

The Influence of Formal Education and Business Networks on Women Entrepreneurship: The Case of Durban, Kwazulu-Natal

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Abstract: Entrepreneurship contributes significantly to every nation's socio-economic development, particularly through job creation, poverty alleviation, and innovation. Within developing countries such as South Africa, entrepreneurship has become an important driver of socio-economic development. Previous studies reveal that having adequate formal education and belonging to relevant business networks can be strong indicators of successful business development. However, existing literature also highlights that female-owned businesses often face more barriers to growth and sustainability than their male-owned counterparts, including unequal access to resources, skills development opportunities, and social capital. This study explored nuanced gender perceptions on the influences that formal education and business networks can have on tourism-related business operations in the Durban Central Business District, KwaZulu-Natal. A structured questionnaire survey was used to collect data from a purposively selected sample of 150 tourism-related entrepreneurs, comprising 75 females and 75 males. Descriptive, bivariate, and multivariate data analyses were employed to examine the relationships between gender, education, networking, and business performance. The study did not arrive at a conclusive finding that gender plays a decisive role in differentiating business success or performance, as is often perceived in entrepreneurial discourse. However, several patterns emerged: respondents with tertiary education reported stronger perceptions of business success compared to those without tertiary qualifications; male entrepreneurs expressed stronger agreement that formal education contributes to performance outcomes; and male entrepreneurs tended to be more actively involved in relevant business networks than their female counterparts. The study recommends that entrepreneurship training and mentorship programmes should emphasise the critical role of formal education (rather than gender) in supporting business success, while also creating targeted interventions to encourage greater female participation in business networks.

Keywords: Gender Nuances, Business Networks, Business Performance, Formal Education, Sub-Saharan Africa

1. Introduction

KwaZulu-Natal is one of South Africa's nine provinces. The tourism statistics extracted from the recent State of the Province Address show that tourism has a significant contribution to the KwaZulu-Natal local economy and continues to grow from a R10billion contribution to the Provincial Gross Domestic Product in 2018 to R24billion by 2022 (Tourism KwaZulu-Natal, 2023). According to Ezeuduji and Nkosi (2017), KwaZulu-Natal is well-known for its cultural experiences and heritage. Most visitors to the province of KwaZulu-Natal in South Africa are drawn by the warm weather, culture, nature, and beach experiences available in both its coastal and inland regions. Tourism in KwaZulu-Natal thrives on the number of visitors and the quality of tourists' experience. Therefore, there is no doubt that tourism-related entrepreneurship is critical in this province to serve both domestic and international tourists.

Entrepreneurship is the driving force behind every nation's economy. Developing countries are emphasising the importance of entrepreneurship in establishing a strong economy. South Africa, like any other developing country, created policies that place a high value on entrepreneurship (Meyer, 2019). Meanwhile, research by Iwu et al. (2016) shows that entrepreneurial activity in South Africa is extremely low. The South African government has identified tourism as a massive potential for economic growth (Tshabalala & Ezeuduji, 2016), therefore, entrepreneurship in the tourism industry is a welcome initiative. Sarfaraz et al. (2014) argue that women's active participation is essential for economic development. Unfortunately, the South African tourism industry has insufficient female participation. Studies show that women in tourism and other sectors' businesses occupy low position (Tshabalala & Ezeuduji, 2016) and they have less opportunities for advanced career development in these businesses (Ferguson, 2011). This suggests that South African women may remain on the margins of economic development. Also, the performance of women-owned businesses has been reported to be lower and very constrained in comparison to men-owned businesses (Marlow & McAdam, 2013), as they are likely to close down and less likely to make profit (Fairlie & Robb, 2009).

