BASOTHO WOMEN'S MINORITY STATUS IN THEIR ECONOMIC PARTICIPATION

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A research report submitted to the Faculty of Management, University of Witwatersrand, in partial fulfillment of the requirements for the degree of Master of Management (in the field of Public and Development Management)

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ABSTRACT

The past two decades have seen a drastic turn in Lesotho's economy. The loss of South African mining opportunities for Basotho workers and Structural Adjustment Programmes (SAPs), which, among others caused a huge shedding of government employees; left many families without stable incomes. This has resulted in a large number of people, particularly women, entering into business as the only available alternative; be it formal or informal trading. However, it became evident that many women face challenges; because of their cultural minority status, making it difficult for many women to enter into some of the businesses.

The purpose of this study was to find out whether women do have challenges, if they do what they are and what they are doing to start, and remain in business. The findings highlight that women's minority status do not stop them from entering into business, it only hinders them from getting into some businesses; licensing and land acquisition issues are still preventing them from entering into some types of businesses; they still require spouse's approval and this seemed to be a challenge to some women.

It became evident that there is a long road ahead for women if they are to address the situation because their representation in economic decision making bodies and chambers is low; meaning their voice is low.

It is promising to find out that however difficult, women are fount in many types of businesses and most of their businesses are vibrant, though small. Their dealings with banks are pleasant. Many women are aware of their cultural challenges and feel customary law is outdated and must be eliminated.

DECLARATION

I, Sehlomeng Dorothy Maqelepo, declare that this report is my own, unaided work. It is submitted in partial fulfillment of the requirements of the degree of Master of Management (in the field of Public and Development Management) in the University of Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in any University.

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Sehlomeng D. Maqelepo
Date: 30 August, 2006

DEDICATION

Dedicated to my late brother, Sam Balimo Khetheng Maqelepo

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My heartfelt thanks to my Supervisor Barbara Adair, she has always been hard; loving and caring to me, making me do what is right without a push, but a commitment. She was able to make me know what I am supposed to do. What was most amazing was the time she took to comment; I would send my work in the evening, the next day I have her comments. Her students are her priority, regardless of her workload.

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Not to forget Mohloli Business women, they were so open to me, including making me part of their fora, which made my observations even easier.

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LIST OF ABBREVIATIONS

AIDS	Acquired Imino Disease Syndrome
BAPS	Business Advisory Programmes
BEDCO	Basotho Enterprise Development Corporation
CEDAW	Convention on the elimination of All Forms of Discrimination against Women
EOC	Equal Opportunities Commission
GOL	Government of Lesotho
HIPCs	Highly Indebted Poor Countries
HIV	Human Imuno Virus
IFIs	International Financial Institutions
IMF	International Monetary Authority
LECAWU	Lesotho Clothing Workers Union
LCCI	Lesotho Chamber of Commerce and Industry
LNDC	Lesotho National Development Corporation
MCB	Mohloli Chamber of Business
MDGs	Millennium Development Goals
MGYSR	Ministry of Gender Youth Sports and Recreation
MOHSW	Ministry of Health and Social Welfare
MTC	Ministry of Tourism and Culture
MTICM	Ministry of Trade and Industry, Cooperatives and Marketing
PABD	Platform Action and Beijing Declaration
SACU	Southern African Customs Union
SADC	Southern African Development Community
SAPs	Structural Adjustment Programmes

SCF	Save the Children Fund
SMMEs	Small Medium and Micro Enterprises
UN	United Nations
UNAIDS	United Nations AIDS
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
WEDO	Women's Environment and Development Organization
WFP	World food Programme
WLSA	Women and Law in Southern Africa

DEFINITION OF TERMS

BOHALI: Means Bride price. It is a common practice to take some Cattle or cash to the Bride's family as a token of bonding two families.

BOMACHONISA: Money lenders. The literal meaning is people who make others bankrupt, because of high interest rates they charge.

MOLAO OA LEROTHOLI: The law of Lerotholi, when Lesotho was transiting from colonial rule, he was the King, and the customary practices were formulated into a law to govern people's practices.

FORM C It is a document that entitles one to permanently own a site, but with less weight than the lease. Holding a form C in urban areas is unsafe because it can be superseded by a lease (a title deed).

Chapter One: INTRODUCTION

1.1 Background Information on Lesotho

“Lesotho is a small country of about 30,300sq km” (Sechaba Consultants 1994, p9), completely surrounded by South Africa. Two thirds of the country is mountainous and suitable only for stock farming and the only one third that is arable, is facing a number of challenges that include factory shells and haphazard residential housing. Climate change that has contributed to a serious decline on crop production, coupled with “fifty two percent unemployment rate” (LECAWU 2004, p2) are resulting in an escalating poverty.

Historically, employment was never a problem, because most men, at their productive ages would cross to South Africa for employment in the factories and the mining industry, leaving women to play productive, reproductive and community roles. Then, the government was the main employer in the local economy.

As time went on, the South African industrial job opportunities ceased, leaving Basotho men with only one opportunity, the mining sector. The dawn of the 1990s have seen drastic retrenchments in the mining industry, which left “more than eighty thousands Basotho men jobless” (Masoetsa, 2002).

1.2 Social Scenario

As in most patriarchal societies, women were and still are overloaded with social responsibilities, such as caring for the aged and the sick, not only in the families but in the communities at large. Lately a new task has been added, to take care of HIV/AIDS related sick people, with the "infection rate of thirty one percent" (UNICEF, MOHSW & SCF, 2004 p 1**)** dropping from thirty three percent in 2003. According to Kimane (2005) "more than half of the population is aged 15 to 49. Lesotho suffers the third highest rate of HIV/ AIDS in the world. Almost half (49%) of the women tested in the antenatal sites of the capital, Maseru, are tested positive for HIV positive" (Kimane, 2005, p31). "Out of a population of 2.3 million, the number of orphans has risen to one hundred thousands" (UNAIDS, UNICEF, USAID & WFP, 2004, p32).

Unlike in many African countries Basotho families preferred to send a girl child rather than a boy child to school for two reasons, boys were mostly sent to the cattle posts and as they outgrew looking after family livestock they then proceeded to South African mining industry for job prospects, so it was about looking after the livestock, then the job prospects in the South African mining industry. This would be an opportunity for women, but not unless the issues of women's minority status are addressed.

1.3 Business Environment in Lesotho

Business sectors that Basotho are mostly centered in are manufacturing, tourism, construction, agriculture and mining/ earth-moving. In all these, women are mostly found in manufacturing (designing, soft furnishing, traditional wear, etc), agriculture (poultry, dairy and crop production), and tourism (handicrafts, catering and bed and breakfast accommodation facility).

According to the Principal Secretary of the Ministry of Finance and Development Planning, Dr Majoro (2006), "The constraints limiting the development of SMMEs are many: (1) high dependence on imported inputs, (ii) lack of entrepreneurial and technical skills, (iii) difficulty in accessing finance and attracting equity investors; (iv) institutional and legal barriers such as gender, licensing, land and tax issues, (v) the high administrative and real estate costs of doing business; and (vi) the lack of linkages with big industry either in Lesotho or in South Africa, where small businessmen effectively compete as outsiders." This sector has accommodated a bigger percentage of women" (Majoro, 2006, p12)

1.4 Culture

With Basotho culture, a woman is a minor to her father; when she gets married she becomes answerable to her husband, if for some reason, her husband dies, she becomes answerable to her eldest male child, if there is no male child in the family, then this extends to the next family. The result of this is that women were, and are, still denied an opportunity to decide what is best for them, because of this; women have been denied an opportunity to fully participate in the economy and use their skills. Not only that, this also has an impact on denying them other resources such as the right to own land and inherit property from their parents, which could be an enabler when one decides to become an entrepreneurs. At times, the very same girl, who is denied a right to be an heir, is the one who toiled for such property and being a girl child in the family, whatever she buys, belongs to her parents.

1.5 Women and the Economic Participation Scenario

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According to Lephoto and colleagues, "Lesotho's economy has for a long time been closely tied to that of South Africa through the migrant labour system. Labour migration by Basotho men into South Africa left women with the responsibility to do the bulk of subsistence agricultural production. As a result of this, Basotho women are still the backbone of the rural economies in spite of the increasing rates of the retrenchments of Basotho men from their jobs in the mines of South Africa" (Mohasi, Morolong & Lephoto, 2004, p252).

Also, in towns women still play a big role in the economy through house to house sales, street vending, and many other small businesses such as operating public phones, running hair salons, designing and dressmaking, interior decorations, land scaping and many more. They are also found in other businesses that are not considered small, but in low numbers.

1.6 **Problem Statement**

As highlighted earlier, women face cultural minority status that goes with expectations from the society, because they are minors, they do not have contractual capacity, and because they are expected to play a major role in community and reproductive activities, their time to focus on income generation is affected.

This does not happen at family institutions only, it extends to community levels, women's participation is affected by the attitudes of both men and women, who usually feel women, are the weaker sex, thus not capable of making important decisions and achieving results.

Because of the cultural picture painted above, it is nerve-racking for many women to participate in business; the business environment is not friendly to anyone, but worse to women who expect to get consent from their husband, who may not be interested at times in what their wives are doing to make a living, as well as being limited by attitudes from financial institutions that may not believe women are capable of achieving,

With the current 50.2% of unemployment, the eighty four thousand job losses in the South African mining industry, 4,000 job losses in

Lesotho because of 1998 political riots, and climate change, causing low agricultural production, it is very difficult the for job market to swallow all of those that were rejected by the system, except to look for alternative income generation programmes, such as opening one's own business.

1.7 Purpose Statement

The purpose of this study was to find out how women's minority status, influenced by culture, impact on their efforts to make a decent living. Getting into business in most African states is not always by choice, but the only choice of survival. If there are no choices for other people, then it means women are no exception, their situation is made worse by cultural attitudes. Also, the study will look at the challenges that are caused by their sex and then conclude by looking at what can be done to address the situation. In this light, the questions to be answered by this study are as follows:

- What are the constraints that women encounter with regard to their economic participation in relation to their minority status that is influenced or motivated by culture?
- To what extent are women aware of any existing policies that are in favour of women's empowerment and involvement in developmental issues?

- What can be done to ensure their sound economic participation, especially in business because at times it is the only thing they can do to make living?

1.8 Background to the Problem

Because of the economic scenario explained above, getting into business in Lesotho is not a choice any longer, but a necessity; it is a way of survival for many families. This calls for a conducive business environment. It calls for protection on certain local productions, it calls for government policies that would empower locals to compete internationally; it also calls for tax policies that considers difference in capacities, it calls for the extra mile from the government to consider cultural, legal and institutional frameworks as in South Africa, as was mentioned by Rogerson (2004) when he stated that “the poor women street traders of a changing policy environment represent documented examples of how the poor can be made less poor” (Rogerson, 2004, p772).

There is a need to take into consideration the plight of women as the victims of culture, which perpetuates their minority status and cultivate an attitude that women cannot stand on their own, but need a back up from the men and the policy framework.

1.9 The Scope and focus of the Study

The scope of this study was limited to women in businesses run by women that are not always seen as types of businesses that belong to women. The reason for this kind of choice was to make sure that the real challenges are captured, because if the researcher included all kinds of businesses that women are involved in, it would be difficult to say whether it is easy or not to be in business as a woman, since some businesses can be started and operated without a need for a loan, a need for security or a need for land.

