

Women and apparel entrepreneurship: An Exploration of Small Business Challenges and Strategies in Three Countries

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Abstract:

Purpose – The purpose of this study was to explore strategies used by successful female entrepreneurs to manage the challenges of running a small apparel business.

Design/methodology/approach – A qualitative research design was used. Primary and secondary data were collected on small business in three countries: Russia, South Africa and Thailand. In-depth interviews were conducted with a total of 11 female small apparel business owners. Businesses ranged from tailoring and custom clothing shops, to small-scale design and production, as well as small apparel retail stores.

Findings – Three emergent themes highlight the similarities and differences that surfaced across the participants' narratives. Key issues within the thematic areas point to the need for these women to be creative in finding resources to start and grow their small apparel businesses, and to manage the competition that they face within this industry.

Research limitations/implications – It is difficult to generalize the findings of this study beyond the sample. Implications of the findings for understanding the needs of female apparel entrepreneurs and small business owners are considered.

Originality/value – Despite the significance of women to the apparel industry as well as small business ownership, thus far, the role of women as apparel entrepreneurs and small business owners has been under-examined in the literature. This study offers insight into what it is like for women seeking to succeed as apparel entrepreneurs and small business owners.

Keywords: Entrepreneurship | Apparel industry | Women | Small business

Article:

Women-owned small businesses are making increasingly important contributions to the global economy and are developing at a faster pace than those of men (Langowitz and Minniti, 2007). Despite the masculine focus within academic entrepreneurial studies (Ahl, 2006), it has been proposed that women-owned businesses comprise approximately 30 per cent of the total number of all small enterprises in most countries (Javadian and Singh, 2012; Minniti et al., 2005; Minniti and Naudé, 2010). Moreover, women have long been associated with the apparel industry, both in terms of production as well as retail jobs (Collins, 2003). The production of apparel products has historically been associated with women's labor (Barber, 1994) and, even today, employment in the apparel industry is often thought of as a predominantly "female" kind of occupation (Bix, 2002). Yet, despite the significance of women to the apparel industry as well as small business ownership, thus far, the role of women as apparel entrepreneurs and small business owners has been under-examined in the literature.

While there is limited research on women- and apparel-related entrepreneurship in general, there is even less that explores the topic relative to countries outside of the USA. That is, few studies explore small apparel businesses within different countries. By definition, the apparel industry consists of establishments primarily engaging in manufacturing and selling mass fashionable clothing and clothing accessories (Industry Canada, 2013). According to Scott (2006), small companies are integral to the apparel industry in nearly every country in the world. Due to low entry barriers and a highly fragmented global supply chain, most apparel businesses are either small or medium in size (Kunz and Garner, 2011; NCTO, n.d.). An examination of the small apparel business from a cross-cultural perspective is therefore needed, particularly that which focuses on female apparel entrepreneurs who operate in non-US contexts. Researchers have also suggested that to better understand the roles of culture, social norms and various institutional factors in influencing women in other countries to become entrepreneurs, additional cross-cultural entrepreneurial studies are warranted because such studies may offer insight into alternative social organizations with implications for gaining greater insight into what entrepreneurship means for women (Ahl, 2006; Kobeissi, 2010). Thus, the purpose of this study was to explore the experiences of female entrepreneurs who own and operate small apparel businesses within three different countries: Russia, South Africa and Thailand.

Background

Over the past ten years, a growing number of studies have emerged on the topic of women entrepreneurs and small business owners, particularly from a motivational perspective (Aidis et al., 2007; Hossain et al., 2009; Huarng et al., 2012; Naser et al., 2009; Sadi and Al-Ghazali, 2010). That is, researchers have focused on identifying and

understanding the reasons why women seek to start their own business (Jamali, 2009). Findings suggest that women's motivations do not differ greatly from those of men. Instead, it is the challenges faced by female small business owners that differentiate their entrepreneurial experiences from those of males (De Bruin et al., 2007; McDougald, 2007; Miller et al., 2003, 2011).

A review of these studies reveals three common challenges faced by female entrepreneurs and small business owners:

- (1) garnering sufficient financial support to succeed;
- (2) having access to mentors, networks and other types of social resources; and
- (3) balancing the demands of work with those of family.

Similarly, Brush et al. (2009) proposed a gender-aware "5M" framework for women's entrepreneurship, suggesting factors that are considered as "fundamental building blocks of business viability". They suggested that to further a holistic understanding of women's entrepreneurship, two additional Ms (i.e. motherhood, and meso-/ macro-environment) need to be included alongside the original three (i.e. money, market and management). While motherhood reflects the impact of household and family on women's entrepreneurial aspirations (Jennings and McDougald, 2007), the meso-/ macro-environment factor highlights the importance of expectations of society and cultural norms for women's entrepreneurship (Carter et al., 2007). Exploration of gender-based differences in the entrepreneurial experience is typically done within a feminist theoretical framework (Aidis et al., 2007; Marlow, 2002), citing the general economic and social marginalization of women in the work sphere and, particularly within developing countries, as greatly impacting women's ability to succeed even when self-employed. Thus, the following sections examine each of the three types of challenges in light of the gender-based perspective found within the literature.

Financial support

Research suggests that one of the biggest challenges for most small business owners, but particularly female business owners, is obtaining financial resources, in as much as access to financial resources impacts the long-term success of the business. For example, Miller et al. (2003) found that a lack of available financing might lead to decreased financial performance among small retail and service firms. The fact that women-owned businesses fail more often than those owned by men may in part be due to the fewer opportunities they have to secure financial support as compared to men (Alsos et al., 2006; Fielden and Dawe, 2004). Indeed, even though one study found that female small business owners are typically more educated than males (Crowling and Taylor, 2001), there is evidence to suggest that female entrepreneurs often have less money to start with than their male counterparts (De Bruin et al., 2007).'