Literature on women entrepreneurship reveal that there are certain challenges (such as lack of management capabilities, inadequate financial capital, unfavourable societal perception, weak entrepreneurial networking) faced by women with reference to starting and managing businesses in South Africa (Nzama & Ezeuduji, 2020a;

Nzama & Ezeudji, 2020b; Tshabalala & Ezeudji, 2016). It has also been reported for the entire Southern African Development Community (SADC) region, that management positions in tourism industry is dominated by males (Global Entrepreneurship Monitor (GEM), 2012; Nyaruwata & Nyaruwata, 2013). There has been a global call to empower women, and women entrepreneurship is socially and economically desirable (Kimbu et al., 2019), owing to its ability to create job opportunities, enhance women empowerment, and alleviate poverty (Mkhize & Cele, 2017), specifically in the tourism industry with its high potential for economic growth. Regarding entrepreneurial success, adequate formal education (Iwu et al., 2016; 2015; Jiyane et al., 2013; Ramadani, 2015) and formation of business networks (Alam et al., 2012; Greenberg & Mollick, 2017; Jha et al., 2018; Santos et al., 2019) have been earmarked as very important, among other factors, in driving business success. Much of the previous research focused on women entrepreneurs' challenges and perceptions of business operations, but it did not compare perceptions of both genders in the same study to identify significant differences. This study therefore explored nuanced gender perceptions on the influences that proposed business success factors, such as formal education and business networks can have on tourism-related business operations, using the case of Durban Central Business District, KwaZulu-Natal.

2. Overview of Literature

Okereke (2019) defines entrepreneurship as a dynamic process of vision, change, and venture creation that may necessitate specific information, knowledge, and skills in order to occur. Ramadani (2015) emphasises the importance of formal education in business management and problem solving. Educational factors are considered to be influential in entrepreneurial management because those who possess secondary and tertiary education background seem to have better access to information (Jiyane et al., 2013).). Tajeddin et al. (2017) suggest that education can help entrepreneurs, particularly females who may have less access to resources in starting their businesses, as education provides the necessary information (Zlatkirov, 2015). McGowan et al. (2015) argue that level of education does not determine entrepreneurial skills, however, education is related to knowledge and skills, self-confidence, problem solving, commitment and discipline (Ali, 2018), which are factors that contribute to entrepreneurial performance. Other authors in Africa (Iwu et al. 2016) also cited that formal education supports entrepreneurship process and development.

Lack of education in African countries has been labelled as one of the key challenges hindering the success of women entrepreneurs (Daniyan-Bagudu et al., 2016; Nsengimana et al. 2017). Compared to men, educational backgrounds of women entrepreneurs are reported to be generally weaker (Sudarmanti et al., 2013). It must be noted however that entrepreneurs in Africa are more likely to be pushed into entrepreneurship by the prevailing socio-economic factors, such as unemployment (Mersha & Sriram, 2019). It is therefore likely that such necessity entrepreneurs may not have the required skills to effectively develop and manage their enterprises. Chirwa (2008) posits that women lack business training skills and have less business experience than men. Kuada's (2009) study on gender and entrepreneurship in Ghana also indicate that male entrepreneurs have more university education compared to women entrepreneurs who have mostly high school education. Recent South African literature on entrepreneurship indicates that there is a lower level of education among women entrepreneurs. Nxopo and Iwu (2016) posit that women's level of education is relatively low: about 4% with diploma qualification, 56% with matric certificate (secondary school), and 26% with qualifications lower than matric. Jiyane et al. (2012) found that 62% of women entrepreneurs have primary education and 27% had no formal education. Compared to men, women form part of informal (family and friends) networks (Jha et al., 2018; Santos et al., 2019). Whereas men have a broader range of entrepreneurial mentors on their networks than women (Greenberg & Mollick, 2017). Family and friends are perceived as weak and powerless entrepreneurial network, since they are not very helpful in terms of business growth or strong start-up (Vossenbergh, 2013), though they can provide emotional support (Welsh et al., 2017). However, having network of family and friends that are self-employed is very important (Alam et al., 2012).