The kind of businesses that were identified and selected by the researcher as the major ones for women's participation were butcheries, general dealers, consultancies, clothing materials, restaurants and fast foods. These are the businesses that are currently male dominated in Lesotho and it is important to understand how a woman managed to break the glass ceiling, the challenges they encountered as they were pushing their way up and the solutions they applied to assist them to remain there and possibly, their views on sustaining women in business.

1.10 Chapter outline

Below is the tabulation of the chapter outline:

Chapter One is the introduction and it contains background to the environment of the study, cultural background, women's economic participation scenario, problem statement, and purpose statement and the scope and focus. The first three subtopics were necessary because the researcher was studying outside the research country, and found it necessary to highlight the research environment to build a picture, as a way of enabling the readers of this document to see how Lesotho's cultural and business environment look like, as well as the entire national environment where the two take place. The chapter goes on to look at the purpose of the study and the questions that the research intends to address.

Chapter two is Literature Review, looking at what researchers who embarked on the subject before found and felt, with various and conflicting opinions that arouse more interest on the subject. It is interesting to note that women in Lesotho and in most parts of the continent spend too much of their time in meetings complaining about their status. The chapter digs deeper in an effort to find out the reality. The challenge that the researcher met was that there is enough literature in Lesotho on women's minority status but not much is documented on their economic participation.

Chapter three is about methodology, looking into the general approach, techniques applied and the rationale for such a choice. This chapter discusses the limitations of the study and how they were taken care of. It also looks at issues of the validity and reliability of the study. The chapter finally looks at the language used and reason for its selection.

Chapter Four is on data presentation. The data that is presented here are derived from the in-depth research interviews that were conducted in Maseru and Hlotse. That data was collected through questions that were formulated as sub questions of the three questions that the research is trying to respond to, that includes women's experiences in business, their minority status that is imposed by the culture and affect their growth in business, what they know as the existing instruments that would contribute to women's survival and what they think is the best suitable and permanent solution.

Chapter five interprets the data presented in chapter four in relation to the literature reviewed in chapter two, based on assumptions of the research proposal that was intended to guide this project.

Chapter Six draws conclusions based on what was found and interpreted in the data in relation to the literature reviewed. It is concluded with recommendations on the way to address the situation, and possible future research.

Chapter Two: LITERATURE REVIEW

2.1, Introduction

This chapter attempts to interrogate other literature on the relationship between the minority status of women and its relationship to women's failure to be seen to be economically viable, relative to men. It is trying to find out if there is correlation a between the women's economic participation and their minority status. The chapter goes on to look at how the cultural attitudes affect women's participation in business.

The challenge here is that there seems to be an abundant and rich literature on women's minority status that is documented in the country, but there is very little on their economic participation, forcing the researcher to look elsewhere in Africa and other parts of the world This poses a challenge because of the difference in culture and the economic context, which may affect how men and women relate. The difference in the scarcity of resources may also be an issue.

2.2 The Economy

Lesotho's economy has had heavy reliance on South African mining industry job creation. Locally, the main employer was the State; business was mainly done by South African companies for groceries, fast foods, clothing and furniture. There were local players whose main sectors were general retailing, textile, fast foods and most of the hotels that are outside Maseru Central and in small towns. The rural setting was entirely in the hands of locals in most sectors of business. Nationally, there was very minimal informal trading that was done by local people such as agro-production that included potatoes and vegetables, panel-beating, welding, designing and selling fruits and vegetables, which are mostly bought from South African farms. There were also those who sell their own agricultural produce.

The second half of the 1980s was marked by a negative sharp turn in the employment sector. Because of the Structural Adjustment Programmes (SAPS) that were then imposed on the highly indebted poor countries (HIPCs) by International Financial Institutions (IFIs) Lesotho included, there was a huge shedding of government employees, which was immediately followed by 1990s mining retrenchments, which left more than eighty thousand Basotho men jobless. This caused a sharp rise in the informal trading activities for both men and women.

World Bank (2006) notes that "in Lesotho local production is very low in all areas; there are a number of challenges that keeps the country very low in production. There are skills gaps and low productivity in agricultural production and agro-processing activities. Generally access to extension services is extremely limited and even if these are available, the range and quality are inadequate. The skills required range from proper farming and modern cropping practices and application of agricultural inputs to post harvest management" (World Bank Africa Region, 2005, p2). The reader is reminded that in the earlier chapters, it was highlighted that a bigger part of farming is in the hands of women; meaning in the scenario painted above, they are the most affected.

World Bank (2006) goes on to highlight that “there are 12 active quarries (out of a total of 56) which are employing more than 400 workers. There is a demand of upgrading the service, quality and level of professionalism amongst the workforce” (World Bank Africa, Region 2006, p2).

Other constraints in the industry are highlighted by GOL (2006) “while there is substantial growth potential in manufacturing, tourism, mining, commercial agriculture and Small, Medium and Micro Enterprises (SMMEs), there are also a large number of constraints that have limited growth to date. There can be no question that Lesotho is a difficult environment both in terms of business and in terms of delivering services and it is because of this difficult environment that the increased role of government and development partners is so crucial. The major constraints in Lesotho are HIV/ AIDS and poor health, lack of appropriate skills and training, difficult geography, and weak administrative capacity” (GOL, 2006,p6). While World Bank (2006, p2) notes “the impact of HIV/ AIDS constraint that increases the cost of doing business and makes enterprises uncompetitive in the globalized world”. The Bank goes on to suggest that “providing opportunities to small entrepreneurs in the rural areas to take the advantage of available markets is essential as well as creating forward and backward linkages to the formal sector" (World Bank 2006, p6).

Sechaba Consultants (2000), a consulting firm based in Maseru, doing much of its work on socio-economic and political issues, research and documentations, confirms the view that "Lesotho's geographical position means that its economic position is closely linked to South Africa's. The policies and performance of South Africa's economy therefore have a direct impact on that of Lesotho and for this reason, indications of improvements in the South African economy are likely to have a direct impact on Lesotho. However, it is also true to say that developments in the wider economy also have a direct bearing on Lesotho. Lesotho was subject to a range of quotas and other provisions which were covered under a bilateral textile agreement with the United States. The ending of this opened up United States market to manufactured textile goods produced in Lesotho" (Sechaba Consultants, 2000, p37).

Sechaba Consultants (1994) has a view that "economic activity is politically driven and as this scenario takes place, the less advantaged, that is women and children suffer most" (Sechaba Consultants, 1994, p227), and they have to look for other means of survival, the nearest and the most accessible are the SMMEs, hence Sechaba Consultant's observation "approximately 192,000 are employed in the informal sector, 78,400 in casual labour and 154,700 in agriculture, a total of 68% of the total labour force" (Sechaba Consultants, 1994, 227).

Muradian and Martinez-Alier (2001) share the same sentiments when they suggest that “the problem posed by foreign Investment in developing countries is the macro-economic policy instability such as investment can induce in cases of mass withdrawal. Most capital flows in developing countries occur through direct investment. These negatively affect economic performance of other developing countries, while the core of the world economy hardly gets affected” (Muradian and Martinez-Alier, 2001, p24). This is true with Lesotho, especially in the textile industry, whenever the investors withdraw, people have to look for other means of survival, and the most immediately available is self-employment. The majority of these disadvantaged are women.

2.3 Minority Status of Women

In many parts of the world, especially those with a strong cultural background, women are mostly cultural victims. In families and societies they are considered minors and service providers, neither beneficiaries nor controllers. This does not only pose a challenge to them alone, but to the state as well, because development project progress may be crippled by inadequate decision-making because those actively involved may have to wait for male folks to make decisions. Also, for the male counterparts it is overburdening them to make decisions at work and then come home to find decisions waiting for them.

According to CTA (2001) “Many customs which differentiate on the basis of sex are based on an assumption of male superiority and reinforce the notions of female frailty and female domesticity. This leads to customs that establish man’s domain as being in the public sphere and women’s being in the private sphere. This role division frequently leads to the development of laws which cannot be applied logically and consistently. The resulting gender-based economic inefficiencies are concealed within the legal principles and conventions adopted by a society, and corrective action requires reorientating the way in which these principles have been applied historically” (CTA, 2001, p3).

Matashane-Marite (2005) highlights that “Under Customary Law a woman before marriage is under the guardianship of her father, upon marriage, her husband takes over guardianship from her father and upon his death her guardianship is transferred to his heir. What this means is that under customary law, a woman does not have full rights as a person, as she has to be assisted in situations where she wants to improve her economic status or engage in civil litigation” (Matashane-Marite 2005, p4). In essence, this is what the United Nations fourth World Conference on Women wanted to address in the Platform for Action and Beijing Declaration’s (PADB) critical areas of concerns, some of them being:

- Inequalities and inadequacies in and unequal access to education and training

- Inequalities in economic structures and policies, in all forms of production activities and in access to resources
- Inequality between women and men in the sharing of power and decision making at all levels (UN, 1996, p93)

These concerns did not come from nowhere; they became 'critical concerns' because of their effects on the ground. Basotho women, being some of those who experience such effects because of the customary law (*Molao oa Lerotholi)* which puts them in the state of being perpetual minors.

Molao oa Lerotholi means the law of Lerotholi. It was enacted in 1966 when the country got independence from the colonial rule, bringing together a set of practices and being enacted into customary law. It was named after King Lerotholi, the date King of Lesotho.

The PABD was attempting to address each of the women's critical concerns by putting in place a direct objective for each; had these objectives been achieved, women's minority status would have been history by now, as it indicates "all sectors should focus action and resources on the strategic objectives relating to the critical areas of concern which are necessarily interrelated and of high priority. There is a need for these actors to develop and implement mechanisms of accountability for all these areas" (United Nations 1996, p33). The implementation of the Platform for action would uplift women's status from the current status to higher ones that is, from minority status to partners in development, at all levels, from home, community, national and regional to international levels.

Women's minority status in Lesotho and of course other parts of Africa, derive from customary practices, which according to 'Women and Law in Southern Africa' (1994) "Customary law is made up of different practices of the people, some of which, have been interpreted and acted upon by the courts and thus making them into law"(WLSA, 1994, p8). Bigge and Briesen (2000) highlight that " Customary law has great significance globally, nations actively facing challenges posed by interpretation and incorporation of Customary law include most of Southern Africa (Botswana, Mozambique, Namibia, South Africa and certainly, Zimbabwe); Ghana, Mexico; Nigeria, Papua New Guinea and United States among others. In contemporary Southern Africa, there are various meanings and origins of customary law. It is a custom based system, whose legacy lies largely in its claims to direct link with the past and with tradition. A common belief is that pre-colonial African tribes used flexible systems of indigenous law. This system of law used a set of rules that governed tribes in ways similar to the European legal systems, complete with tribunals and established penalties for abrogating the rules. Another view of customary law suggests that there is no clear body of law. Rather, there are oral traditions that governed the daily lives of Africans. This view agues that the complex, yet straight forward customary legal system now in place, purporting to be a codification of indigenous oral traditions, probably does not accurately reflect oral traditions that would have emerged in a society that had high rates of relocation and inter-tribe marriages" (Bigge & Briesen, 2000, p10).