To be sure, the acquisition of resources is essential for small business success (Brush and Chaganit, 1999). Alsos et al. (2006) examined a wide range of businesses and found that gender makes a substantial difference when it comes to obtaining loans necessary for new business start-up. Even when controlling for differences in funding perceptions, gender remains a key determinant in the amount of money obtained by small business owners (Alsos et al., 2006). This difference may be exacerbated by the fact that, on average, women have lower incomes than men, which may make them less attractive to banks and lending agencies when seeking to borrow start-up money (Marlow, 2002; Marlow and Patton, 2005). On the other hand, Carter et al. (2007) reported that male and female loan officers tended to differ in terms of certain criteria employed when approving applications. That is, although both male and female loan officers employed similar criteria in approving loan applications, female loan officers tended to emphasize procedural and business elements of the loan application, whereas male loan officers focused more on individual decision-making and negotiation when deciding whether to approve the loan. Particularly, male loan officers were more likely to seek commitment from the female loan applicants as compared to male loan applicants.

In an analysis of female entrepreneurs and financial support in Western countries, Marlow and Patton (2005) propose that women's lack of access to such resources is part of a wider system of disadvantages they face when seeking to become entrepreneurs. Likewise, using the Global Entrepreneurship Monitor (GEM) United Kingdom 2004 database, Roper and Scott (2009) found that female entrepreneurs tended to face barriers in obtaining business start-up loans from banks. As such, this tended to discourage these women from engaging in small enterprise activities (Kwon et al., 2011). Others argue that because women are associated with work in the lower-paid sectors, such as service, they often end up starting businesses in this sector as it is less costly in terms of start-up (Akehurt et al., 2012; Loscocco and Robinson, 1991; van Hulten, 2012). However, these businesses are also more likely to experience financial difficulty and to fail as compared to small businesses in other sectors (Marlow and Patton, 2005). Such studies point to an underlying foundation of disenfranchisement faced by women who are looking for financial support to start or grow a small business.

Similar results were reported by studies on women and entrepreneurship in developing countries. Findings suggest that a lack of access to financial capital to assist female entrepreneurial activities is the biggest challenge faced by women in developing countries (Singh and Belwal, 2008; Tambunan, 2009). For example, in a study on women in Zimbabwe, Horrell and Krishnan (2007) found that a lack of income inhibits women's ability to garner start-up money. In a study on women in Ethiopia, Bekele and Worku (2008) found that women-owned businesses were more likely to fail if they were not able to obtain financial support in the form of loans. Ahmad (2011) reported that women entrepreneurs in the Kingdom of Saudi Arabia (KSA) indicated that access to and need for financial resources are the top challenges they encounter at start-up. Yet women in developing countries often have difficulty obtaining capital due to lower levels of education and a marginalized role in the labor market (Minniti and Naudé, 2010). Some have suggested that such difficulty, in turn, has resulted in women's lack of confidence in their

potential to become entrepreneurs (Langowitz and Minniti, 2007; Yueh, 2009). As such, a primary objective of this research is to investigate the financial challenges faced by female entrepreneurs and small apparel businesses and the strategies they use to deal with them.

Social resources

Similar to a lack of access to financial support, the literature indicates that women struggle to obtain social resources needed to start or grow a small business, such as mentoring, networking and opportunities for professional development. A study by Miller et al. (2011) on small apparel storeowners in the USA suggests that networking is useful for small business owners, particularly those within rural communities. For example, because these storeowners believed they lacked specificity in their education, networking assisted with generating knowledge related to budgeting and financial planning. Minniti and Naudé (2010) argue that it is precisely because women lack access to financial capital that building business networks is critically important. That is, when females have access to social resources like networks they are more likely to overcome the barriers to obtaining financial support (Carter et al., 2003). Likewise, Kwon et al. (2011) reported that women's perception of financial constraints tended to be less negative if their networks included others who were in business for several years. However, because they occupy marginalized social and economic locations, women oftentimes lack the kind of network that can benefit their businesses (Liao and Stevens, 1994; Popielarz, 1999; Renzulli et al., 2000).

Other studies have indicated a similar level of importance of mentoring for one's managerial and business skills (Huarng et al., 2012; Welsh et al., 2014). For example, Welsh et al. (2014) found that although Saudi Arabian women entrepreneurs who operate their family business tended to be more confident in their people skills and innovation as compared to those who run non-family businesses, these women indicated that they need additional skills in the areas of marketing, financing and purchasing. Such skills can be obtained through family support, external support or the combination of both. In a similar vein, in Huarng et al.'s (2012) study, Spanish women entrepreneurs indicated that they were likely to engage in running small businesses if they received proper managerial training, as they believe that such training is a key to business success.

Research suggests that women in developing countries also lack the means to build adequate social networks to support their businesses (Singh and Belwal, 2008), especially outside of the immediate family (Minniti and Naudé, 2010). As a woman's network typically lies within her family, she often has to rely on what the family can provide. For example, in their meta-analysis of small firm growth in developing countries, Nichter and Goldmark (2009) found that a woman's marital status along with the financial assets that she brings into the marriage are determinants of whether she will engage in entrepreneurial activities. Unless the family is already engaged in small business ownership, the woman must find ways to build business contacts either through her husband or immediate family, which can be difficult in light of the

demands already placed on her as wife and mother (Nichter and Goldmark, 2009). As an objective of this study, the ways in which female small apparel business owners use social networks is explored, particularly in light of their strategies for growing the business as well as managing both work and family commitments.