3. Research Design and Methods

The study aimed to determine if gender differences among tourism entrepreneurs can negatively impact business performance. The emphasis is on formal education and business networks. Structured questionnaires were distributed through nonprobability purposive sampling. The study respondents were chosen based on their specific knowledge of tourism entrepreneurship and willingness to participate. We conducted a survey of 150 entrepreneurs (75 male and 75 female) in Durban Central Business District, KwaZulu-Natal, South Africa. Data was analysed with IBM's SPSS software (version 25). We used descriptive statistics, bivariate analyses, and multivariate analysis. The study used Mann-Whitney U tests to compare the means of responses from two

independent groups (demographic variables) to determine if they differed significantly due to non-normal population distributions of the ordinal variables used to assess business operation statements (perceptions). The study employed Spearman's correlation (two-tailed) test to analyse relationships between ranked or ordinal variables, identifying negative or positive correlations (Veal, 2011). Mann-Whitney U tests were used when dependent variables had an ordinal scale, independent variables had only two groups, and t-tests did not show normal distribution or homogeneity of variance (Veal, 2011).

Multivariate analysis (reliability tests) was employed by this study to check for the level of internal consistencies of variables used to describe factors influencing business operations (formal education, business networks). Researchers suggest that a Cronbach's alpha coefficient of between 0.5 and 0.7 is acceptable in social science research, to denote adequate consistency of variables used in measuring a factor or dimension (Chawla & Sondhi, 2011). Nonetheless, Tavakol and Dennick (2011) posit that a low Cronbach's alpha score may occur if there is a weak interrelationship between the variables used in the analysis, or if few variables are being used to depict a particular dimension or factor. From the reliability tests conducted on the two business operation dimensions: 'level of formal education' and 'ability to form business networks'; dimensions achieved above 0.5 Cronbach Alpha coefficient, hence this study finds the variables contained in these dimensions, internally consistent or related, to measure each of the dimensions. We present the results and discussion of findings in the next section.

4. Results and Discussion

4.1 Respondents' Profile

Table 1 shows that the majority of respondents are South Africans with less than six years of business experience. Nsengimana et al. (2017) suggest that business experience impacts entrepreneurial success. Entrepreneurs are more likely to start a business in response to an opportunity than those who start a business for survival purposes. Mersha and Sriram (2019) state that socio-economic factors, such as a lack of job opportunities, often drive entrepreneurship in African countries. However, this study found that a large proportion of respondents are "opportunity entrepreneurs". The survey results indicate that 57% of respondents consider themselves successful or very successful.

Table 1: Respondents' profile

Variable	Category	Frequency (%)
South African	Yes	88.7
	No	11.3
Gender	Male	50
	Female	50
Ethnic group	Black	52.7
	White	18.0
	Indian	22.0
	Coloured	7.3
Age group	Less than 40 years	61.3
	40 years and above	38.7
Business owner	Yes	63.3
	No	36.7
Business manager	Yes	58.7
	No	41.3
Motivation to start tourism business	Took opportunity	54.4
	Means of survival	45.6
Level of Education	Up to Secondary School (Matric)	44.0
	Tertiary Education	56.0

Variable	Category	Frequency (%)
Number of years in business	Up to 6 years	60.7
	7years and above	39.3
Type of Business	Accommodation	16.0
	Food and Beverage	26.7
	Events Management	10.0
	Tour Operation	3.3
	Travel Agency	4.7
	Tour Guide	2.7
	Car Rentals	7.3
	Resorts	2.0
	Consultancy	2.7
	Souvenir Shop	24.7

