sub-themes *Seed Capital*, *Mentorship* and *Partnership*.

3.2.1.4.1 Sub-theme: Seed Capital

All the participants who did not have sufficient seed capital stated that they had faced challenges in raising sufficient funds to start up their companies. The challenges they cited were a lack of sureties and immovable assets, no track record, lenders' high financial charges and government initiatives which are linked to very high project management costs. The project management fee of about R30 000 per month must be paid even if the company has not yet commenced with the project.

P2: “Very challenging because there’s a lot of requirements and also the interest rate is very high and considering that banks don’t have confidence in construction and when you do the analysis of the interest that one has to pay, it also comes down to the project management, that I must finish the project on time in order to be able to pay off the loan on time or even before the expiry of it.”

Participants noted that they had no alternative but to use their savings, borrow from friends, family and micro-lenders, or bring in a partner with the necessary funds.

P4: “I had to borrow money from people that are not financially registered. ...because the banks wouldn’t recognise me. I didn’t have a track record, you know. Regardless [of her qualifications], I was classified as a risk. First-time business owner. So I couldn’t get money from the bank. I couldn’t get any overdraft. I couldn’t get credit facilities with the suppliers. It was horrible.”

P7: “It’s challenging... It’s difficult for a small developer... the bank, they don’t want to put themselves on the risk because ... you are a new own business. ‘We don’t know whether you are going to make it or not. We cannot help you with so much.’”

3.2.1.4.2 Sub-theme: Mentorship

P1 did not have a mentor and felt that mentorship would have been invaluable when she started her business. She noted that she had learned many lessons during the beginning phase of the business and that, with a mentor, she could have avoided some costly mistakes. P2 and P3 ascribed their success to mentorship.

P4 did not have a mentor and offered the following advice:

“You must always search for somebody who’s a bit higher than you in the environment and study exactly what it is that they’re doing right... Read a lot of books about successful people, how

they carried themselves socially as well. You get advice from different kind of people, whether they're business people or teachers."

P6: *"I made sure that I choose people that I ... trust."*

P9: *"Everybody must have a mentor in life, not only in business ... intensive environment, you must have somebody who can guide you."*

P8 posited that the sustainability of women's construction companies would be greatly enhanced if emerging contractor are given mentors who are experienced developers. P8 added that a woman entrepreneurs has a responsibility to mentor other young women in the industry and be a role model to them. Some participants felt so strongly about the value of mentorship that they mentored other women.

3.2.1.4.3 Sub-theme: Partnership

A number of participants highlighted the benefits of partnership, especially during the start-up of a business.

Participants stated:

"Fortunately, we go to the bank and said to them, we actually have a contract. They don't believe it. Banks don't do it and no funder could do it. You must have had so many experience in that industry, but fortunately we were in a joint venture with a company which was supplying those structures... So they supplied us on credit. ...that's why we managed to complete it."

"If I look back from where I came from, I will always count him [an established contractor as partner] as one of the people who helped me to plant the seeds from which me and my family eat from today. The kick-start he gave me 13 years ago benefitted me for life."

Participants also emphasised choosing the right partner.

"When you choose partners in construction, you must make sure you have common understanding of the principles of business."

P9: *"But I also recognise I don't have all the knowledge and that is why I always prefer to have a partner with the projects, in order for us to complement each other knowledge and experience."*

3.2.2 Operational Factors

3.2.2.1 Theme: Financial Acumen

The theme *Financial Acumen* consists of the Sub-themes *Cash flow Management, Risk Management and Diversification within the Industry*.

3.2.2.1.1 Sub-theme: Cash flow Management

All the participants referred to the importance of strict control of the business's finances. P1 stated an entrepreneur should know how to control cash flow and how to read financial reports. According to the participant, an entrepreneur who is not educated in finance should attend a short course. P5 noted that financial discipline, coupled with keeping to strict timelines, is vital for sustainability.