Work/family considerations

Research has begun to explore what business ownership means for achieving a work/family balance. This balance has been discussed at length in research on women in the workforce in general (Hopkins and O'Neil, 2007). It is expected that female entrepreneurs may experience the same challenges despite the fact that the research on entrepreneurial motivation has identified greater control over work/family time as a common reason why women pursue self-employment (Daniel, 2004; McDougald, 2007). In one study, Duberly and Carrigan (2013) interviewed 20 "mumpreneurs" about their experiences with finding a balance between their new ventures and family. The majority of "mumpreneurs" indicated that the main reasons it was important to start the business were to generate family income and to overcome social expectations related to achieving both career success and motherhood. However, they all indicated having experienced challenges in the new role of business owner when seeking to balance work and family. Jamali (2009) reported a similar difficulty in striking a balance between work and family among Lebanese female entrepreneurs.

Research on the topic of women, family and work has mainly focused on antecedents (number of roles, time demand, family demand and partner's job) and consequences (conflict, job turnover, performance, satisfaction and burnout) (Las Heras and Hall, 2003). Maintaining a balance between work and family seems to be of greater concern to women than to men (Rothbard, 2001), and this may ultimately hold women back from career advancement due to family-related career interruptions (Burke, 2002). Moreover, women's career successes are often evaluated by the same criteria used to evaluate those of men, although the latter do not typically experience the same levels of work/family tension (Hopkins and O'Neil, 2007). It has yet to be determined whether female entrepreneurs are better able to achieve a balance between career success and family considerations as compared to women who are not self-employed (McDougald, 2007). An objective of the present study is to examine the extent to which female apparel entrepreneurs are able to balance the demands on their time.

Method

The guiding question of this research is: How do female entrepreneurs manage the challenges of running a small apparel business, particularly relative to the three key issues of financial support, social resources and balance found in the literature? A qualitative research design was used and both primary and secondary data were collected on small business in three countries: Russia, South Africa and Thailand. These countries represent vital mid-sized apparel

markets in Europe, Asia and Africa, and small businesses play a significant role within the economies of each of the three countries (Xavier et al., 2013). According to the World Economic Forum, which ranks 148 nations based on 12 pillars of competitiveness, all three countries fall into the same category of efficiency-driven economies, indicating they moved from a more basic level of factor-driven economies but have not yet reached the level of more sophisticated innovation-driven economies (Global Competitiveness Report, 2013)[1]. Russia, South Africa and Thailand also have similar Global Competitiveness Index rankings (Table I).

Classified as “moderate performers”, the three countries have similar Global Entrepreneurship and Development Index (GEDI) ranks and scores, both in general as well as in terms of gender (Table I). GEDI measures and ranks the entrepreneurship climates of 120 countries[2]. The index consists of 31 variables, 14 pillars and 3 sub-indices (Szerb and Acs, 2011). The three countries’ scores and ranks are approximately in the middle range of all countries included in the GEDI study and particularly so within the thirty-country sample used to calculate the worldwide female entrepreneurship index (Gender GEDI, 2014). In addition, all three countries scored “better in the Gender-GEDI Index with respect to high potential for women’s entrepreneurial development than for general entrepreneurial conditions” measured by the GEDI (Gender GEDI, 2014, p. 10). A report by GEM, which has been assessing the state of the entrepreneurial world context by nation for 15 years, presents similar findings (Global Report, 2013). Outside of Sub-Saharan Africa, only a few countries have similar rates of men and women participating in entrepreneurship, namely, Brazil, Indonesia, Philippines, Thailand, Russia and Switzerland (Table I). For the rest of the countries, “entrepreneurship rates are lower among women relative to men” (Global Report, 2013, p. 36). Similar levels of economic development and high involvement of women in entrepreneurship in Russia, South Africa and Thailand make these three countries appropriate to include in the present study.

Table 1. Development and entrepreneurship indices by country

Indices	Russia	South Africa	Thailand
Global Competitiveness Index, rank (based on 148 countries)	64	53	37
Global Entrepreneurship Development Index, rank (based on 120 countries)	69	50	64
Gender-Global Entrepreneurship Development Index, rank (based on 30 countries)	18-19	11-13	17
Men participating in entrepreneurship, per cent	6	12	18
Women participating in entrepreneurship, per cent	5	9	17

Apparel industry data indicate further similarities among the three countries, particularly with respect to entrepreneurial and small business activity. These data suggest that entrepreneurship is on the rise in Russia, a former communist country, where textile- and apparel-related small- and medium-sized enterprises comprise 7.3 per cent of all businesses and employ upwards of half a million people (Federal State Statistics Service, 2013). The number of small- and medium-sized firms operating in Russia has grown steadily over the past three decades, increasing nearly 76 per cent from 1997 to 2007 (Federal State Statistics Service, 2013). Despite difficult economic conditions, small apparel enterprises in Russia continue to flourish.

South Africa's textile and apparel sector is among the most established of its manufacturing industries (South African Textile Industry, 2010). According to one source (Industrial Development Corporation, 2007), the industry employs approximately 230,000 people, with 67 per cent of this total being female. According to Vlok (2006), most businesses in the country's textile and apparel sector are small- and medium-sized, employing between 20 and 200 people.

Textile and apparel businesses are also critical to Thailand's economy (Lotharukpong, 2004; Supachalasai, 1998). As of 2011, there were more than 4,500 factories located in Thailand and more than 1 million people employed within textiles, apparel and related industries (Thailand Ministry of Finance, 2011). The country is also extremely pro-entrepreneurship, as small businesses employ 60 per cent of the overall workforce and generate about 50 per cent of the country's GDP (International Entrepreneurship, 2010). Small-sized apparel firms have experienced significant growth in Thailand since the 1980s, as the apparel industry is now one of the highest in terms of the number of small- and medium-sized firms (Bakiewicz, 2005). Further, over 80 per cent of the apparel industry labor force in Thailand is female (Thai Labor Campaign Organization, 2014).