4.2 Business Operation Statements

This study’s findings (Table 2) indicate that the respondents perceive formal education and training as an important asset in running a tourism business, as about 77% of respondents strongly agreed or agreed to: ‘the manager’s level of formal education is key to the performance of tourism businesses. Additionally, about 77% of the respondents strongly agreed or agreed with the statement that ‘a business owner/manager should take a business training before starting a tourism business’ and 80% of respondents strongly agreed or agreed with ‘I believe that formal education has contributed in strengthening and developing my leadership skills’. Previous studies (such as Ramadani, 2015; Zlatkov, 2015) posit that entrepreneurs perceive education as one of the key components of entrepreneurial success. This position aligns with the results of this study. About 65% of respondents strongly disagreed or disagreed with the statement: ‘male business owners are better trained than female business owners’ and only 16% agreed or strongly agreed to this statement. Most of the respondents answered in affirmation that ‘they have the ability to run a successful tourism business with their own knowledge’ (about 84% of the respondents strongly agreed or agreed with this statement); which may also be attributed to the level of education evident among the respondents.

Table 2: Business operation statements (%)

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Level of Formal Education and Training					
The manager’s level of formal education is key to the performance of tourism business	40.7	36.7	7.3	12.7	2.7
A business owner/manager should take a business training before starting a tourism business	44.0	32.7	11.3	12.0	0.0
I have the ability to run a successful tourism business with my own knowledge	33.3	51.3	7.3	7.3	0.7
I believe that formal education has contributed in strengthening and developing my leadership skills.	42.0	38.0	5.3	10.7	4.0
Male business owners are better trained than female business owners	10.0	6.0	18.7	51.3	14.0
<i>Reliability statistics (Level of Formal Education and Training): Cronbach’s Alpha = .542, N of items = 5, Valid cases = 150 (100%), Excluded cases = 0 (0.0%), Total =150</i>					
Ability to form Business Networks					
I am an active member of a tourism business network (union)	23.3	22.7	8.7	33.3	12.0
There are no tourism business networks in my area	15.3	21.3	18.7	32.0	12.7

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I depend on other business owners in order to succeed in my business	16.7	48.0	12.0	14.7	8.7
There is no time for attending business network meetings	14.7	18.7	20.0	42.7	4.0
I can meet with other business owners at social gatherings	35.3	44.7	5.3	14.0	0.7
<i>Reliability statistics (Ability to form Business Networks): Cronbach's Alpha = .504, N of items = 5, Valid cases = 150 (100%), Excluded cases = 0 (0.0%), Total =150</i>					

Respondents were asked to indicate their level of agreement or disagreement towards variables or statements showing their 'ability to form business network'. Majority of the respondents agreed to the statement: 'I depend on other business owners in order to succeed in my business', as about 65% of the respondents strongly agreed or agreed with this statement. Results in this study present that about equal numbers of respondents participate or do not participate in entrepreneurial networking, as 46% strongly agreed or agreed with the statement: 'I am an active member of a tourism business network (union)'; and about 45% of respondents strongly disagreed or disagreed with this statement. About 37% of the respondents strongly agreed or agreed that 'there are no tourism business networks in my area', while about 45% strongly disagreed or agreed. Networking provides entrepreneurs with sources of information and means of promoting their businesses (Gidakou, 2015; Rauch et al., 2016; Santos et al., 2019; Ezeuduji, Deen & Nzama, 2025). About 47% of the respondents strongly disagreed or disagreed with the statement: 'there is no time for attending business network meetings', while about 33% of respondents strongly agreed or agreed. These results show that entrepreneurs can make time for entrepreneurial networking, as they benefit from such platforms.

4.3 Correlating Perception of Entrepreneurial Success Level Versus Business Operation Statements

Spearman's Rank Correlation test was performed between respondents' responses to 'perception of entrepreneurial success level' and 'business operation statements. Based on the results in Table 3, it is evident that the gender specific variable: 'male business owners are better trained than female business owners' has no correlation with perceived entrepreneurial success level. There are variables / statements identified to positively correlate with business success in this study. These are statements related to managers' level and impact of formal education, prior business training, membership of business networks, and socialising with business networks. These point that adequate formal education, business training, and membership of business networks positively influence entrepreneurial success level.