P1: *"It's very, very important, cost control. We are very prudent in the way we spend money."*

P5: *"It is sustainable once you ... know the trick of it. You've got to know the formula, meaning how to make profit in this thing, where to get your material, how to structure the workforce, a*

mix of sub-contractors and permanent staff and how to really, really ... cost control. In every business, basically, once you can know you're ... bottom line"

P5 and P8 advised investing profits to ensure sufficient cash flow for future projects. P9 and P6 believed in a simple lifestyle and conservative financial discipline. P2 also advised that entrepreneurs ensure they are able to manage the venture's finances.

P8 stated that a woman entrepreneur must know how to manage her finances, be conservative with expenditure and ensure that payments due to the company are received on time. P9 noted that an entrepreneur should be very conservative with money and not spend any money without an expenditure plan and should also budget for the financing of future projects and only a small portion of the profit should go to the partners in the business. She also emphasised not spending the profit of the project before completion. P9 advised that contractors should first determine the financial and resource requirements before signing a contract.

P9: *"...conservative financial management, simplistic lifestyle."*

P9: *"You need to have money because you cannot wait for payment after every milestone, you must have enough capital to carry you through at least three months at a time."*

3.2.2.1.2 Sub-theme: Risk Management

P1 stated that the entrepreneur must have the ability to tolerate and manage risk.

"You must be able to take a risk. If you are always scared and say, 'What if...?' ... you must be able to take a risk."

"So much can happen, for this is highly risky in the sense that maybe you may not be paid on time. Maybe the employees can strike. Maybe the weather, the theft. If you can predict all those risks and find risk control, although sometimes it's just unpredictable."

P4 noted that an entrepreneur must be able to take calculated risks and always have contingency plans in place.

"Definitely calculated risk. ...a risk that you can calculate and calculating means you have a Plan B should anything go wrong. You know, like you don't totally now go back on the streets."

P5 agreed, stating that, in this industry, it is important to be aware of and plan for risks at all times.

P9: *"You must be able to work out every detail on paper and give some room for challenges in you planning. Your cash flow must be realistic and cover all hidden expenditure and provide for any extra, for example, weather conditions or overtime when you must catch up with lost time. You must measure your risks and plan for what can go wrong. If you can't stay within your delivery schedule due to circumstances outside your control, you need to have mitigation solutions at hand to make up for the lost time."*

3.2.2.1.3 Sub-theme: Diversification within the Industry

Although most participants indicated that diversification is not desirable, they stated that the construction industry is very competitive and that a developer may not always have a next project to ensure a positive cash flow. This then necessitates diversification. However, the participants stressed

that it is preferable to diversify within the same industry in order to create synergy through complementary activities. Participants recommended diversification within one's area of excellence.

One participant noted that the entrepreneur must be willing to do smaller projects to ensure the survival and sustainability of the company.

P1: *"Continuously is very, very important. So, I have to turn the strategy of how to do business. I cannot always be counting on government work, because it is ... obviously it's not guaranteed, you can't always tender for it and, once you can, I can get, maybe lay myself on a three-year contract or five years with the private sector, it will help a lot, instead of running around looking for work."*

3.2.2.2 Theme: Communication

All the participants noted the importance of communication. P8 noted the importance of maintaining direct communication with municipalities, the National Home Builders Registration Council (NHBRC), personnel, inspectors, and the officials of the Department of Human Settlements (the Department) to ensure that employees work according to schedule, inspections are done on time, and that payments are not delayed.

Most participants further noted that, if the developer experiences any challenges beyond her control, for example, problematic soil conditions, a lack of beneficiaries, or adverse weather events, she must communicate timeously with the Department in order to agree on a new delivery schedule.

P4 suggested detailed briefings on site:

"Make sure your personnel know that you know what you are doing. Ensure they understand what is needed."

P10: *"If you explain things properly, you will see productivity."*

P2: *"Communicating timeously, because, if you don't, that's when it creates a lot of uncertainty, where people embark on an illegal strike."*

P6: *"Good communication skills... Willing to listen."*

P7: *"What is important, to have regular meetings and an open communication channel with your staff, with the CLOs, with the municipalities."*

3.2.2.3 Theme: Performance Management

The theme *Performance Management* consists of the Sub-themes *Ownership/ Control, Planning, Quality Assurance and Timeous Delivery*.