The opinions above suggest that there are problems with some cultures relative to how people are affected. Being in the developing countries, where people migrate to get jobs and other means of survival, women find themselves in a position to make decisions most of the time at home. However when it comes to higher levels, it becomes a problem, because they are rare in cultural decision-making systems and structures. This is confirmed by 'Women and Law in Southern Africa' (1994) "A woman is a perpetual minor because she is subject to her husband's marital power and under customary law she is a perpetual minor. WLSA cite Poulter highlighting that "husband is a breadwinner. He owns all the property of the estate. The property question is the arable lands, the homestead (if he has built his own house), vegetable garden and livestock. The concept of community of property does not exist under customary law. Where the husband has paid *bohali*, his rights of custody and guardianship over children are superior to those of the wife. The husband's death does not terminate marriage under customary law" (WLSA, 1994, p48).

Sechaba Consultants (2000), in their report titled 'Poverty in Lesotho', have a similar viewpoint to WLSA; "Under customary law all women are considered perpetual minors whose guardianship is passed from fathers to husbands or to male relatives, rural women are under pressure of making sure that there is food in the pot and this makes them the prime care-takers in the household, for the land, including looking for wild vegetables in the fields to feed their families". (Sechaba Consultants, 2000, p210).

Mokhothu (2000) is quoted by Miles (2000) sharing the same sentiments when stating that "In Lesotho; women are barred from access to resources irrespective of class and income, due to legal frameworks that deprive them of contractual capacity" (Miles, 2000, p437).

Women have no access to and control over resources but they still have to provide for their families, regardless of the customary obstacles. It shows how difficult it is for women to meet all these gender responsibilities and obligations formulated by societies and set for them.

Women's minority status has created a vicious circle; their minority status affects their economic participation and their weak economic participation keeps them inferior to their partners. "The depressed economic position of women tends to place them in a position of dependence either on their husbands or on children. About seventy percent of rural female are dependent on their spouses, in the urban areas it is sixty four percent" (WLSA, 1997, p109).

It must also be highlighted that Lesotho CEDAW; it is also party to the Millennium Development Goals (MDGs). (Help me qualify it)

2.4 Women and Access to Land and Credit

In business, land is the most valuable asset, be it farming, factory or any kind of production, land will be required to put up a business structure or to operate such business. According to Sechaba Consultants (1994) "In Lesotho, as in most of Africa the word farmer can often refer to women" (Sechaba Consultants, 1994, p215). This means there is a big connection between women and land and the reality is that they rarely own it.

The United Nations, in its synthesis report on Beijing Progress highlights that "most countries reported women's performance in trade and industry as being poor. This was due to low capital, low educational levels, socio-cultural attitudes are as well as legal barriers. Women were poorly represented in economic decision-making, and formulation of financial, monetary and other commercial policies (United Nations, p20)

According to CTA (2001) "Women's access to productive resources in rural Africa is limited at best. Land – the primary productive asset – is owned and controlled by men. Access is thus insecure" (CTA, 2001, p5)

According to Evans (2007), "rural women's credit rationing may be affected by the behavior of their reference groups. Women may not use or have access to the same information channels as men. They will therefore be more likely to learn about the financial options available to them if they know other women who have taken out loans from formal financial institutions. Moreover, women's decision to engage in entrepreneurial activity may be shaped by their understanding of what communities prescribe as socially acceptable behavior for women" (Evans, 2007, 15).

Shyamal (2004) shares their findings in a study conducted on women in business on issues of lending "almost all women business owners we talked to said they experienced gender stereotyping from their lenders, primarily through loan officer's remarks. The most frequent comments were references to the business women's physical appearance or age; the unsuitability of the business to the woman; the spouse's view of the business; marriage plans; plans for child bearing or childcare arrangements; and other gender-related remarks unrelated to the financial aspects of the application or the applicant's loan qualifications. Women business owners found these comments irritating, and in many instances demeaning. Such comments also fostered the business owners' perceptions that the lending institutions might allow gender bias to influence the credit decision on their loan application. The net result was to create immediate barriers between women and the institution's loan officers". (Shyamal, 2004, p9)

Shyamal (2004) goes on to highlight that "small business loan officers and women business owners both commented that the corporate culture and corresponding management practices of some financial institutions may hinder , rather than foster, the success of small business lending units". Both groups commented that some institutions may view their small business lending units as little more than training ground for less experienced loan officers. After some small business lending experience, these trainees would graduate to middle markets or other lending units of the institution, where more highly compensated lending and account management are done.

Women believed that their chances for loan approval were enhanced if they were represented to the loan committee or senior institution management by a senior loan officer with high lending authority, a solid portfolio of small business accounts and good track record – someone who could fend off any second – guessing or gender bias that may influence the loan decision. However, women frequently perceived that they were taken less seriously as business owners and so were routinely funneled the least experienced or low-ranking loan officers.

Many loan officers agreed with the women owners and expressed concerns that their small business units are not viewed as viable and productive profit centers within their organizations. They indicated that these units frequently lacked status within their organizations, and were staffed with poorly trained and poorly compensated who wanted to move into other business lending units" (Shyamal, 2004, p18).

According to Matashane-Marite (2005) "Basotho society is patrilineal with men at least being officially allocated fields and building sides in the village. Under Sesotho law women are legal minors, when they are children they are under the authority of their father, through marriage they are under the authority of their husbands, as widows they are under the authority of their eldest son. Men are therefore the final decision-makers in their households in almost all cases and this includes agricultural decisions.

It is evident that girls and women do not have access to land. They have to depend on other family members to access land. Customary law treats women as minors and as such they are neither regarded competent to hold land, inherit nor make any major decisions regarding land under their control. The eldest sons have the right of inheritance and when they exercise this right, the women in occupation of, or using the land inherited are left in a dependent situation. This is so because if allowed to use the land they have to use it on conditions set by the heir. There is also a possibility of them being denied access to the land. This leaves them with no security of tenure" (Matashane-Marite, 2005, p6).

Sechaba Consultants observes that "the access of women farmers to all assets including fields, homestead, property and cash income is generally through men. Although women are in charge of day to day decision-making for the home and farm it is crucial to realize the major decisions on crops livestock production and on investment are often delayed by the absence of the male head of the family" (Sechaba Consultants, 1994, p215).

According to ICRW (2005) "the possibility of owning land is only after the death of the husband, which not always the case because of the dual system "It has been reported that widows have been allowed to retain their late husband's agricultural land and decide on sharecropping arrangements or hiring of labour to work the land when necessary. While women's land rights are stipulated in law, the actual practice varies depending on the interpretation of the rights" (ICRW, 2005, p20).

According to UNDP (2002) "Gender-based in-equalities in control over resources such as land, credit and knowledge not only hinder the ability of women to take advantage of new opportunities presented by trade liberalization but also constrain the output response and thus the export capacity of the whole nation" (UNDP, 2002, p26). UNDP also argues that "women in different countries are concentrated in a relatively narrow range of occupations, competing with each other through trade" (UNDP, 2001, p27). This is the reality of women in business; they are forced to remain in few kinds of licenses because of the requirements that they cannot meet, such as a lease. Married women can not provide a lease since they cannot obtain it.

IFAD (2002) highlights that "among the poor, women and women-headed households continue to constitute the majority of the extremely poor. In many contexts, major causes of women's impoverishment are continued discrimination and lack of access to education and to resources, especially land rights, that is equal property and inheritance rights. Whether married, widowed or single, women carry primary responsibility in many countries for household food security" (IFAD, 2002, p5). They go on to assert that "the economic, social and environmental functions of secure access to land not only provide the means for the rural poor to improve their livelihoods but can increase aggregate food supplies, raise rural employment and foster the uptake of more sustainable agricultural practices" (IFAD, 2002, p8).

Mushunje (2001) highlights the plight of Zimbabwean women. "Land is essential for women's everyday survival, economic security and physical safety; some would even argue that it is the most critical factor in women's struggle for equality in gender relations and empowerment. Women' reliance on land for economic security and survival is only deepening as the number of *de facto* and *de jure* women headed households expand. Despite the importance of land to women, the overriding feature in women's relation to land is their lack of security of tenure. This is largely as a result of economic and social discrimination against women, more particularly gender biased laws, policies, traditions and colonial hangovers that prevent women from owning and inheriting land in their own right" (Mushunje, 2001, p6).

She goes on to state that the problem is a result of a dual legal system. "Zimbabwe's legal framework is two pronged, consisting of Customary law and General Law. In this case of land rights, usually the customary law would be applied, meaning that African women are left in the mercy traditional leaders because Customary law is administered by traditional leadership" (Mushunje, 2001, p11).

According to Keller (2000) "The National Gender Policy (2000) states that 'the acquisition and ownership of land in Zambia continues to be a major hindrance to women's effective in national development'. Women's access to, control over, and ownership of land are above all, constrained by customary law, and by attitudes and practices which reflect the subordinate position of women under customary law. In rural and urban areas, and whether educated or not, women do not have equal opportunity to access, inherit and buy land by comparison with men.

Urban land is outside the jurisdiction of customary tenure. In the so-called conventional residential areas, where people with more income live, the vast majority of 99-year leasehold title deeds are held by men. Although increasing number of single and a few married women buy plots of land in their own individual rights, joint titling of plots by married couples is very rare" (Keller 2000, p1).

Keller (2000) goes on to highlight that "besides allocation of land according to customary law and through purchase, land is also acquired through inheritance. In the areas under customary tenure, a wife can not inherit land or other property from her husband. Rights of access to land and control of other property from her husband is the prerogative of the deceased's kin, usually males. When a person dies without a will, which is usually the case, the intestate succession Act

(1998) is supposed to protect the interests of surviving spouse and children. The Act allows the surviving spouse to inherit twenty percent of the deceased's estate and, together with children, the house" (Keller, 2000, p4).

According to IFAD (2007), in Ghana "women have limited access to, and control over resources such as water and land. Decision-making on land at the community level tends to be dominated by male village chiefs, *tindanas* (landowners) and elders or heads of clans. At best, a woman can expect to obtain temporary use of a plot of land from her husband, if the latter feels he can spare the woman's labour. Unmarried women seldom have access to land. Widows tend to lose access to land unless they have male children. When women do gain use of small plots, they are usually the plots that are farthest and least productive" (IFAD, 2007, p1).

According to FIG, Egyptian women have similar experiences with sub-Saharan women "While modern law is neutral to gender, the customary law opposes the equality of rights between men and women. The customary law has a greater impact on people. Within the customary law the father is regarded as the head of the family and the inheritance right is favourable to the children of the male sex. Women have the tendency of losing their identity as an indirect result of social and economic status. Even though ownership of property is becoming more and more common to Egyptian women, the majority of properties are registered in the father's or husband's name. It does not matter if the woman has bought the property out of her funds or contributed with money. Property contracts and leases should be managed by the husbands according to the tradition" (FIG, p1).

The situation is different in India, whereby CDR (2006) observes that "customary rights allows women to inherit land in some cases, as widows or daughters" (CDR, 2006, p1). The article goes on to highlight that "Customary laws are more socially acceptable than existing state law and provides for land rights for women in certain cases" (CDR, 2006, p1).