Data collection

Interviews were conducted with a total of 11 female entrepreneurs who own small apparel businesses in one of the three countries (Table II). Previous research on women and entrepreneurship suggests that an in-depth understanding of the personal experiences of females who run small businesses is needed, and is best achieved through in-depth interviews within the participant's natural setting (Jamali, 2009; Weeks, 2009). The interviews took place in the entrepreneur's office/workspace, which, in all cases, was also the location that was the most convenient for her. Participants were recruited via referrals and snowball sampling, starting with recommendations for potential participants made by university faculty within the three countries. Because only half of all start-ups with employees remain open after the first four years (SBA, 2009), only female-owned apparel companies that have been successful for at least four years were included in the study.

Table II. Description of female-owned businesses

Company code	Country	No. of employees*	Years in business	Business type
R1	Russia	15 full-time + 15 part-time	7	General apparel and uniforms
R2	Russia	7 full-time	5	Children's wear and school uniforms
R3	Russia	15 full-time	14	Fur and custom apparel
R4	Russia	8 full-time	6	School uniforms
SA1	South Africa	130 full-time	15	Homegoods and apparel
SA2	South Africa	40 full-time	12	Textile and apparel design
SA3	South Africa	1 full-time + 1 part-time	4	Apparel store
SA4	South Africa	42 full-time	10	Apparel design and store
T1	Thailand	24 full-time + 17 part-time	12	Small scale apparel production
T2	Thailand	12 full-time	14	Tailoring and custom apparel
T3	Thailand	15 full-time	15	Knitwear

Duration of the interviews ranged from 45 to 90 minutes. To achieve consistency and a systematic approach to data collection, interview questions were semi-structured and the researchers followed this guide during the interviews. Interviews were audio recorded with the participant's consent. Four interviews were conducted in Russia, four in South Africa and three in Thailand. As the goal of an interview study is to understand a phenomenon from the perspective of individuals who experience it, women entrepreneurs who own small apparel-related businesses were the focus of the sample (Denzin and Lincoln, 2000; Hodges, 2011). The businesses represented by the sample included common types of small apparel businesses, such as tailoring and custom clothing shops, small-scale apparel design and production operations, as well as apparel stores. Number of employees depended on the type of small business the woman owned, and ranged from a greater number for those involved in production to fewer for those who operated retail stores. Questions focused on the participant's perceptions of the opportunities and challenges she faces in owning and operating her business.

To achieve a deeper understanding of responses, interviews began with grand tour questions (McCracken, 1988), such as When did you start your own business? and Can you describe what that was like? and then progressed to more in-depth kind of questions and probing that related to the guiding research question, as well as the three objectives of the study. For example, What is the most challenging for you on a day to day basis? Why? Do you rely on a network of resources to maintain or grow your business? If so, what and who comprise these resources (e.g. family members, friends, business contacts, etc.)? Is it important to you to maintain a balance between work and home life? If so, how do you achieve this balance?

All interviews were conducted by the researchers and questions were asked in the language that the participant felt most comfortable speaking. Therefore, the interviews in Russia were conducted in Russian, those in Thailand were conducted in Thai, and the South African interviews were conducted in English. Each interview was then transcribed verbatim. Transcriptions of interviews conducted in English were reviewed and verified by three members of the research team. Transcriptions of interviews that were not conducted in English were translated from Russian or Thai to English and the translations were reviewed against the original transcriptions by two bilingual members of the research team.

Data analysis

Upon completion of data collection, a step-by-step procedure for analysis and thematic interpretation was followed (Spiggle, 1994). First, transcriptions were read and content coded for common meanings at the global level, or meanings that surfaced across all of the interviews (Thompson, 1997). Second, the researchers moved back and forth between the data and the emergent thematic analysis. Third, as more concrete themes emerged over time, related issues that surfaced were grouped by theme and used to structure the interpretation (Spiggle, 1994). This overall approach to analysis and interpretation allowed for in-depth exploration of the experiences of the women entrepreneurs and the development of insight into what it is like for them to run their small apparel businesses through the discovery of shared meaning (Giorgi, 1997; Lehmann et al., 1998). An initial interpretation was developed by two of the researchers, and then all members of the research team worked in tandem to refine the themes and achieve internal consistency within the interpretation (van Manen, 1990). The interpretation presented below highlights the experiences of the 11 women and considers the key issues discussed during the interviews relative to those that emerged in the literature as a means of framing these experiences.

Interpretation

Interpretation of the interview data indicated that participants experience a variety of challenges, some of which they believe are due to being female and self-employed. Most, if not all, of these challenges surfaced in each interview, regardless of the entrepreneur's particular

country. As a whole, the women managed these challenges in creative and innovative ways. Three broad areas emerged that reflect these challenges and illustrate how participants dealt with them:

- (1) figuring out how to do more with less, particularly relative to growing the business;
- (2) finding ways to deal with the competition; and
- (3) meeting time constraints and demands, including career and work related considerations as well as those of a personal and/or family nature.

Themes that comprise each area are used to structure the interpretation and are discussed in terms of the issues important to understanding the entrepreneurial experience of the women. Actual participant names are not used for the purposes of maintaining confidentiality (Table II).

Doing more with less

Themes that comprise each area are used to structure the interpretation and are discussed in terms of the issues important to understanding the entrepreneurial experience of the women. Actual participant names are not used for the purposes of maintaining confidentiality (Table II).