3.2.2.3.1 Sub-theme: Ownership/Control

The majority of participants emphasised the importance of control in operations and noted that the entrepreneur needs to take ownership of responsibilities, acknowledge shortcomings and own the consequences of decisions. P9 said:

"Know your own capacity. It doesn't help you want to boast your qualities but you are not realistic with your capacity. Rather be frank and say, 'No, I can't do it at this pace', than saying, 'No problem' and then keep on asking for extension. If you do that, the employer lose trust in you".

P1 stated that the entrepreneur should be decisive, make decisions and then face the consequences of those decisions. P6 advised being organised and prepared at all times in executing responsibilities, such as properly preparing for meetings.

P3 noted that the owner of the construction company should be personally involved in all areas of the project.

P9 advised studying progress reports on a regular basis and visiting sites. She added that the entrepreneur should arrange professionals to assist when she is out of her depth, which requires that she is willing to acknowledge her own shortcomings. P4 confirmed this view and added that the entrepreneur must be willing to learn from her mistakes.

3.2.2.3.2 Sub-theme: Planning

All the participants stressed the importance of planning in order to be successful in the construction domain.

P9: "Planning, planning, planning and focus, focus, focus."

P9: "Document every detail and plan properly."

P1 also stated that she planned everything in detail, including the technical aspects of the construction project. She suggested compiling an itemised expenditure plan as part of the roadmap of the project. According to her, the success of any entrepreneurial venture is based on planning. She noted the importance of planning in order to adhere to the delivery schedule and performance standards, as well as in mitigating risks such as adverse weather conditions.

3.2.2.3.3 Sub-theme: Quality Assurance

All the participants emphasised the importance of delivering quality work.

P1: "...it's all about the quality. It's very important, because construction is risky. You can't afford not to build the right quality, if you're building fall, people can die. So you cannot take chances in building.... That's where people — live in the house. You cannot do shoddy work."

P2: "If you look at a person who stayed in a shack and you hand over the keys of the new house, you must be proud of the product and happy that you could be part of the change in a person's life. You must be sure you built a comfortable house with all the necessities and that the beneficiary can now make it a home for herself and her children."

P2: "...my belief ... the motto of my company, it's a hallmark of excellence and ... I don't want to sacrifice anything. ...when you build, take it like you are building for yourself..."

P10: "I made sure that it is quality houses, because, long after the work is done, the houses must still be there."

3.2.2.3.4 Sub-theme: Timeous Delivery

All the participants agreed that timeous delivery is crucial for sustainability.

P2: *"...it's going to be delivery — about the quality of work that you are doing and the delivering on time."*

P8 noted that it is sometimes necessary to supplement resources in order to meet the agreed delivery schedule.

P10: *"You know every time when you request extension of time your project it cost you money because the quantum stays the same but the costs to build the houses go up."*

P8 added that staying on schedule is the only way to remain profitable.

3.2.2.4 Theme: Trusted Reputation

P6 and P8 explained that it is vital that the entrepreneur demonstrates that she can deliver quality products within the agreed time frames in order to secure future contracts based on her reputation.

P1: *"I complete them all, no matter."*

P6: *"I am building my name."*

P8 explained that one's reputation is an investment in all areas of construction, not just the client.

"I was just fortunate that I had already made a name for myself through the banks."

P6 attributed her success to her passion for the product and building a good reputation from the start.

P1: *"But more than that, the entrepreneur must leave a legacy in each and every project."*

P10: *"It is my name that is connected to the project."*

3.2.2.5 Theme: Relationships/Networking

Overall, all the participants noted that it is important to foster relationships in the construction industry, with a number stating that it is important to maintain professionalism and cordiality in all interactions. Several participants noted the importance of building relationships through networking with all stakeholders in the construction process, which aids accessing the right person for the job, new business opportunities and advice.

The sub-themes emerge under the *Theme: Relationships/ Networking* are *Employees, Industry Role Players and the Community*.

3.2.2.5.1 Sub-theme: Employees

All the participants indicated the importance of building relationships of trust and respect with employees.