Table 3: Correlating perception of entrepreneurial success level versus business operation statements

Statements ^a	Correlated with Perception of Entrepreneurial Success level ^b
Level of Formal Education and Training	
The manager's level of formal education is key to the performance of tourism business	*
A business owner/manager should take a business training before starting a tourism business	**
I have the ability to run a successful tourism business with my own knowledge	N.S
I believe that formal education has contributed in strengthening and developing my leadership skills.	*
Male business owners are better trained than female business owners	N.S
Ability to form Business Networks	
I am an active member of a tourism business network (union)	*
There are no tourism business networks in my area	N.S
I depend on other business owners in order to succeed in my business	N.S
There is no time for attending business network meetings	N.S

Statements ^a	Correlated with Perception of Entrepreneurial Success level ^b
I can meet with other business owners at social gatherings	*

^aQuestionnaire were itemised along a 5-point Likert-type scale (business operation statements): 1, Strongly agree; 2, Agree; 3, Neutral; 4, Disagree; 5, Strongly disagree.

Questionnaire were itemised along a 5-point Likert-type scale (perceptions of entrepreneurial success level): 1, Very successful; 2, Successful; 3, Surviving; 4, Struggling; 5, Unsuccessful.

^bSpearman’s Rank correlation (two-tailed) test significance: *, $p < 0.05$; **, $p < 0.01$; N.S., no significant result

4.4 Comparing Gender Identity With Business Operation Statements

The respondents were asked to indicate their level of agreement or disagreement towards business operations’ variables; these responses were then compared with respondents’ gender. This study employed Mann-Whitney U test to check if there are significant relationships between gender identity and the business operations variables. Results in Table 4 show that there are some significant differences between male and female mean scores regarding some of the variables used to describe business operations. Male respondents in this study agreed more than female respondents to the statements: ‘the manager’s level of formal education is key to the performance of tourism business’, ‘I am an active member of a tourism business network (union)’, and ‘I can meet with other business owners at social gatherings’.

Table 4: Comparing gender identity with business operation statements

Statements ^a	Mean Score (Males)	Mean Score (Females)	Compared With Gender ^b
Level Of Formal Education and Training			
The manager’s level of formal education is key to the performance of tourism business	1.80	2.20	* Males agree more
A business owner/manager should take a business training before starting a tourism business	1.89	1.93	N.S.
I have the ability to run a successful tourism business with my own knowledge	1.97	1.84	N.S.
I believe that formal education has contributed in strengthening and developing my leadership skills.	1.81	2.12	N.S.
Male business owners are better trained than female business owners	3.45	3.61	N.S.
Ability to form Business Networks			
I am an active member of a tourism business network (union)	2.57	3.19	** Males agree more
There are no tourism business networks in my area	3.09	3.01	N.S.
I depend on other business owners in order to succeed in my business	2.52	2.49	N.S.
There is no time for attending business network meetings	3.04	3.01	N.S.
I can meet with other business owners at social gatherings	1.80	2.20	* Males agree more

^aQuestionnaire were itemised along a 5-point Likert-type scale (business operation statements): 1, Strongly agree; 2, Agree; 3, Neutral; 4, Disagree; 5, Strongly disagree.

^bMann-Whitney U test significance: *, $p < 0.05$; **, $p < 0.01$; N.S., no significant results.

4.5 Comparing Gender Identity with Business Operation Statements

In this study, the demographic variables were further compared with business start-up motivation and perceptions of entrepreneurial success level (using Pearson’s Chi-Square and Mann-Whitney U tests,

respectively). Results in Table 5 show that there is no significant relationship between ‘gender’, ‘age group’, and ‘number of years in business’ with ‘business start-up motivation’. Based on the focus of this study, gender did not explain any choice between being ‘opportunity’ and ‘survival’ entrepreneur. Nationality and educational level were identified as the socio-demographic characteristics that have significant influence on the type of motivation to start a tourism business in this study. South Africans are more ‘opportunity’ entrepreneurs whereas non-South Africans are more ‘survival’ entrepreneurs. According to Mersha and Sriram (2019), majority of entrepreneurs in Africa are forced to start a business as a means of survival due to socio-economic challenges. In this case, non-South African entrepreneurs may struggle to find long-term resident permit in South Africa and may be discriminated against in the labour market. They may therefore end up starting a business to survive in South Africa.