At no point did we have investment [...] we basically worked without salaries for two years. So you did the work, you waitressed and did funny jobs to pay for the raw materials and you then did the work (SA2).

At the time of the interviews, economic instability was an international reality as a result of the recent global economic crisis. Consequently, participants talked about the difficulty they faced in obtaining funding, particularly due to the type of products they created/sold. Some even indicated that the apparel “industry in the [country] is in dire straits, it is struggling” (SA2) and because of this “a lot of [apparel] companies fell by the wayside” (SA4). For the South African and Russian business owners in particular, government and banks were unsupportive and were not interested in loaning funds needed to foster small apparel business development. One of the Russian women pointed out that although she thought “it would be possible to get a loan from the bank, the interest rate that they ask for is way too high for small businesses to be able to pay it back” (R2). Another Russian participant stated that “[...] no one would give us any loans in Russia. Who in Russia can give us a loan? [So] we just started the business ourselves” (R1).

Oftentimes lack of money meant the inability to hire more workers. Thus, the women talked about having to wear “multiple hats” and to teach themselves the skills they needed rather than adding to their payroll commitments. As one of the Russian participants explained, “We can do the work of any of our employees. We can fill in for anyone, sewing machine operator, cutter, anyone [laughs]” (R2). One South African woman described how she and her business partner

had to learn the financial skills necessary to run the business because they lacked the funds to hire someone else to do it:

We did not know how to do invoicing and I did not know what a statement was so I bought a book on financing and I started reading because I had to do the accounts (SA2).

On a similar note, one Russian participant talked about how lack of funds means more work for her because she cannot afford to pay someone else:

We need more money to invest in the business, if we expand, then we need a manager who will handle the sales [...] right now I do everything myself, I have to wear lots of hats. But I cannot hire anyone right now since I'd need to pay him/her, and to be able to pay a salary, we need to expand first, to buy more fabrics to produce more, and it's just a vicious circle (R2).

Growing the business was a common goal among the participants. However, because of a lack of financial capital, as one Thai participant explained, many do “not [have] a lot of money to invest in marketing” (T2) to build the momentum required to grow. Similarly, other participants talked about having to use low-cost methods such as word-of-mouth to market themselves. For example, a South African business owner explained that “luckily for my shop, word of mouth has been amazing [...] and that [...] is the base marketing for us” (SA3). Others, such as T1, describe it as a useful tool for small businesses that want to attract new and retain existing customers: “We are a small factory so word-of-mouth that we are good quality [is important]”. The women described other creative ways to market their businesses. As one South African participant stated, “If you have a small budget you work within your limits, be creative” (SA3). Two business owners intentionally sought opportunities for relationship building as a sort of low-cost marketing technique (SA2, SA4). For these small businesses, traditional and electronic word-of-mouth as well as nontraditional venues that offered exposure to potential customers proved successful ways to market their businesses. In light of limited financial flexibility and little to no budget for marketing, the women took such approaches out of necessity.

The notion of growth revealed a kind of double-edged sword faced by the participants, particularly those who were involved in the production side. Several of the participants relied on who they know to not just start their businesses, but to grow them as well. As one of the Russian business owners described, developing a reputation prior to starting a business has allowed her to expand her customer base:

We had already created the name for ourselves. We are very well known in the city for the type and quality of work we can do. So, our reputation brings us new clients as well as old ones come back, too.

Social networks helped these participants bring in more business, yet money is still required to purchase the equipment and materials necessary to be able to meet the challenges involved in growth, which, in this case, means producing more apparel for more customers.

For one of the Russian participants, taking risks is necessary even though it may mean negative outcomes. As she explained, there is a great deal of investment in materials involved in an apparel production business and this means having the wherewithal to avoid putting one's business at risk of total loss through poor decision-making:

Be flexible and ready to adjust when a situation changes, being able to take the risk but also to manage the risk to avoid dangerous situations. In [the] apparel industry, this is very important. You can imagine if you picked wrong fabric, for example, for these 7,000 aprons [...]. If you picked up a wrong supplier, or screw up a contract, it's a disaster [...]. Details are very, very important (R1).

For this participant, though there are challenges to grow the business, growth takes place in a kind of symbiotic relationship between the owner and the company. She stated:

I think what made us successful is our passion to what we do. Trust your intuition [...]. For example, you love your child the way he is. And you wish the best for him. [It's the] same with your own business. You just love it, and it grows together with you. Also, when we were just starting, we did not expect to become rich quickly, that's for sure. We knew that it won't be fast and easy. We were patient. We were ready that it might take time before we [would] see our business successful, as it is today.

Managing the competition

Competition proves to be a major challenge for the participants. Interestingly, though each runs a small business, they all talked about how the competition comes from local companies as well as imported apparel goods. For one Thai participant, the local competition was fierce, if only because of the high number of small apparel businesses in Thailand:

Oh it's very difficult if you want to launch this [kind of] business today. It is very competitive and you see we have so many small businesses that sell apparel [...]. It's hard to survive or expand your business (T3).

A South African participant said:

[...] we introduce the lifestyle range that we branded so we can compete in the open market [...]. Initially when we branded we thought we would stick to something that matches our identity [...]. We literally went into another direction and looked at the

trends and looked at what shops are doing at the moment and we decided on a brand (SA1).