P1: *"Actually it's more. Its partners, its family and its friends. That's the kind of relationship build and that is actually one of the secrets of succeeding in our business... you see, once the worker feels wanted and appreciated and accepted, even in their own individual ways, they commit. ...for us is our blood bank of our business, the workers."*

P2: *"...how you treat your human resource, because they can either make you or break you. From procurement to site management to, you know storeman to the drivers, you just have to get the right people with the correct personalities and also to recognise those that are working hard."*

P4 noted:

“Treat other people as you would want to be treated.”

P1 stated that the welfare of employees should be a priority and that the business owner should be caring and supportive.

3.2.2.5.2 Sub-theme: Industry Role Players

P4 advised that contractors should build good relationships with councillors and the Department’s Community Liaison Officers (CLOs). According to P5 another quality of a good entrepreneur in the construction industry, is the ability to build good relationships with other role players for example, the municipalities, the communities and specifically the community liaison officer and the NHBRC office in the area of the project.

The participants placed particular emphasis on building a relationship of trust with suppliers and sub-contractors.

P1: “... fortunately we found the worker who had equipment ... and things and he managed to do the work for us and then he trusted us that we’re gonna pay, because people don’t just trust you on that.”

One participant noted that her relationship with the department’s officials was such that she received assistance with administrative issues such as beneficiaries. Some participants also noted the benefits of networking and building relationships with ward councillors.

P4 added that the entrepreneur should consider every point of contact, socially or professionally, as a possible networking session.

P4: “A lot of deals are not done in the boardrooms but over a beer. Suppliers and subcontractors

P5 noted that it is important for an entrepreneur to have such a relationship with the suppliers that, when she needs material, they will go the extra mile and supply within the shortest possible period.

P6 elaborated that these relationships should be based on trust:

“More especially, when you work with money, you need to be honest. Now they know they’re getting their money on time.”

3.2.2.5.3 Sub-theme: Community

P10 stated that it is vital to build relationship based on trust and respect for the community in which the construction will take place and to maintain the relationship throughout the course of the project. She added that the start of building such a relationship is to listen and understand the needs of the community and to balance these with the project requirements.

P10: “When you work with people you must be humble. Community do not always understand everything and when they question matters it doesn’t help to be harsh. If you discuss calmly the issues, they will also be calm, but if you’re harsh, they will plan for you, they will toyi-toyi and that will cost you time and money. You must be humble, respect everyone and talk with them on their level.”

P6 stated that she made a point of telling the community that they can address any problems directly with her.

P9: *“with low-cost houses the community are in many cases your employees but also you’re most important stakeholders because they are the beneficiaries of the houses. The delays can cost you dearly. You must recognise them as important partners in the success of the projects and address issues in a respectful manner and then negotiate with them to be part of the solution and not the problem.”*

3.2.2.6 Theme: Resilience

3.2.2.6.1 Sub-theme: Ability to operate in a Harsh Context

The participants indicated that the situation on site required them to be very strict, in order to get the required performance and delivery projects on time.

P3 stated that on site the community and workers used to treat her as a woman and not an employer, but through her perseverance and severe actions they now acknowledge that she knows what she is doing and she has earned their respect.

3.2.2.6.2 Sub-theme: Ability to deal with Gender Discrimination

All the participants related having experienced gender discrimination in some form in the industry, ranging from sexist comments to victimisation. P1 stated that women must work much harder to prove themselves; she had been told: “You did well for a woman”.

P2: *“...they [men] are going to get projects ... we’ll still get two hundred, they’ll still get a thousand. ...even when they talk, that arrogance is always there.”*

Two participants noted that, during meetings and site visits, people would address any man accompanying them, rather than speaking to the women contractors.

P4: *“...towards the end of the meeting said, ‘Oh okay, we can excuse her now. It’s time to talk men stuff now.’”*

P8: *“For a woman to survive in this male-dominant industry, a woman must act like a man but perform ten times more than a man”.*

P4 on the question how she is regarded on site, said a woman must always display her knowledge before she is accepted while a man is trusted immediately.