Strickland (2004) asserts that "a variety of tenure systems legally and customarily defined, establish how property rights and the associated responsibilities and restraints concerning property are to be distributed within societies. Such systems determine who can use what resources, for how long and under what conditions. The manner in which property rights are actually distributed and exercised can be complex, as in the case of land tenure systems that can be categorized according to ownership and access, including freehold, registered leasehold, rental (public or private), and cooperative. Within tenure systems, rights of access to land property may include use rights, control rights, and transfer rights, many of which take on added significance for women confronted by poverty" (Strickland, 2004, p16).

According to FAO (2002) "Land owners also resist land reforms because leveling effects reduce their social and political power and their ability to control even non-land transaction" (FAO, 2002, p49).

This means that land issues go beyond the economy as they affect all aspects of life, as highlighted by UNDP (2001) “Gender relations are not only a development problem, but an important dimension of poverty. Gender-based power relations mean that women experience poverty differently and more forcefully than men do” (UNDP, 2001, p14). UNDP goes on to state that “Power relations help perpetuate minority status, not only that of women but also of families, communities and even of nations from one generation to the next” (UNDP, 2001, 16).

United Nations (2003) feels that “data needed to provide a full picture of women’s property rights are lacking. For example, gender disaggregated statistics on the World Bank web site provide data on a range of social, economic and political indicators related to women’s status and include a box for the female share of land ownership box that is empty for virtually every African country listed in the database. While some researchers estimate landownership by women at less than ten percent worldwide (even as low as two percent) others argue that women may enjoy more direct use and management of land than men, through ways other than ownership” (United Nations, 2003, p13).

According to the Milken Institute (2004) “Women are participating in the economy in record numbers but actual lending has not been commensurate with growth of women-owned businesses. Fortunately heightened awareness of market is effecting fundamental changes in institutional lending practices” (Milken Institute, 2004, p 1). However, Johnson suggests that “microfinance, no more than any other intervention, is not blessed with the ability to right the power imbalances which result from inequalities in the way society treats men and women. It may be able to make such a contribution, but to do so requires a clear commitment and strategic approach to ensuring that it does (Johnson, p1).

United Nations (1998) argues that “Women in Africa continue to face enormous obstacles. The growing recognition of their contributions has not translated into significantly improved access to resources or increased decision-making powers. Neither has the dynamism that women display in the economic, cultural and social lives of their communities through their associations and leadership”. (United Nations, 1998, p1).

AWEPON (1996) observes that “because women’s production is consumed in the home or traded in local markets, and because women rarely have the resources to make a production switch, producer-price increases brought about by devaluation or reduced price controls are not a sufficient incentive for them to produce more. (AWEPON, 1996, p5).

United Nations “besides their lack of access to and control over economic resources, women are over-burdened by family responsibilities and attitudinal responsibilities and attitudinal obstacles which inhibit their participation in economic matters affecting them. They are underutilized as a productive force to the detriment of the same economies that marginalize them. National accounts undervalue women's work and underestimate their economic and social contribution to national development" (United Nations, p20).

2.5 Women and Economic Participation

United Nations (1998) observes that "the continuing poverty of the majority of declining terms of trade and the burden of external debt create an unfavourable environment for trade. Of the limited resources available, little is directly allocated to women. In addition, structural adjustment pursued nearly two decades by African governments in conjunction with the World Bank and the International Monetary Fund (IMF) has had important gender consequences. (United Nations, 1998, p3).

According to Lesotho Government and the United Nations (2004) "The importance of women in the Basotho society is unquestionable. Unlike most other countries in the world, women in Lesotho enjoy higher rates of educational attainment and literacy, and dominate the rural small land holdings, which provide subsistence to the majority of the population. Women own almost three quarters of small enterprises in Lesotho and young female workers are driving an extraordinary boom in the garment sector. However, the Basotho society is still patrilineal and patriarchal, with the man as the head of the family and the sole decision maker. Discrimination against women in Lesotho is based on customary and common laws, enshrined in the Constitution, under which women are perpetual minors under the guardianship of their male relatives" (Lesotho government and United Nations 2004, p14).

UNU Press(2005) observed that "in Industry and trade, women have been confined to small scale operations, however vibrant these operations are and despite the trading empire built up by most successful female entrepreneurs, women's average incomes are relatively low" (UNU Press 2005, p1).

The economic participation has, for decades been an issue, coming up in every gathering, to name a few, 1995 Beijing International Women's Conference, Harare Ecumenical Conference, Johannesburg Sustainable Development Summit, etc. Amadiume (1997) feels that "Western culture and Christian religion, brought by colonialism, carried rigid gender ideologies, which aided and supported the exclusion of women from power hierarchy. This rigid gender system meant that roles are strictly masculinized or feminized, breaking gender rules therefore carry a stigma". (Amadiume, 1987, p185).

Bradley (1989) feels that "the expansion of 'choices' for women was not really experienced by any class of women until the twentieth century and that the range of choices has continued to be restricted, especially for working class women, by the growing rigidity of the sexual division of labour. While the range of choices may indeed have increased in the absolute terms, the expansion of economic opportunities for women relative to men is much less impressive. Moreover, while some middle class women can now, many working class women do not share their good fortune. Rather, they find themselves faced with choices among limited range of women's jobs which pay less than subsistence wages, thereby forcing them into economic dependence on their husbands" (Bradley, 1989, p41).

Ulmer (2000) asserts "those women carryout seventy to eighty percent of the work in agriculture and food production in Sub-Saharan Africa, sixty percent in South and South East Asia, about fourty percent in Latin America. They own two percent of the cultivated land, but produce up to sixty to eighty percent of the food" (Ulmer, 2000, p3). She goes on to state that "production, employment, consumption and trade are accounted for in economics. Traditionally, men form a majority of what is referred to as productive work. This so called 'formal economy' is based on paid labour and is directed by policy regulations and support measures. Reproductive work is central for human life, survival and maintenance. It is also called 'care economy' and addresses the basic needs of the household members, such as nutrition, education, health and agricultural work for food production, etc. Community work consists of intensive social services, cultural and religious events. Reproductive and community work are considered the responsibility of women. They are based on unpaid work and form part of the informal economy; they do not figure in official statistics and are not accounted for in economics (Ulmer, 2000, p5).

Ulmer shares the same opinion with the Government of Lesotho when they feel that it is about customary attitudes, whereby women are thought to be of service to other parts of the community, when men are out to make money. They need women to clean their shirts, look after their children and relatives, sick and healthy and go on to till the land that is owned by male folks.

What is been mentioned above has a direct influence and negative impact on how women participate in the economy. Women's economic participation is hindered by law, customary attitudes and practices. The Government of Lesotho (2002) asserts that " women married in community of property in Lesotho by law, do not qualify for loans from commercial banks and credit from Hire purchase stores. They need consent from their husbands or guardians. This is due to their legal status of legal minority" (Government of Lesotho, 2002, p5). Because laws are made by people, they mostly reflect people's interactions. It all starts with how we relate, what our culture is as Basotho, it is the confirmation of what is going on internally.

It is worth noting that, because of their multiple roles women's participation in economic development is constrained, as opposed to men's participation. Women's Environment and Development Organization (WEDO) (2001) asserts that "probably the most common thread to wives who become involved in local participatory processes- whether in developed or developing countries - are multiple responsibilities as primary caretakers of house and family and working in paid jobs outside home, as well as voluntary work in their communities. There remains a lack of institutional support for integrating women into growing processes. Lack of flexibility in the meeting hours and shortage of childcare facilities create significant barriers to women's participation" (WEDO 2001, p7).

Because women are culturally minors, whose properties are owned by their husbands, they have a constraint of financial loans in the formal financial institutions. This makes women land in the hands of *Bomachonisa* (informal money lenders) whose interests are very high (ranging from thirty to fifty percent) and take the entire profit and surpass it, causing women to continue borrowing to service the previous debt; that is called 'to dig a hole to fill another hole'.

Sechaba Consultants (1994) share this concern "one of the main constraints to women's involvement in business has often been seen as their lack of access to credit" (Sechaba Consultants, 1994, p223).

According to AWEPON (2005) "Gender-based inequalities in control over resources, such as land, credit and skills not only hinder women's ability to take advantage of new opportunities created by trade Liberalization, but also constrain the output response and thus the export capacity of the whole economy" (AWEPON, 2005 p 41).

"Women's interest, experiences and concerns are often rendered invisible or inadequately voiced in decision-making, effectively excluding them from key decisions that affect their lives and the lives of their families and communities. It also means that the monetary, financial and trade policies being implemented worldwide – including Structural Adjustment Policies (SAPs) are gender blind, resulting in serious economic costs to society as a whole" (WEDO, 2002, p1).

The issues of gender inequality have been an outcry for some time globally, to an extent that it aroused interest of the United Nations and needed to be addressed internationally. The four international conferences on women, of which the last was held in Beijing in 1995, adopted the Platform for Action and Beijing Declaration (PABD), this document does addresses the issues of inequalities "There are considerable differences in women's and men's access to and opportunities to exert power over economic structures in their societies. In most parts of the world, women are virtually absent from or are poorly represented in economic decision-making, including the formulation of financial, monetary commercial and other economic policies, as well as tax systems and rules governing pay" (United Nations, 1996, p93).

United Nations (1996) goes on to highlight that "insufficient attention to gender analysis has meant that women's contributions and concerns remain too often ignored in economic structures, such as financial markets and institutions, labour markets, economics as an academic discipline, economic and social infrastructure, taxation and social security systems, as well as in the families and households. As a result many policies and programmes may continue to contribute to inequalities between men and women.

“Although many women have advanced in economic structures, for the majority of women, particularly those who face additional barriers, continuing obstacles have hindered their ability to achieve economic autonomy and to ensure sustainable livelihoods for themselves and their dependents. Women are active in variety of economic areas, which they often combine, ranging form wage labour and subsistence farming and fishing to the informal sector. However, legal and customary barriers to ownership of and access to land, natural resources, credit technology and other means of production, as well as wage differentials contribute to impeding the economic progress of women” (United Nations, 1996, p 93) .

Lesotho government’s response also take a shape of Gender and Development Policy, which, as well has a concern on the women’s economic participation “the status quo of women’s financial dependence on husbands and male relatives and possibly on employers and on men willing to provide some form of support in exchange for sexual favours, can severely compromise women’s ability to refuse sexual relations that may be dangerous.

“Non inclusion of domestic and informal activities in the national statistics undermines the economic contribution of most women in the development process. The way economic activity is defined excludes the majority of women from being defined as economically active" (The Government of Lesotho, 2003, p11).

All the debates above lead one to conclude that women's participation in the economy needs a serious attention from all parties. All the ankles that it is been tackled from, end up with the attitudes that undermines women's ability to contribute effectively in their national economies and these attitudes mostly derive from cultures, whether Western, Eastern or Southern. The only difference is that in the West even if a woman can be economically not viable, it is still possible for one partner to provide for the family. In the South, the resources are scarce, in such a way that everybody's economic contribution is valuable and seriously needed in order to lead reasonable livelihoods. In order to contribute we all need access to and full control over resources.

There is a need to re-socialize everybody to realize that men and women need each other. As mentioned earlier, women play multiple roles. It is their gift that needs to be nurtured through availing required resources to enable them to be more efficient. Working out attitudes of both women and men would assist in addressing or reversing the culture that considers them as inferior to males.