For most participants, the number one type of competition is pricing. As a South African owner of an established small apparel retail store explained, local competitors with low overhead can offer the customer lower prices than she can:

The biggest competition we have at the moment is locally. I think that especially with some of our customers, it is a price-driven market so [retailers] are constantly looking for new suppliers to supply them with product that is priced right because they would rather not put product in at the wrong price; so for them, they would rather have a product that is much reduced from the original and have it at the right price because that is what they believe is the formula for success. In that sense we often come up against competition of [local] small businesses that are just starting up and have lower overheads and don't need to maintain certain profits and things like that and so are able then to undercut our price points (SA4).

Not only do the women have to compete with local small businesses on price, but they also talked about the difficulty of competing with imports from countries with lower wages, making the cost of imported goods significantly less than what their businesses are capable of offering to customers and buyers. As one South African designer put it:

Competitors have inevitably been some of the cheaper imports, which unfortunately the retailers succumb to [...] you will always have your Chinese manufactures and they become so damn good at it [...]. The quality is improved and the pricing is always good so what we are saying is that there is that little niche market where you can produce an item that is more unique which isn't going to be seen in the four different big retailers [as] the same product across the country (SA2).

Participants from all three countries pointed to China as the biggest external source of competition, explaining that they cannot offer products at the price point of the imports. Instead of trying to compete on price, these female entrepreneurs sought other ways to manage the competition. For instance, all talked about offering products that addressed a particular niche, as a means of making their offerings unique and/or specialized. As one Thai participant explains, she deliberately targets a “niche market [...] the special people [who] want [something] unique” or are looking for “niche market quality” (T2). Others position their products “pretty much in an upper market” (SA2).

The women talked about targeting customers through a quality product or added value. For example, a Russian participant explained that unique design along with quality construction

and materials give her business an edge over the competition, especially the garments coming into the country from China:

It's tough competition [...] the only thing we can compete with China on is the quality. This is the only thing we can beat them on. The overall design and aesthetics, construction quality, material quality, all of these combined [...] gives us an advantage (R2).

In addition to targeting consumers that desire high-quality products, the women attempt to compete by offering differentiated products, including custom design services. As one Russian participant explained, "Each pattern is drafted according to the person's measurements and made specifically for them". That is, through attention to design and surface detail, she can provide a product that differentiates her from the competition:

We work with every client individually so that outfits would reflect her personality and individual style. Usually, it's a very unique design, with lots of embellishments, like embroidery [...] working with individual customers and making one-of-a-kind garments (R1).

Another strategy used by the women to manage the competition was to offer outstanding customer service. All of them stressed the importance of service to maintaining their business, regardless of the nature of that business. Two of the Russian participants emphasized the need to be "very customer oriented" (R4) and "[...] very careful with each and every client to do everything to keep them happy" (R3). On top of focusing on the customer, one South African participant talked about the need to pay attention to every detail, however small:

We distinguish ourselves by giving them added information, added benefits, doing designs and making sure orders are on time and making sure our quality is correct. Making sure that the product that we present is quite fashion forward and I think that distinguishes us to a certain degree from our competition (SA4).

Some participants talked about how they actually formed their businesses around offering exceptional customer service. For example, one South African participant expressed how she makes personal service a hallmark of her company:

This nice thing that we have with our shop is clients can really come in and this would be like their living room. Like I've gotten clients and they would come in and bring a bag and they say, "I am going to a wedding and I need something that goes with what I have." So, it's a lot more personal which is nice for some clients and because it is not in a mall, people prefer coming here because they don't have to worry about the traffic and the

parking and the people, a lot of people, you know, the personal customer service, they just love it (SA3).

In addition to targeting the customer through unique, high-quality products and exceptional customer service, some of the business owners were considering making themselves more competitive by offering their products beyond their respective domestic markets. These women talked about “thinking globally” (SA3) and “looking outside” (T1). As a South African participant described:

It is one of our objectives to export products internationally [...]. I think it is something that we are all looking at and [are] vigilant about finding a product to market internationally (SA4).

Although the women were not involved in exporting their products internationally, several sourced fabrics from other countries, and a couple had plans to expand beyond the local market at some point. Thus, like one South African participant, they are preparing their companies accordingly:

My partner has started Mandarin lessons so she can speak a little bit of Mandarin. It would be something that we should concentrate more on going forward [...] we spend days on end with [a Chinese company] and sometimes there is a language barrier (SA4).

Offering the customer high-quality goods, better service and custom options are strategies that the female apparel entrepreneurs use to stay competitive. Some are considering expansion beyond the immediate market. All relied on market knowledge and offering the customer the right mix in terms of a product, service and/or experience.

Striking a balance

The women with families found it challenging to balance work and family obligations. Interestingly, most indicated that the motivation to pursue entrepreneurship was due to the flexibility it offered them as wives and mothers or that it allowed them to help others within the family. However, the reality is that they find it difficult to draw boundaries between the two. Participants talked about how easy it is to bring work problems home or to have to deal with a family emergency during work time. Despite the challenge it presented, participants found that the need to balance work and family provided a certain amount of perspective on both. For example, one of the South African women described how family responsibilities helped her feel motivated to deal with the issues and problems that arose in the business. Conversely, the business put family issues in a different light:

What I can tell you is that having a family gives you enormous perspective on your business because [...] when you walk in the next morning [to work] it has a dual function because you are kinda relieved that, sure it is nice to get out of the house and go to work, and then you get to work and you have new energy to deal with that crisis that is here [...] it is so easy to become obsessed with only work and your business [...] (SA2).

Being able to strike a balance did not appear to come easy to most of the participants, even those who considered their work both a job and a hobby. For instance, when asked if she was able to “have a life outside of the business” one of the Russian participants responded:

R1: Oh, yes, I do have life outside the company. I have two little children. It took some time to learn how to balance out work and personal life, but finally, I think, we were able to reach a pretty good balance.