P10: *“Male contractors make us feel inferior, undermine us. They think we must rather go to industries like cleaning and cooking. Women are not trusted in construction because the general belief is that we should rather stay in businesses that we are good in. Our traditional role in the household should reflect in the businesses. They think we are weak and would not be able to succeed with the projects.”*

The participants offered the following advice in dealing with discrimination.

P4: *“I would say to women out there, ‘Do what you do best, what you’re good at and never even be offended if a man say something or ... think you’re not good enough to be in this male-dominant industry. That’s how they are, but just do your work.’”*

P10: *“But when you perform, they are surprised and you earn the respect as a contractor.”*

P6 stated that women must always be vigilant. According to her, a woman must always display confidence and knowledge in order for men to accept her as an equal in a professional relationship.

P6: *“...very strong — you must be. And you must also put a very brave face, more especially because I, most of the time, I’m attending meetings with men.”*

3.2.2.7 Theme: Work–Life Balance

Participants all indicated that the construction industry is fraught with complications and tight deadlines, and that success requires a lot of dedication. This makes it difficult to maintain a balance between work and one’s private life. Participants noted that it is very important to create and maintain a balance between the two spheres.

P2: *“I would always create a balance.”*

P1 and P9 advised against dividing one’s focus. When the entrepreneur is busy with a tender, the focus must be on the proposal and there should be no unnecessary disturbances. Private time should be treated the same.

P9: *“When we spend time together ... as a family, we make sure we concentrate only on each other — no cell phones no distractions.”*

P10 noted that she ensured a work–life balance through detailed planning.

P10: *“I diarise every little detail for my household, church, community responsibilities and ... business activities. ...it is all about priorities. I must do everything at the right time and prioritise the different roles. When I am on site, that is my priority and I focus only on that.”*

P2 and P3 agreed that finding the balance requires prioritisation and added that one has to compromise and noted that both work and one’s private life is important. They advised that entrepreneurs create a synergy between the two. P1 noted that an entrepreneur, especially a woman with children, needs a very strong support system, such as childcare facilities and an understanding life partner.

P3 stated that creating and maintaining a work–life balance requires of the entrepreneur to be very organised and disciplined in her approach to the task at hand, whether it is related to the business or family. P5 noted that, in order to maintain a balance, it is important not to fall behind in either sphere.

The participants employed a number of strategies to save time that they could then allocate to high-priority activities, including preparing the week’s meals over weekends and going to the office early to attend to administrative tasks before the other employees arrive. One participant said:

“If you don’t have time, you need to buy time. If it is necessary to outsource specific motherly responsibilities, do it. Unfortunately, it is necessary to sacrifice your time with your family to be able to provide materially for them.”

Most participants stated that entrepreneurs should be aware that family time will, to some extent, be sacrificed in order to run a successful construction company. P6 agreed that a successful entrepreneur should be willing to sacrifice some of her family time, but stated that it is very important to set aside

dedicated personal and family time. All participants, however, agreed that finding the balance is not always easy.

3.2.3 External Factors

3.2.3.1 Theme: Support Entities

The majority of participants noted that they needed intervention and more support from government.

“That culture in our country at the moment is all about self-server enrichment and the people who are in power, who’s supposed to really make sure it happens, they are not doing it. That is the problem.”

One participant indicated that South Africa should look at other countries for a model that assists women’s entrepreneurship and empowerment, not one as fragmented as it is currently.

“I think everything is all over the place. ...the departments work in silos. We don’t have a model. I don’t think, in this country, which can really support women, where everything is in one house. There’s too many departments which are trying to achieve one thing. It doesn’t work.”

Participants noted that, although several ministers in sector departments have announced programmes of empowerment and set aside projects specifically for women and youths, the effects are not visible on provincial level.

In this regard, another participant noted that outsourcing tenders, so-called ‘tenderpreneurship’, does not empower women contractors in the industry, which government should address by ensuring that only bona fide contractors are awarded projects.

All the participants indicated the need for more support and assistance from sector Departments.

One participant observed that the officials of departments are very supportive on site, but that the departments lacks political motivation to support women in construction. She felt that the Department of Human Settlements (The Department) should empower women through mentorship and financing.