The best way is to take the South African example, as highlighted by SADC (1999) "In Southern Africa, one country that has taken a practical move to narrow the gender gap in access to and participation in economic structures and policies is South Africa, through its innovative Woman's Budget initiative (WBI) that was introduced in March 1996. The WBI which is proving to be one of the best practices to engender national budgets, is designed to impact on the structures to ensure that women and men benefit equally" (SADC, 1999, 1).

2.6 Women, Trade, Power and Decision-making: Appropriate heading

According to IDRC (2006) "Social and economic development have been linked to the active participation of women in decision-making processes. Even though there are a number of laws and influences in favour of women's integration into positions of authority, women continue to play marginal role in decision-making processes. Few women actually rise to positions with decision-making powers and those who do access them, maintain them for only a short period" (IDRC, 2006, p1).

According to WEDO (2002) "World-wide men dominate in economic decision-making: In governments (86% of all parliamentarians); in the biggest transnational corporations (99% of top executives); and on the board of directors at the World Bank (91%) and International Monetary Fund (100%). Women work two thirds of the world's working hours and produce half of the world's food, but earn only 10% of the world's income, own less that1% of the world's property, and are the majority of the world's poor" (WEDO, 2002, p1).

WEDO (2002) asserts that “economics and finance are those in which women have the lowest representation. For example, there are only twenty eight female ministers worldwide holding economic related pot-folios – finance, economics, trade, Industry and agriculture. Women are much more likely to be concentrated in the so-called soft domains, such as education and health, social affairs and human resources” (WEDO, 2002, p1).

Hillary Clinton recalls “I remember being in Africa in the 1990s and seeing women doing so much work. Women in the workplace, women carrying wood on their backs and their heads, women tending children, women working from sun-up to sun-down and beyond. And I said to an Economist who was traveling with us “I see women working everywhere”. And he said to me “But they are not part of the formal economy”. I said “If they stopped working, there would be no formal economy.

We still don’t value women’s contributions in the so-called “formal economy”, or at all, in the so-called ‘formal economy’. And this is an issue not only for women in the poor countries, but in countries like mine. Somehow, we have not put value on the important work that women do in the families that enable any society to be successful.

When women want a role in the market economy they have to have access to credit. Micro credit is one of those stunningly simple ideas. It’s a tool that enables women to chart a new course for themselves and their families. Women now make up 80 percent of 70 million micro credit borrowers. I've seen the miracles that can happen when just a little bit of money is made available to a woman willing to work hard and willing to repay her loan so that it can be recycled so even more women can borrow and stake a brighter future for themselves and their children" (Clinton, 2006, p8).

The United Nations (1996) highlights that "the low proportion of women among economic and political decision-makers at the local, International, Regional and International levels reflects structural and attitudinal barriers that need to be addressed through positive measures" (United Nations, 1996, p111).

United Nations (2003) writes that" women are underrepresented in all decision-making bodies and within political parties, particularly at the higher echelons. Women still face many practical obstacles to the full exercise of their role in political life.

WEDO (2002) also feels that "Even though women's participation and gender concerns are theoretically accepted in multi-stakeholders forums, it requires a substantial effort to change the balance of power relations. Gender bias plays an important role, for example, in influencing resource allocation. Attitudinal barriers are deeply rooted in patriarchy-based socialization, where men are considered superior to women – a systematic disempowerment that has left women with little presence in decision-making bodies, resulting in exclusion of their issues and concerns from the policy agenda" (WEDO, 2002, p7).

WIDE (2002) suggests that “ the inclusion of women in positions of decision-making in the business sector, the raising of their business competence, through the promotion of research, university and non-university education and training, career development and counseling, awareness raising and adult education represent basic prerequisites for eliminating the economic discrimination of women” (WIDE, 2002, p6).

According to United Nations (1996) “Broad societal changes, including women’s access to education and employment, have helped a growing number of women enter transnational corporations and International Financial Institutions. Increasing numbers women are found in management, but at the lower levels and it is estimated that it will take years for natural progression to significantly alter numbers at the top, assuming that there are no gender-specific barriers along the way. Less subject to political influence and legal challenges, both international financial institutions and transnational corporations have been able to define relatively autonomous corporate culture. Today, the challenge is to define the ways and means necessary to match broader societal changes affecting women’s lives with interests and dynamics of international financial institutions and transnational corporations” United Nations, 1996, p2).

This can be achieved by taking into consideration a suggestion of the Equal Opportunities Commission, when it concludes that “public and political institutions need a balance of women and men whose experience give them a personal understanding of a wide range of issues. But women are still underrepresented in all areas of public and political life" (Equal Opportunities Commission, p4).

According to CTA (2001) "Major concerns regarding financial capital includes the right to income earned, access to credit, and the right to enter into contracts. In pre-colonial sub-Saharan Africa, opportunities for women to acquire capital were limited. As opportunities to create wealth increased during the colonial period, women were constrained from exploiting them largely because of their lack of independence, which affected their ability to function as entrepreneurs or members of the workforce" (CTA, 2001, p7).

All the literature cited above concludes that women's participation does not fairly represent numbers, levels of education and opportunities posed by the world to women and something must be done to address the situation, one of the solutions might be to raise women's numbers and capacity in political and economic decision-making, to ensure their sound voice and full participation through using these stages to counteract culture and address their minority status, ushered to them by most if not all African cultures.

Chapter Three: RESEARCH METHODOLOGY

3.1, Introduction

Globalization and Trade Liberalization make it difficult for most developing nation participants to survive in business. The study is trying to establish if Basotho women have some challenges triggered by culture. Basotho culture confines women to a lesser status than their male partners.

3.2 GENERAL APPROACH

This research was participatory and narrative. It was participatory because I spent six months with the Mohloli Chamber of Business and the Molianyeoe Women in Business. Being part of them, I participated and got close to all their activities and that gave me an insight how members operate their businesses, with particular interest on women in business. It was also narrative because women were telling their own stories during the in-depth interviews and in one to one conversations during my stay at Mohloli Chamber of Business.

Women were able to tell their stories on how they were able and unable to operate because of culture and attitudes of government line ministries officers and other stake-holders; however, it was evident that women can do anything that it takes to get wherever they want.

The ‘Qualitative paradigm’ was used for this research with the purpose of digging deeper into the matter. According to Leedy and Ormrod (2005), this paradigm “can reveal the nature of certain situations, settings, processes, relationships, systems or people” (Leedy and Ormrod, 2005, p134).

According to Merriam (2002) “The key to understanding qualitative research lies with the idea that meaning is socially constructed in interaction with the world. The world or the reality is not a fixed, single, agreed upon or measurable phenomenon that it is assumed to be positivist, qualitative research. Instead, there are multiple construction and interpretations of reality that are flux and that change over time” (Merriam, 2002, p3). Merriam (2002) also contributes that “interviews, observations, and documents are the three traditional sources of data in a qualitative research study. With the advent of computer technology and the World Wide Web, data can also be collected online” (Merriam, 2002, p13).

Saunders and colleagues state that “qualitative data are based on meanings expressed through words. They result in the collection of non-standardized data that require classification” (Saunders, Lewis & Thornhill 2003, p 406). I designed open-ended questions and when analyzing the data I had to classify responses and give them quotes, so as to enable analysis. My personal experience regarding this paradigm is that there seems to be no end to the research project, one thing takes you to another.

3.3 Research Techniques

3.3.1 Analysis of Documents

Alumni writes that “in a research setting, it is essential to keep up with the current literature, to know what others are doing, to know in which directions fields are going, and simply to know what is known” (Alumni media, p1); and Statpac (2007) observes that “these materials can include internal company information, relevant trade publications, newspapers, magazines, annual reports, company literature, on-line data bases and any other published material” (Statpac, 2007, p1).

There is very little documented information in Lesotho on women’s participation in business, I had to draw information from other parts of the world, and it is a challenge because the context is not the same. The literature on how women take part and what their challenges are is not there. The little information that is documented is on the access to enabling resources.

One more paragraph please.

3.3.2 In-depth Interviews

Statpac (2007) feels that “personal interviews are the way to get in-depth and comprehensive information. They involve one person interviewing another person for personal or detailed information” (Statpac, 2007, p1), while Leedy (2005) suggests that “interviews can yield a great deal of useful information. Keep in mind however, that, especially when a researcher asks about past events, behaviors and perspectives, “interviewees must rely on their memories, and human memory is rarely as accurate as a tape-recorder or video recorder might be” (Leedy and Ormrod, 2005, p14). To take this into consideration, none of the interviews took less than an hour; I tried to probe to exhaust all the information and because it was one to one in some instances, the interview went on to tell you even what you never asked, in most cases, important information.

In-depth interviews were in a form of open-ended questions and conducted at Maseru and Hlotse. The criterion used in choosing the two areas over others was that Maseru is the capital, with bigger population and more opportunities, more enlightened people and support institutions, while Hlotse is a rural town with less population. The intention was to interrogate whether being in the city or rural towns affect how we do business, whether culture still affects both settings the same way.

My first three respondents preferred not to be named, so we had to make an agreement that to assist me to keep in touch with my data, giving them codes seemed to be the solution, that is to write their names on my private note book and give them codes that would be used on my research question and answers forms. I gave Hlotse a code of 01, then 1 to 10 for the respondents and Maseru 02, then 1 to 20. In this case I know who owns which information without having to write their names on the paper.

3.3.3 Sampling

I chose the purposive sampling because my selection of participants for data collection was for the purpose, as highlighted by Leedy (2005); that is “in purpose sampling, people or other units are chosen, as the name implies, for a purpose” (Leedy; Ormrod, 2005, p206). I selected women who are in businesses that are not so small and easy to get into because of the circumstances surrounding them. For example, butcheries, agro businesses, restaurants and catering, garden (cleaning and designing) services, general dealers, financial services, and printing. This sentiment is shared by Mtintso (1998) “I choose women who I was convinced would give insights from different positions” (Mtintso, 1998, p28).

Hlotse

In Hlotse, business women that were to be interviewed were supposed to be ten. It was almost impossible to find ten women-owned and run businesses in Hlotse alone in the categories that I was looking into. With the help of the district office of the Ministry of Trade and Industry, Cooperatives and Marketing we had to do the make up with the business women from the outskirts of Hlotse town to complete the list.

Maseru

With the assistance of the Ministry of Trade and Industry, Cooperatives and Marketing licensing department, twenty women-owned/run businesses were selected for in-depth interviews. The businesses that were selected were agro dealers, consultants, caterers, land scaping and cleaning services, petroleum dealers and general dealers and financial services.

3.4 Government Ministries That Deal With Licensing and Capacitating Of Women

To understand how the licensing process takes place, I visited the Ministry of Trade and Industry, Cooperatives and Marketing, which deals with all kinds of licenses except those of food, and the Ministry of Tourism and Culture which deals with hotels, Restaurants and catering licenses. The Ministry of Gender, Youth, Sports and Recreation was also visited to study their contribution in women's empowerment in business. The question of anonymity with the first two was raised, the reason being that one have to go through too many processes, and it would take too long to get a go ahead to interview them, however, they were not sure how it would be taken by their authorities, so we agreed not to mention their identity.