I: How long did it take to learn?

R1: Oh, learning took [...] [pausing] about five years, I’d say. We are very lucky and happy people because our job is our hobby. So, we are getting paid for what we love doing.

A Thai participant talked about how helping family is one of the primary motivations for and benefits of having her own business. As she explained, it allowed her to provide financial support to family members when they need it:

Well, I don’t have a high education but I can support others to have an education, so it’s good enough [...]. When I said “others,” I mean my son, daughter, and my nieces and nephews. I did not help only one person but everybody [...] whoever needed [it], I have helped them all (T3).

For this participant, her business means that she can help to support her family even though it may require less time available to invest in the family so that it be invested in the business to ensure its success.

According to the women, to successfully balance work and family obligations, it is important to hire the right people. To that end, some explained that one needed to “choose [employees] wisely [...] it is very important to do that” (SA2). Participants talked about attempting to create a “good environment” (R3) where employees “work as a team” (R2). Employees who can be relied on to handle business matters when family issues arise means that the women can feel comfortable attending to those issues now and then. As R2 explains:

One of the most important things of running the business is to create a great team of people who I can always count on [...] nothing can be done without people. It is very, very important to create this “back-bone” of the company that will support it at all times (R2).

This perspective extended to the part-time people, largely females, that they hired, who help create the product, were relied upon to help the business and, in turn, the business helped them:

We have wonderful workers, extremely qualified. Most of them have been with the company for a long time. They come here and get cut apparel and then take it home and assemble it there, using their own sewing machines. It's very good for these women who have to stay at home with their children yet they can have a stable income, too, working from home, part-time. They come here, pick up a batch of cut aprons, for example, and take it home and then bring them back when they are done. They are getting paid right away here, cash, by piece, so it's really good for them. Most of them have babies at home and cannot have a full-time job at the moment (R2).

Interestingly, several women talked about the need for building a team that can be used as a “support system” or people they can trust to have the best interest of the business in mind. As one South African participant explained, having a strong support system helps her avoid feeling like she has to do everything alone:

You have to have good people in place. I think that you have to have trust of the people with you so that you're not rowing down the river by yourself. You actually have people who you can trust who are working with you and you know that you can ask them for advice [...] you can kind of build together rather than just kind of walk alone, and I think that that is the key, to have the right people in the right place (SA4).

The support system relied on by the women in this study often expanded beyond just the people they have hired to help with the business to include spouses, significant others, family members, and even contacts in their professional networks. In many respects, the participants depended upon their family members to the same extent as their social support system members. In this way, the lines between their home families and their work “families” became blurred.

Discussion and implications

This study aimed to explore the experiences of female apparel entrepreneurs who own small businesses. A qualitative research design allowed for an in-depth examination of the challenges faced by 11 females within Russia, South Africa and Thailand, as well as what strategies these women used to build and maintain their small businesses. Limited research

within the literature on women and entrepreneurship has examined the topic relative to the apparel industry, despite the fact that this industry is dominated by small and medium-sized businesses and is one that traditionally employs females (Bix, 2002; Collins, 2003). In addition, the current study responds to call for new directions in research on female entrepreneurs by offering evidence related to cross-cultural entrepreneurial comparisons of women in developing countries (Ahl, 2006). Thus, this study helps to shed light on what it means to be a female apparel entrepreneur and owner of a small apparel business in three different countries. In so doing, it contributes to the literature by extending our knowledge of the key issues identified as challenges for female entrepreneurs within the literature to include examination of an industry where women-owned businesses are commonly seen.

Findings of this study indicate that the fundamental types of challenges faced by participants as female apparel entrepreneurs are: financial support, domestic and local competition and family- versus business-related obligations. Interestingly, each of the three types of challenges emerged across participants' responses regardless of country, suggesting that they are perhaps more related to gender than geographic location or specificities of domestic economic, social and political factors and regulations. Findings pertaining to financial support and family/work balance are in line with previous studies, suggesting that gender plays a role in establishing these obstacles when doing businesses (Brush et al., 2007; Carter et al., 2007; Jamali, 2009; Roper and Scott, 2009). Furthermore, such findings seem to suggest that, like other female business owners, women who own small apparel businesses are also affected by social and institutional factors (Ahl, 2006; Brush et al., 2007).

The women explained that it was very difficult to obtain financial support, whether in the form of start-up loans from banks and government agencies or in terms of support to maintain or grow the business. This finding was not surprising, as it is consistent with the literature on women and entrepreneurship in general (Ahmad, 2011; Horrell and Krishnan, 2007; Singh and Belwal, 2008; Tambunan, 2009). Women often receive fewer loans in comparison to men, likely because they are seen as a higher financial risk than men (Alsos et al., 2006; Carter et al., 2007; De Bruin et al., 2007; Kwon et al., 2011; Marlow, 2002). Moreover, because of a lack of start-up funds, many women, regardless of country, start service-based businesses, which cost less to start but are more difficult to grow and sustain over the long term (Marlow and Patton, 2005). This was the case for all participants in this study, whose businesses were service-oriented (i.e. tailoring, custom design, retail) or provided services to others (i.e. small-scale production). However, the women of this study discussed additional challenges they faced as a result of being in the business of apparel, a sector that suffered major losses in each country as a result of the recent global economic crisis, such as the need to avoid losing money by selecting the wrong materials or suppliers.