Participants focused on the following issues with which they need support and assistance from the Department to remain sustainable:

- ***Continuity in projects***

One participant explained that, if the contractor is not allocated another project when the previous project has been completed, the contractor loses all the revenue from the previous project, because finance charges for capital investment in, for example, equipment, still have to be serviced.

Some contractors did not receive additional contracts, despite recognised high performance. Regarding the selection process, one participant noted:

“It’s not fair, even women who received ministerial recognition for best performing contractors are not getting adequate projects to grow in the industry.”

“That discourages hard work.”

- ***Assistance with problematic projects***

Participants highlighted complications that threaten the viability of projects, such as poor soil conditions, water shortages, no electricity and rocky ground that required blasting and filling. They noted that projects are allocated without even basic feasibility and geotechnical investigations on site prior to tender phase.

Another participant highlighted that contracts to be carried out on problematic sites could only be viable if they could ensure economy of scale.

“The subsidy is not necessarily good. ...and it hasn’t been increased for the last two years and I don’t think it’s a fair amount. You need to have numbers to make economy of scale... If you don’t have enough numbers, then you won’t make it, because our margins are very small, because construction is very, very expensive...”

One participant explained that the cost of deliveries to a small remote site made the project too costly, with a negative impact on the contractor’s sustainability.

“Now, in that case, I’m already at a loss. Your economy of scale is just not sustainable.”

- ***Address administrative delays***

All the participants agreed that they were hampered by administrative delays within the Department.

“...slow communication and support from the department...”

“And late payments also. ‘Cause sometimes ... the payments are late and you have suppliers to pay and ... all the others, I still have workers to pay. ...it pushes the stress level up, I must say.”

“...inspect ten foundations per week. ...the inspector, they came and they found small things. ...maybe we give you three hours or 30 minutes to fix this one, because I must wait seven days ... for inspection. I must wait for seven days ... for another inspection. I think the Department, sometimes they delay us with the small, small, small things.”

One participant noted that the Department needs to monitor and take disciplinary action against poor administrative performance.

- ***Address lack of beneficiaries***

After a project has been handed over for construction, the contractor must first do beneficiary administration and it can take months before enough beneficiaries are registered on the system for the company to start with the first houses. Participants indicated that contractors were expected to complete projects without all the beneficiaries having been approved:

“The beneficiaries were coming in drips and drabs and the project plan was ... to finish that project in six months’ time in order ... to realise the profits of the project.”

“It comes back to beneficiaries, because we depend on these people to give us people that they know that they really need houses and then they delay the process because they don’t actually ask people questions: ‘Have you ever applied for a house before?’ ...so that we mustn’t waste time.”

- ***Liaise with communities***

All the participants indicated that they needed support from the Department through liaison and in dealing with hostile communities.

“Another challenge is water in these villages. I learnt from one of the other contractors also that they had to buy the water from the chief.”

“On site, the challenge is the community. ...the community’s behaviour. ...they would say you are not from their community.”

“...the purpose of appointing a CLO is for them to ... help us with the community, to liaise between the contractor and the community, but they don’t do that. They want to be part of the running of the company”

Several participants explained that they need more assistance from the Department of Human Settlement with regard to communities demanding to be employed. One participant noted that if she cannot appoint them all, they stall progress on the site. She also complained about traditional chiefs demanding remuneration for the project.

- ***Eradicate nepotism/corruption***

All participants indicated the need for the Department to address nepotism and corruption, particularly in the allocation of contracts. Participants emphasised that officials awarded contracts to those prepared to pay a bribe. According to them:

“If you are not political connected you struggle to get sustainable projects but if your work speaks for itself you should be receiving more work.”

“Every Tom, Dick and Harry wants to be in construction. Every member of the Executive Committee brings her or his own people, and regardless if they can do the work, they will get the big projects. Those who are not close to the political leader, or who are not willing to give kickbacks, will not get contracts. Most corruption is due to political interference.”