3.5 Observations

According to Merriam (2002) "a second major means of collecting data is through observation. Observational data present a first hand encounter with the phenomenon of interest rather than a secondhand account obtained in an interview" (Merriam, 2002, p13). He continues to state that "because qualitative researchers are the primary instruments for data collection and analysis, interpretations of the reality are accessed directly through observations and interviews" (Merriam, 2002, p25).

From July, 2006 to January, 2007, I took up an attachment post with Mohloli Chamber of Business (MCB) with the purpose of watching closely or rather, observing what happens to women in business. The observations intended to capture the questions of the interview in action.

I took time watching how women handle issues of getting loans and how possible it was to obtain a loan from the formal financial service providers. I attended meetings to observe their roles in general meetings where all members were present; these meetings were held on monthly basis. I also took time observing the clusters to see if women were present and active in all sectors.

I also observed at personal business levels, how some women were doing, how they run their business, especially those who share with spouses, whether they have a say or are just employees, if they are able to make serious decisions or whether they had to wait until their spouses were there.

Leedy (2005) suggests that “observations in a qualitative study intentionally are unstructured and free-flowing: a researcher shifts focus from one thing to another as new and potentially significant objects and events present themselves. The primary advantage of conducting observations in this manner is flexibility” (Leedy & Ormrod, 2005, p145). This was given consideration and I was alert to every detail of the people’s activities as way of ensuring that each was well captured.

3.6 Access

I did not meet any challenges regarding access, except that business women are always on the move. I was forced to take time and study the moves of sampled candidates, so as to know the best times for them and started making appointments. For others it was easier; I did not even require an appointment. The reason being working for Mohloli Chamber of Business, they were almost like my colleagues and thus accessible.

3.7 Neutrality

I have spent my working life in women’s circles of different status and focus. This challenged my neutrality. I am currently a Steering Committee member of the African Women’s Economic Policy Network (AWEPON), a regional organization that looks into economic issues and women. I have always been active on issues such as this one.

However, I knew that in this case, I had to be sensitive to my conduct and expression. I had to deliberately have an open mind, be accommodative to every opinion and remind myself that this is a learning exercise.

3.8 Validity and Reliability

According to NACTO (2005) “validity entails the question “does measurement process, assessment, or actual project measure what you intend it to measure?” The related topic of reliability addresses whether repeated measurements or assessments provide a consistent results given the same initial circumstances” (NACTO, 2005, p1) and Key (1997) supports NACTO when he contributes that “validity can be defined as the degree to which a test measures what it is supposed to measure” (Key 1997, p1).

In this case, I was able to measure what I was supposed to, women’s participation in economic development at the level where contractual decisions are required and how that is affected by their minority status. Because of the language used, that was clearly understood by all participants. It is evident that no part of the questionnaire was misunderstood or misinterpreted and also, because the interviews were done by the researcher herself, there is no way that the content may have been messed up with, which could affect the responses, and because it was done by one person it has been the same information throughout all the thirty interviews.

One way of ensuring validity is through triangulation. This is echoed by Merriam (2002) “There are a lot of strategies that qualitative researchers can employ to shore up the internal validity of a study. Probably the most well known of this is triangulation” (Merriam, 2002, p25). Though it is not clearly shown on the questionnaire it is the reason why most interviews were taking time.

3.9 Limitations

3.9.1 Documents

As highlighted earlier, there is a rich body of literature on women’s minority status documented in Lesotho and elsewhere in Africa, as well as other developing countries. However, I had a challenge getting enough material on women’s economic participation. Most of the available material is documented in the developed world, but the context is not the same. It is not fair to use the literature on the developed countries, because the challenges, support systems and the business environment are far different from the situation we have in the developing countries.

3.9.2 Limited Sample

Because of the kind of systems in place and the requirements in the ministries that deal with trade issues (they will be elaborated in the next chapter), women seem to be clustered at the bottom, there are more women selling in the streets, those operating beauty and hair salons, dressmakers and designers, where much of the work can be housed without a sub-lease or can be done at the back-yard of their homesteads, for bigger size businesses, where a lease is one of the requirements, it was difficult to get to the required number, especially in Hlotse. I was forced to go beyond the town centre and include those women who are not very far from the town.

3.10 Data Analysis

Merriam (2003) suggests that "the concurrent process of data collection and analysis also have implications for the way in which in which you will need to manage your time and organize your data and related documentation. It will be necessary to arrange interviews and observations with enough time between them to allow yourself sufficient time to write up or type a transcript" (Merriam, 2003, p385). This suggestion made me consider taking my time to work on this project. I took time after data collection, observing women in business; as I was observing, I was looking into my notes what they were saying against what they were doing.

Data that was collected from Hlotse and Maseru was analyzed using the SPSS programme. The reason for the selection of the programme that I used is solely that it is accessible to me it is used at work for analyzing the data as we also undertake some socio- economic studies.

As mentioned earlier, I took seven months working with business community at Mohloli Chamber of Business. All the time I was with members who are women, I was taking notes on their activities, how they go about their business affairs, how they handle their banking and issues of loans with formal financial intuitions, such as banks and credit centers. This information was analyzed to come up with the conclusion whether women have problem getting into, and staying in business.

Chapter Four: RESEARCH RESULTS

4.1, Introduction

The intention of this chapter is to present the data collected. All the methods that were used to collect it, including in-depth interviews, undertaken in Maseru and Hlotse, interviews conducted at the ministries that deals with licensing and the Ministry of Gender, Youth, Sports and Culture that deals with, among others, empowerment of women, as well as observations at Mohloli Chamber of Business and a women's wing of Mohloli Chamber of Business.

4.2, Findings

District

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Leribe	10	33.3	33.3	33.3
	Maseru	20	66.7	66.7	100.0
	Total	30	100.0	100.0	

Table 1

District Information

Data was collected in two places, Maseru and Hlotse. The purpose was to see if women do really have problems getting into and running business because of the minority status imposed on them by culture which I thought may block women's way to the heights, regarding women's business adventures. In Hlotse, ten women, who constituted thirty three percent of the respondents were interviewed, while twenty, who constituted sixty six percent were picked from the capital, Maseru.

Location

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	City Centre	25	83.3	83.3	83.3
	Maseru outskirts	5	16.7	16.7	100.0
	Total	30	100.0	100.0	

Table 2

Location

As highlighted earlier, it was not easy to get twenty women in the business categories that I was looking into, and this forced me to make up the number in the out skirts of the town. In Maseru alone, I got eighty percent from the city center and twenty percent from the city outskirts.

Designation of respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	General manager	20	66.7	66.7	66.7
	Operating manager	2	6.7	6.7	73.3
	Marketing manager	3	10.0	10.0	83.3
	Financial manager	2	6.7	6.7	90.0
	Administrator	1	3.3	3.3	93.3
	Supervisor/owner	2	6.7	6.7	100.0
	Total	30	100.0	100.0	

Table 3

Type of business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Financial services	1	3.3	3.3	3.3
	Print shop	3	10.0	10.0	13.3
	Catering	6	20.0	20.0	33.3
	Farming products	1	3.3	3.3	36.7
	Landscaping and garden cleaning services	1	3.3	3.3	40.0
	Finance	1	3.3	3.3	43.3
	Textile and accesory dealer	2	6.7	6.7	50.0
	Petrol dealer	1	3.3	3.3	53.3
	Travel agent	1	3.3	3.3	56.7
	Property developer	1	3.3	3.3	60.0
	Building cosntruction and property developer	2	6.7	6.7	66.7
	Fast foods	2	6.7	6.7	73.3
	Textile dealer	1	3.3	3.3	76.7
	Clothing shop	1	3.3	3.3	80.0
	Butchery	1	3.3	3.3	83.3
	General dealer	2	6.7	6.7	90.0
	Curio shop	1	3.3	3.3	93.3
	Book shop	1	3.3	3.3	96.7
	Fruits and vegetables	1	3.3	3.3	100.0
	Total	30	100.0	100.0	

Table 4

Designation of Respondents

In the sample population, seventy percent were general managers, seven percent were operations managers, ten percent marketing managers, finance managers constituted seven percent, three percent administrator and seven percent did not have specific tittles but in my opinion, looking at their roles, I felt that they were supervisors. Their ages ranged from twenty six to sixty eight.

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	14	46.7	46.7	46.7
	Single	6	20.0	20.0	66.7
	Divorced	4	13.3	13.3	80.0
	Widowed	6	20.0	20.0	100.0
	Total	30	100.0	100.0	

Table 5

Marital Status

On the issue of marital status of the respondents, fourty seven percent were married, twenty percent were single, thirteen percent divorced and twenty were widowed. This means that those who had partners constituted fourty seven percent and those who were on their own made fifty three. Among those who were married, those who were subordinates to their spouses made only twenty, others were on their own in business, in fact, and there were those, whose spouses had nothing to do with their business.

Out of the thirty businesses, seven percent were inherited from parents, twenty seven were owned by their husbands and run by them, one of them did not know anything except collecting money from the customers and depositing it in the bank, while sixty seven percent were owned and run by women themselves.

Who went through its certificaiton process?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Parents	2	6.7	6.7	6.7
	Husband	8	26.7	26.7	33.3
	My self	20	66.7	66.7	100.0
	Total	30	100.0	100.0	

Table 6

Certification Process

On the issue of trading license acquisition, eighty percent felt that acquiring a license for the business is an easy process; seven percent said it is not easy, while ten percent did not know because the process was gone through by other people, either a parent or a spouse. One of those who said it was difficult took more than one hundred and eighty days to acquire a license. Among those who said it is easy, took fourty two days to acquire a license.

How long didi it take to acquire a license

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dont know	5	16.7	16.7	16.7
	42	4	13.3	13.3	30.0
	49	1	3.3	3.3	33.3
	60	7	23.3	23.3	56.7
	81	1	3.3	3.3	60.0
	90	8	26.7	26.7	86.7
	105	1	3.3	3.3	90.0
	120	1	3.3	3.3	93.3
	180	2	6.7	6.7	100.0
	Total	30	100.0	100.0	

Table 7

Did you seek a loan to start your business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dont know	4	13.3	13.3	13.3
	Yes	16	53.3	53.3	66.7
	No	10	33.3	33.3	100.0
	Total	30	100.0	100.0	

Table 8

Seeking a Loan

Among the thirty, those who sought a loan to get started were fifty three percent, thirty three percent used their own funds, while thirteen percent did not know whether the loan was sought or not, all the sixteen that sought a loan accessed it. The fifty three percent that sought a loan felt that in order to get a loan, one needs to meet the loan requirements, which, among others, are good banking reputation, husband consent, and a bankable Business Proposal.

Women strongly feel that gone are the days when banks would not work with them until their spouses have given a go ahead. They feel that lately a big percentage of women are working, whether employed or self employed and if banks could ignore that, they would lose.

Banks are profit making and must sense where money is without putting obstacles that would prevent them from getting that money that is in the hands of women. This is a good move by banks.

If yes did you get it?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	16	53.3	100.0	100.0
Missing	System	14	46.7		
Total		30	100.0		

Table 9

What were the loan requirements?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good banking history	11	36.7	68.8	68.8
	Good banking history and 10%	1	3.3	6.3	75.0
	Husband concern and good banking reputition	1	3.3	6.3	81.3
	Bankable Business Plan	3	10.0	18.8	100.0
	Total	16	53.3	100.0	
Missing	System	14	46.7		
Total		30	100.0		

Table 10

Loan Requirements

Looking at the issues of acquiring a loan, fourty seven percent used a loan to expand or attend to extra mural activities of the business. Thirty seven percent used profits, while seventeen percent had not yet thought of expanding since their businesses were still young and needed to stand firm before they could consider expanding.