Table 5: Comparing Demographic Variables with Business Start-up Motivation and Perceptions of Entrepreneurial Success

Statements		Evidence From Analysis	Compared With Respondents' Demographic Variables ^c
Motivation to Start Tourism Business ^{a, c}			
		Cross-tabulation Results	
Nationality	South Africans	Expected count for opportunity entrepreneurs = 71.8; Actual count = 79	** South Africans are more 'opportunity entrepreneurs', while Non South Africans are more 'survival' entrepreneurs
	Non South Africans	Expected count for survival entrepreneurs = 7.6; Actual count = 15	
Gender	Male		N.S.
	Female		
Age group	Less than 40 years		N.S
	40 years and above		
Level of Education	Up to Secondary School	Expected count for opportunity entrepreneurs = 45.1; Actual count = 52	* Respondents with tertiary education are more 'opportunity entrepreneurs' while respondents without tertiary education are more 'survival' entrepreneurs
	Tertiary education	Expected count for survival entrepreneurs = 29.7; Actual count = 37	
No. of years in business	Up to 6 years		N.S.
	7years and above		
	7years and above	2.46	
Perceptions of Entrepreneurial Success Level ^{b, d}			
		Mean Scores	
Nationality	South Africans	2.42	N.S.
	Non-South Africans	2.41	
Gender	Male	2.49	N.S.
	Female	2.35	
Age group	Less than 40 years	2.34	N.S.
	40 years and above	2.53	
Level of Education	Up to Secondary School	2.79	** Respondents with tertiary education agree to being more
	Tertiary education	2.12	
No. of years in business	Up to 6 years	2.39	N.S.
	7years and above	2.46	

^aQuestionnaire was itemised categorically: 1, Took opportunity; 2, Means of survival

^bQuestionnaire were recoded into 3 categories (perceptions of entrepreneurial success level): 1, Very successful and 2, Successful, were recoded to mean "Successful". 3, Surviving; to mean "Surviving". 4, Struggling and 5, Unsuccessful, to mean "Unsuccessful".

^cPearson's Chi-Square test significance: *, $p < 0.05$; **, $p < 0.01$; N.S., no significant results.

5. Conclusion

In this study, we explored nuanced gender perceptions on the influences that the level of formal education and belonging to business networks can have on tourism-related business operations, using the case of Durban Central Business District, KwaZulu-Natal. Firstly, we found that adequate formal education, business training, and membership of business networks positively influence entrepreneurial success level. Secondly, gender has no effect on business start-up motivation (becoming 'opportunity' or 'survival' entrepreneur). Thirdly, the only socio-demographic characteristic that has a significant influence on 'entrepreneurial success level' is the 'level of formal education'. Respondents with tertiary education perceived themselves more successful than those without tertiary education. Fourthly, male respondents agreed more than female respondents that they are active members of tourism business networks, and they also meet with other business owners at social gatherings. This study therefore recommends more entrepreneurship training and mentorship programmes in KwaZulu-Natal, South Africa; and these should emphasise that formal education (not gender) supports business success and encourage women entrepreneurs to be active members of relevant business networks, that support their business growth and development.

Ethics Declaration

Ethical clearance for this paper was obtained from the University of Zululand Research Ethics Committee (Reference: UZREC 17111-030). All procedures performed in this study were in accordance with institutional ethical standard.

AI Declaration

The authors declare that no generative artificial intelligence (AI) was used in conceptualising, drafting, analysing data and writing this paper.

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