Also consistent with the literature is the finding that, once having started the business, participants faced an acute and ongoing need for financial support to maintain and/or grow the business (Ahmad, 2011; Jamali, 2009). Out of necessity, the women were both resourceful and creative with marketing their businesses, often advertising through inexpensive avenues such as

word-of-mouth. Because participants do not have a lot of funds to hire employees, they often have to assume multiple responsibilities and to teach themselves any requisite business skills, such as invoicing, budgeting, sourcing and so on. Thus, major strategies used by female small business owners to cope with lack of financial resources were:

- resourcefulness and creativity in doing more with less;
- flexibility in risk-taking and assuming multiple and diverse responsibilities in running the business; and
- acquiring new knowledge and skills to support business development

Patience was also recommended. Managing competition was the second major challenge experienced by the women in this study. Because the small apparel business owner's experience has yet to be examined in the literature, this challenge surfaced as unique among the three. Overall, price competition was the biggest problem, whether coming from local/domestic companies or imports. To overcome this challenge, many used strategies like offering value-added niche products or targeting a customer base that looks for unique products of high quality rather than low cost. Frequently participants sought to provide outstanding customer service to gain competitive advantage. Although the women in this study were not in direct competition with each other, they were well aware of and affected by the competitive nature of the industry within which they functioned. Interestingly, this competition appeared to stimulate these successful female entrepreneurs to provide better products and services to their customers. Thus, to compete against imports coming into all three countries, these apparel entrepreneurs had to be customer oriented (knowing wants and needs and providing excellent service), while able to identify and serve niche markets and deliver the best product in terms of outstanding value, quality, as well as unique and original design. These findings offer insight into how female apparel entrepreneurs experience competition and the strategies they use to deal with it.

Participants found that it was often difficult to separate work and family. Most, however, thought that it was rewarding to have both work and family, despite the tension that can arise between the two. Although some were motivated to pursue self-employment due to the flexibility it offered, especially while raising a family, many found that they often brought work problems home and had to deal with family issues at work. This challenge has been well documented in research on women in the corporate sector (Burke, 1999 and 2002; Burke and McKeen, 1993; Hopkins and O'Neil, 2007; Rothbard, 2001), but has been largely ignored in research on women entrepreneurs (McDougald, 2007). Indeed, it is often assumed that women go into business for themselves out of the need to better balance work and family (Daniel, 2004; Duberly and Carrigan, 2013). However, the present study suggests that it is not that simple, as women experience similar difficulty even when self-employed. To address this challenge, these women seek to hire the right employees and foster a team mentality at work. This approach helps them to not only manage family demands on work time but also to feel confident that the business is in good hands when they have to attend to family issues.

Participants sought to create what they considered a support system, or team, rather than the traditional hierarchical employer/employee relationship as a means to address the need for balance. As entrepreneurs, the women can control who they work with by hiring “the right people”; therefore, they are able to create not only a supportive environment of like-minded individuals but also build a circle of people with a vested interest in the success of the business. This is a particularly interesting finding, as it suggests that, although they are operating in three different countries, these female small business owners not only experience the same family/work balance issue, but they approach it in a similar manner: as two sides of the same coin rather than two separate problems that they address in distinctly different ways.

Another interesting finding that emerged is that the women did not appear to have difficulty developing social networks to support their businesses. Previous research suggests that developing a social network is a common challenge faced by female entrepreneurs (Kwon et al., 2011; Miller et al., 2011; Renzulli et al., 2000). Participants did not indicate as much. Instead, they deliberately design and use the business as a social network in and of itself. Moreover, it is possible that the women did not find this to be a challenge because they started their businesses due to their network connections. This could, perhaps, be a reflection of the nature of the sample. As recruitment was based on referrals from university faculty, as well as snowballing, this sample of small business owners may already have had networks of reliable connections within the apparel industry. Likewise, this finding may likely be a reflection of the fact that as apparel business owners, these women tended to hire other females who were likely to not only have apparel skills, but to share similar work-related needs and concerns.

As Ahl (2006, p. 612) suggested, entrepreneurial research should not use sex as an explanatory variable; instead, researchers should examine “how gender is accomplished”. As a result, it is inappropriate for research on female entrepreneurs to use the male as a benchmark for business success (Ahl, 2006). While there is much discussion today about integrating women into traditionally male fields like science, technology, engineering and math, it is also important to consider supporting female entrepreneurs in what they are knowledgeable, skilled and comfortable with doing, such as careers in apparel. Like the women of this study, female entrepreneurs are fully capable of starting new or growing existing businesses, provided they have access to financial resources that allow them to invest in machinery, materials and to hire people. Virtually every kind of business today requires at least some investment in technology, whether for innovative product development, efficient manufacturing or effective distribution and marketing. The businesses in this study are no exception. Finally, supporting these women and their businesses allows them to continue to employ other women in the making and selling of apparel products. Ultimately, supporting the female apparel entrepreneur pays dividends in terms of employing other skilled females in countries around the world.

There are limitations of this study which point to opportunities for future research. Namely, this qualitative study looked at small apparel business owners in three countries. Moreover, the three countries were from the same group (“moderate performers”) in terms of gender-based entrepreneurial climate according to the Gender GEDI (2014). Although not the

point of this study, generalizations based on these data should be made with caution. Future research could focus on comparison between women in different countries at various stages of economic development and of different entrepreneurial climates, as these factors will determine challenges faced by female small business owners. For example, challenges faced by female apparel entrepreneurs in the “top performer” tier (e.g. USA, Australia and Sweden) or “low performer” tier (e.g. Egypt, Bangladesh and Pakistan) would most likely be different from those of this study, particularly as some countries are better able than others to offer low interest loans and government support to small business owners.

Notes

1. According to the report, Russia is currently in the process of transitioning from an efficiency to innovation-driven economy (Global Competitiveness Report, 2013).
2. A detailed description of methodology on measuring variables and calculating the index is presented within the report (Countries GEDI, 2014).

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