Comparing whether it is easier either for a man or a woman to get a loan from formal financial institutions, seventy percent said it is easy for all those who meet the requirements, be it an individual or a business, banks do not care whether you are a woman, ten percent said since they do not have spouses, they are unable to compare, sixteen percent said they do not know since their spouses are the ones working on such matters, they do not know whether they would have a problem if they were to do it themselves. Three percent said it used to be easy, but not lately.

Do you expand it using a loan or profits?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Loan	14	46.7	46.7	46.7
	Profits	11	36.7	36.7	83.3
	Not yet	5	16.7	16.7	100.0
	Total	30	100.0	100.0	

Table 11

Do you have any experience that is a result of women's minority status in your business endeavors?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	5	16.7	16.7	16.7
	No	25	83.3	83.3	100.0
	Total	30	100.0	100.0	

Table 12

Minority Status

Of all the respondents, eighty three percent said they never met a challenge posed by cultural minority status to them as women, seventeen percent said they have met a problem that was a result of being a woman in their business endeavors.

If yes can you kindly relate the story?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Operate with sublease, difficult to get a lease	2	6.7	40.0	40.0
	Took everything form me had to start all over again	2	6.7	40.0	80.0
	Harassed by LRA of things I dont know	1	3.3	20.0	100.0
	Total	5	16.7	100.0	
Missing	System	25	83.3		
Total		30	100.0		

Table 13

Among those who said they experienced a problem posed by being a woman, fourty percent of them were forced to operate using a sub-lease, because they do not have a right to own land, land can only be registered in the name of a man or a single woman and a married woman can only regain that right upon husband's death. Fourty percent had a problem of losing their businesses upon breaking up with their husbands, while twenty experienced harassment by the Lesotho Revenue Authority (LRA). The feeling was that it is because of their sex, and that if they were men, they would be treated with respect. All of them still live with the problem, there is no solution yet.

Do you know an instrument that is on women's side here in Lesotho

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	14	46.7	46.7	46.7
	No	16	53.3	53.3	100.0
	Total	30	100.0	100.0	

Table 14

Knowledge of Favouring Instruments

The table above shows that fifty three did not know if there is any instrument that could be utilized to rescue some of the situations, such as those mentioned above, or even to support women to protect their property, that includes their businesses. Fourty seven said they do know of such instruments.

If yes what is it?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Gender and development policy	3	10.0	21.4	21.4
	Untineptual contract, married persons equality bill	9	30.0	64.3	85.7
	Bank policies	2	6.7	14.3	100.0
	Total	14	46.7	100.0	
Missing	System	16	53.3		
Total		30	100.0		

Table 15

Of the fourty seven who said they know of instruments, twenty four mentioned Gender and Development Policy as an instrument that opens doors to more opportunities for women.

Sixty four percent mentioned Anti-nuptial marriage contract as an instrument that maintains women' autonomy and help them not to lose their powers and own their properties separately from their husbands and thus, protect their property during hard times in marriages.

Seven percent felt that the Married Person Equality Act is the instrument that puts women on an equal partnership with men and gives them equal powers on everything they own together, ending the situation whereby men were selling family properties without consulting other family members.

Seven percent of the respondents felt that the Bank policies are the best weapon. Banks are no more looking at peoples' sex, they deal with people according to their income, savings and reputation, not who they are or what sex they are.

Did it help?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	3	10.0	100.0	100.0
Missing	System	27	90.0		
Total		30	100.0		

Table 16

Generally, what is your opinion?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dont know its contents	8	26.7	26.7	26.7
	Defines use of identity as basotho	3	10.0	10.0	36.7
	Need to be eradicated	2	6.7	6.7	43.3
	Fine	1	3.3	3.3	46.7
	Binds our husdands to protect us	1	3.3	3.3	50.0
	Outdated and have to be thrown away	11	36.7	36.7	86.7
	Needs to be revised	4	13.3	13.3	100.0
	Total	30	100.0	100.0	

Table 17

Personal Opinions on Customary Law

Respondents were asked how they feel about the *Molao oa Lerotholi* (Customary law). Twenty seven percent did not know its contents. They have always been hearing that it confines women to minority status, but they, themselves have not read or come into contact with it. Ten percent felt that customary law is our identity as Basotho nation, “A nation is incomplete without tradition and custom”. This is how one woman emphasizes it. Three percent felt there is nothing wrong with it, while another three percent felt that it forces Basotho men to look after their wives since they are minors and men are heads, in this case it is fine.

There was thirty percent that felt that customary law is outdated and needed to be thrown away, no part of it should remain. They felt that there is no place for minor adults in the fast changing globalized economies, with all the challenges of the developing countries, where it is becoming more and more difficult for poor countries to fit into global trade, with high competition ushered by the already rich country companies.

“There must be opportunities for all, so that all those who may wish to take a chance, have that opportunity”. These are the words of one of the respondents. Another one reminded us that “because most men have been working in South Africa, women have always been forced to provide for their families, they have been playing a role in agriculture and many other activities, given an opportunity, we can tap on 2010 FIFA World Cup, especially on organic production and land scaping because we are more experienced and skilled than most of our male folks".

There was also thirty percent that felt that only parts of the document that affect women's status should be revised, not the entire document, it should not be thrown away but be tailored to suit current situations, thus, respond to realities of the fast changing world. They had a feeling that there are parts that are still needed and can not be ignored.

Does it have effects on women's participaitn in economic development

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dont know	6	20.0	22.2	22.2
	Yes	14	46.7	51.9	74.1
	No	7	23.3	25.9	100.0
	Total	27	90.0	100.0	
Missing	System	3	10.0		
Total		30	100.0		

Table 18

Do you think it needs to be revised?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dont know	5	16.7	18.5	18.5
	Yes	8	26.7	29.6	48.1
	No	14	46.7	51.9	100.0
	Total	27	90.0	100.0	
Missing	System	3	10.0		
Total		30	100.0		

Table 19

What changes would you suggest?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dont know	2	6.7	13.3	13.3
	No changes	2	6.7	13.3	26.7
	Cancellation	4	13.3	26.7	53.3
	All sections that confine women to minority status	5	16.7	33.3	86.7
	Not sure but it needs changes	1	3.3	6.7	93.3
	equality of men and women	1	3.3	6.7	100.0
	Total	15	50.0	100.0	
Missing	System	15	50.0		
Total		30	100.0		

Table 20

4.2.1,General Comments

Some of the comments that were made included the following:

4.2.2 Land Laws

Laws and regulations that guide land acquisition must be revised because they still limit women's participation in economic development. One woman from Hlotse highlighted her plight in her efforts to minimize business costs. She tried to acquire land for her business, so that she could put up a structure and avoid paying rent. She said her land application form (form A) was torn in front of her by the Officer in the Ministry of Home Affairs and she was told she had no right to own land, she could go back and ask her husband to do that application on her behalf. She still operates with a sub-lease because her husband could not acquire land for her.

4.2.3 Trade Laws

Another woman showed concern that one of the requirements of the trading license if the business is to be in the name of a married woman is her husband consent. Her response was "why should I have to obtain his consent if that is not to happen with him when he wants a license, and what happens if he refuses? It is not fair, I am a tax payer in this country and nobody comes through him to get tax from me, when it comes to things that are important to me he has to be consulted".

4.2.4 Harmonizing Existing laws, Policies, and Regulations

Some of the women that were interviewed highlighted that when they get to the Ministry of Trade and Industry, Cooperatives and Marketing (MTICM), and the Ministry of Tourism and Culture for licenses, they are required to produce a lease, when it is well known that married women cannot have land registered in their names. One of these respondents called for harmony in the laws, if MTICM allows women to have licenses, there should not be an obstacle from other ministries, or else it should be clear women are not allowed to own businesses, without using excuses to prevent them.

4.2.5 Respect for Culture

One woman asserted that women must respect men’s place provided by God in the Bible and the Quran, as well as by elders through culture and law making. She went on to say that “women do not know what they want because they are working and earning salaries, they are in all sorts of businesses, they also administer their husband’s salaries; as if that is not enough, now they want men’s position of being heads of the families. Men do not block them, but they want to take everything from them. It is God’s wish that men are heads, every institution has a protocol, we can’t do as we all wish, and there must be control somehow”.

4.3 Ministries That Issue Trading Licenses

During data collection, and observations, Ministry of Trade and Industry, Cooperatives and Marketing (MTICM), Ministry of Tourism and Culture (MTC) and Ministry of Gender, Youth, Sports and Recreation (MGYSR) were also visited. Listed below are their responses.

4.3.1 Ministry of Tourism and Culture

An Officer in the Department of Licensing was interviewed and she felt uncomfortable about her name being mentioned and we agreed to maintain her anonymity. In this ministry, the licenses that are provided are those the hotels, restaurants and catering.

It was highlighted that the licensing requirements are the same as those of MTICM, the lease or sublease, if it is a lease it must be accompanied by the letter of consent from the husband. She also clarified that the Ministry does not discriminate against women, “you see, the ministry that discriminates is the one that denies women land rights not us, we give licenses to all who qualify. If that ministry could give women title deeds, we will not have a problem giving them licenses”.

4.3.2 Ministry of Trade and Industry, Cooperatives and Marketing

In this Ministry I met an Officer in the Licensing Department as well, who highlighted that the requirements for a license are lease or sub-lease, an application, a small amount of money as fee for a license. They also have to check the place to make sure it meets the requirements of cleanliness and enough ventilation; they will then start processing a license.

She stated that women's minority status not been seen to be taken for opportunity by men. She went on to highlight that "though cases are not many, women are able to maneuver and cheat their husbands on business issues. "We have had cases where women had come with 'false' official documents to change the business ownership from their husbands to them, later when the husbands come, we discover it was not true that the ownership was supposed to change to their wives".

Though she did not have exact figures, she also mentioned that there are more women than men in business. The only difference is that, very big businesses, such as transport, big construction and property development companies and most of the hotels are owned by men.

4.3.3 Ministry of Gender, Youth, Sports and Recreation

In this Ministry, I met an officer at the Economic Empowerment Desk who mentioned that they assist women to get or strengthen their business if they are in a formal grouping, and if they are interested, they assist them to get grouped if they are not. The kind of assistance they provide is to market their products in the international fairs outside Lesotho, and to solicit some funding for them to attend. They also seek assistance for rich countries to come and assist local groups on equipment such as sewing machines. It is also their responsibility to lobby other ministries to be gender sensitive in their policies and activities.

4.4 Observations

Leedy (2005) suggests that "observations in a qualitative study intentionally are unstructured and free-flowing: a researcher shifts focus from one thing to another as new and potentially significant objects and events present themselves. The primary advantage of conducting observations in this manner is flexibility" (Leedy & Ormrod 2005, p145). This was given a consideration and I was alert to every detail of the people's activities as way of ensuring that each was well captured.