A number of participants indicated that some officials expect a ‘kickback’ for awarding a contract. However, they noted not being prepared to expose corruption, as they could then “forget about any future contracts”, as there is no safe and suitable platform for whistleblowing.

“And the sad part of it is that, you know, much as I want to challenge them I can do it to a certain extent because I’m afraid that I might be compromised.”

4. Managerial Implications

The managerial implication brought forth by this paper is the **development of a framework of enabling factors** for women business owners’ success in the low-cost housing construction sector of the NWP in South Africa. This framework and the subsequent discussion add to **the theoretical knowledge** of the enablers needed by women business owners to be successful in this male-dominated industry.

The framework presented in this study **emphasised the enablers for women business owners** in construction and conclude that women can be successful in construction, but the **characteristics** of construction should be adapted to the specific needs and abilities of women rather than the current trend of women who must adapt to the male-dominant characteristics in construction. This finding is in line with Abrahams (2017) who advocates diversity in the construction industry to improve the sustainability of construction processes, noting that women have different skills that could be valuable in construction. The main enabler identified for women to be successful in construction are the passion for the industry, dedication and discipline.

The **practical application** of the findings will contribute to the sustainability of women business owners in the low-cost housing construction industry in South Africa as it was based on the experiences of successful women-owned construction businesses in a developing country context. The findings provide direction for women who want to succeed in construction on the enablers and how to avoid the challenges and obstacles in the industry. The findings are important for the industry to recognise the women's voice in construction.

The final contribution of this study is an enabling factor framework (Figure 1) for women business owners in a developing country context which can also be used by institutions to ensure the successful **start-up** of a new business, **sustainability** during the first projects and ultimately **growth** of women as business owners in the construction industry as a force to be reckoned with.

5. Conclusion, Limitations and Future Research

The researcher draws the **conclusions** from the perceptual truth of the participants. The researcher grounds this study in a thorough literature review and in-depth interviews from women entrepreneurs in a specific working environment. This was achieved firstly by the **literature study** that focused on the **challenges and obstacles** and secondly by the **data on the enablers obtained** through the constructive grounded theory process.

The overall objective of the study was to construct a framework of the factors that enable sustainability of women entrepreneurs in construction within a developing country context, SA which is depicted in Figure 1.

This was achieved through the secondary- research objectives (ROs):

RO1: Identify the reasons as to why women enter low-cost housing construction projects and play an important role in job creation and contributing towards addressing SA's housing shortage. During the iterative process it evolved that the reason for entry is part of the passion for the industry and an enabler to success in the growth of the business.

RO2: Explore and identify the enabling factors as experienced by women business owners to succeed in low-cost housing construction projects within a developing-country context. The information in Figure 1 displays the **enabling factors** for women-business owners' **success** in the construction sector with specific emphasis on low-cost housing projects in a developing country context. This framework and discussion add to the **theoretical body of knowledge on the enablers** needed for women-business owners in construction to be successful in their own right in the previously male-dominated construction sector. The framework brought in **new dynamics** to illustrate the three phases of development of the woman in construction, from **entering** the industry to the **sustainability** of the business beyond the first project to the **growth** of the business to fully fledged business in construction. Contrary to other entrepreneurial development models, which are linear in nature this framework, developed from the data obtained provides for **positive progress**, whereby a company can emerge to the next level and if

it regresses to the previous phase, it can grow again by applying the enabling factors. The enablers at the different phases ensure sustainability and growth in the specific phase as well as the business in total.

The limitation of the study: The study focused on women business owners in the low-cost housing construction industry within the NWP, SA, excluding other areas in the field of construction and different geographical locations. This qualitative study was done using a small sample of ten women business owners in a developing-context; therefore, the findings of this study cannot be generalised to other contexts and disciplines.

Future Research: Future research could also be conducted on:

- Comparative studies in other areas of construction with business-owners irrespective of gender would add value to the body of knowledge on enablers for success of entrepreneurs.
- Future studies could also address challenges related to equity legislation and ineffective empowerment initiatives of government.
- The framework presented in this study could be validated through quantitative and longitudinal research.
- The framework presented in this study could be tested in other industries and/or all genders.

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