I took an attachment Administrator's post with Mohloli Chamber of Business from July 24th, 2006 to January 8th, 2007. The purpose was to have an opportunity to interact with the business community, particularly, women in business, and thus observe closely how they undertake their business activities.

In Lesotho, there are two chambers of business, Lesotho Chamber of Commerce and Industry (LCCI) and Mohloli Chamber of Business (MCB). LCCI is the oldest while MCB is younger than three years. They both have national coverage and they both fairly represent the business community. I will only present the news of MCB.

Mohloli Chamber of Business is governed by a Management Committee of fourteen people, out of this fourteen; there are only two women. None of them has a pot-folio in the committee, that is a Chairman and his deputy, a Secretary and his Vice and other important posts were all held by men. One of the two women is very busy in her business and she has very limited time for the Chamber endeavors.

The Chamber operates with sectors, namely construction, mobility, health, tourism, financial services, agriculture, petroleum. Women are found in all these sectors but mobility and petroleum, and the ones that are headed by women are only agriculture and tourism. My opinion women's voice is not well represented in the chamber because of their low representation at the Chamber's management and policy levels. This means that their interests are not consciously taken on board; in fact, the challenges met by women in business are not part of the mandate of the Chamber.

4.4.1 Women within Mohloli Chamber of Business

Out of one hundred and three businesses, those owned by women were…they were found in tourism (businesses clustered under this sector are restaurants, airline services, catering, curio shops), construction, which includes property development in totality, manufacturing (in this sector we find textile developers and book printers, pharmaceuticals), financial services. I found all of the women actively involved in their businesses and most of them in full control, while a few were working in partnership with their husbands.

4.4.2 Relationship with Government Ministries that deals with Trade

I found the relationships very warm and non segregative. Whenever business the opportunities inside and outside Lesotho comes up, both ministries work with the Chamber to make sure that they reach the right people. The ministries work with the chamber to facilitate business information dissemination, to all people to make the right choices.

According to UN (2004) "the rapid expansion of the industrial sector has not involved local business in any sufficient manner. The SMMEs have not been able to benefit directly from the boom, although many provide services such as food & shelters" (United Nations, 2004, p 67). I tend to agree with the former, local businesses are involved in the industrialization of Lesotho, few who are involved does not include women. However, they still participate, through not in scales that are covered by LNDC, but they are there.

4.4.3 Relationships with the banks

I never heard any of them looking for husband’s consent when a woman was supposed to go to the bank for a loan. Their reasons for getting to the banks varied from expansion, sensing opportunities and buying business enablers such as cars. They were all working with their banks as business people. Wherever there was a problem it was not because of sex but because of their past dealings, and this was not very common.

Chapter Five: ANALYSIS OF PRESENTED DATA

1. Introduction

This chapter discusses the data presented in chapter four. The focus is mainly on women's participation in trade, relative to their cultural minority status. The chapter goes on to look at the enabling tools that would assist women's progress or inhibit it in business. The findings revealed that, though culturally women are minors, this, have not stopped or inhibited their economic participation. However, they are overburdened with challenges posed by that minority status, such as cultural attitudes, land acquisition laws, and licensing policies which still favours men over women.

Thirty Basotho women participated in the in-depth interviews in two areas, Hlotse and Maseru, mostly from city/ town centers with few participants from the outskirts; they were married, divorced or widowed, ageing from 25 to 68; mostly they were sole owners of their business. Designation ranged from General Managers, Marketing Managers, and Finance Managers, there were also those who relied on their husbands for major decisions and knew less about the businesses they were operating. But the study shows that women are making it regardless of the challenges they were facing.

The questionnaire was designed to bring up issues of their participation and power in their businesses, their relationships with banks, their awareness of cultural law and their actual response to the challenges, relative to customary law. In the literature reviewed, it must be pointed out that most analysis feel that women's minority status inhibits their way but practically, at this level women were working with the banks, they were also able to access credit. However, if they were married, they struggled to get licenses for businesses that require land and one can not trade without a trading license. This was where their cultural minority status is inhibiting them.

In the past eleven months that I have undertaken this study, I have come to the conclusion that the gap between Maseru women and women in the rural towns is too big regarding their business experiences, exposures and the awareness of their self capabilities and opportunities surrounding them in the business endeavors. A lot of work is needed to close this gap. While I was in the midst of this study, the 'Legal Capacity of Married Persons Act, 1996' was passed, which repeals all other marriage laws that perpetuates women's minority status. It did not have any bearing on women I interacted with, for two reasons, Maseru women were ahead of it while for Hlotse I found only one woman who knew and understood what it meant to her and her economic development participation.

5.2, Women's Participation in Trade

We are currently seeing a revolution in cultural transformation in many societies, most of these drastic changes are being effected through, or being informed by changes in legal pieces. Unfortunately, it seems that these changes will for a long time affect the urban areas than the rural settings. This is evident with the two towns that this study took place. Most Maseru business women were seen to be independent than Hlotse business women. Maseru married business women were seen to be making their own business decisions and they were the ones who felt that the customary law is outdated and either have to go or be amended, while women in Hlotse did not have an opinion, thought it must be kept or partially kept or did not even know its contents. While the literature highlights that it is transferred from one generation to the next.

Local businesses are not involved in the industrialization of Lesotho; very few who are involved do not include women. However, they still participate, though not scales in covered by Lesotho National Development Cooperation (LNDC).

Looking at the sample population, there was big number of sole owners of businesses, as well as those owned in partnership with spouses. These women seemed to be playing crucial roles, make day to day decisions and together with their partners (those who are married) ensured that their businesses are viable, make profit and meet trading requirements.

Data collected presents that sixty seven percent are the ones who went through licensing of their businesses and eighty three percent of that sixty seven percent felt that the process to acquire a license is not strenuous. Those who said it is not easy seem to have gone through that process a long time ago, as far back as more than twenty years ago. Lately, the process does not take sex in consideration; except where land is required, culturally and legally, women cannot own land and they have to use land owned by their male partners, either a husband or a son where there is a relationship problem a woman feels it, because she will not get an approval letter.

5.3, Women, Culture and Participation in Trade

5.3.1 Minority Status of Women

Under customary law all women are considered perpetual minors whose guardianship is passed from fathers to husbands or to male relatives, rural women are under pressure of making sure that there is food in the pot and this makes them the prime care-takers in the household, for the land, including managing vegetable gardens or looking for wild vegetables in the fields to feed their families.

According to data presented in chapter four, fifty six percent of the sample population felt that customary law is not in line with current realities, some felt that it needs to be revised, while others felt that it has to be thrown away altogether. There were also those who have heard about it but they were not aware of its contents. Those who said it is needed constituted only seven percent.

The number that felt it is still needed and should be kept is too small. Many women felt that they are capable of doing things for themselves and can decide what is right for their lives, including their business decisions.

Minority status affects women's contractual capacity and makes their business life difficult because they have to rely on their husbands for a number of requirements of their business and personal life activities. Though practically this is not the case any longer, but there can be a possibility that it can happen because it is covered by the customary law and in Lesotho, Customary law holds same status as the Common Law.

5.3.2 Women and Land Ownership

Literature highlight that land is essential for women's everyday survival, economic security and physical safety; some would even argue that it is the most critical factor in women's struggle for equality in gender relations and empowerment; this is true because even for family survival land is crucial. It makes life much easier; without it life becomes more expensive since one have to rent a home and buy almost everything for the family. For business it cuts the costs of renting, eases the fear of expanding a business and stands as a security, in some businesses it is a requirement for licensing.

The Officer in the Ministry of Tourism and Culture said one of the requirements for a trading license is either a lease or a sub-lease. Legally and culturally, women cannot own land; it can only be owned men on behalf of the family. This was also highlighted by Matashane-Marite and others. In Lesotho, this is happening in the context of 'Legal Capacity of Married Person's Act, 2006' which is repealing all other marriage laws that perpetuates women's minority status without addressing other laws that affect equity and equality.

It is evident that girls and women do not have access to land. They are to depend on other family members to access land. Customary law treats women as minors and as such they are neither regarded competent to hold land, inherit nor make any major decisions regarding land use and management. The eldest sons have the right of inheritance and when they exercise this right, the women in occupation of or using the land inherited are left in a dependent situation. This is so because if allowed to use the land they have to use it on conditions set by the heir. There is also a possibility of them being denied such access to the land.

This is confirmed by the data collected whereby one of the respondents stated that she tried to obtain a lease because she wanted to cut costs by operating on her own premises and avoid the cost of renting. She could not, because she was told that the process needed her husband who was not interested in her endeavors.

As a resident, I have also observed that men, who do not want to hear debate on women and land issues, are mostly those who do not have anything else but land. So sharing ownership of land with women may affect their power.

There are businesses, such as agricultural production that strictly require a large portion of land, as stated by Sechaba consultants. A word 'farmer' usually refers to a woman. Women are farmers without farming land.

My own experience is that most of the farming, whether subsistence or commercial, is done by women since most Basotho men were working in South African mining Industry. Lately, most of them are back but they lack skills and women are still the ones in the forefront if agricultural production, without land ownership.

5.3.3 Women and Credit Access

Credit is a very important component of business, without access to credit, business growth is almost impossible, and immediate opportunities are not accessible.

It is highlighted that credit access is difficult for women but the situation is different on the ground. Data collected shows that women believe that getting a loan from the formal financial institution is easy when one meets the requirements which are listed as having a good banking reputation and a bankable Business Proposal. When I observed closely, that was the reality on the ground; none of the women, who did not have any bad history with banks, were not encountering any obstacles in accessing loans. In fact, I observed only one woman who had a problem with her bank. The way I saw it, it was not because she was a woman; but because of reputation in paying back the previous loans and her attitude in addressing the situation that prevailing between her and that bank.

The findings of this study shows that banks when deal with individuals and individual businesses, they look at business plans and banking reputation, not who they are, what they have, or their sex. This is reflected in table 11 in chapter four, which is about loan requirements; all those who sought a loan to start or expand their businesses succeeded. It also came out during the observations. Women were working freely with banks and they were not exposed to frustrating time when they acquired loans, they were not asked for their husband's consents as it is supposed to be, according to customary law.

Basotho women feel that banks cannot do without them. Because of the South African mining prospects, Basotho women have always been more exposed to opportunities and challenges that made them consider taking business opportunities and banks can not ignore that fact, one of them highlighted that "banks are profit making and must sense where money is, without putting obstacles that prevent other players from getting the money, that is in the hands of women.

5.4 Women, Power and Trade Participation

Within the international financial institutions, the main decision-makers are mostly men, in the transnational corporations, there are mostly men, at national levels men are the majority of the politicians meaning they mostly in the law-making processes, and leads most of the para-statals, they are the ones who have more business opportunities since they control family resources and do not have any constraints on family multiple roles and on loan security, while women constitute the majority of the poor, the marginalized and the voiceless.

Literature highlights that in the entire world, women ministers holding finance, economic, trade and industry are only eighty, it was also highlighted earlier that women are not well represented in business chambers, meaning that their voice is very low in promoting their economic development and business representation.

The issue of power and decision making is crucial. Unfortunately, because of the culture women are mostly kept behind. In the ministry of Trade and Industry, Cooperatives and Marketing; the Minister, The Principal Secretary, and the Director, are all men. The first woman appears as a Deputy Director. In this case, it is possible that women's issues are not well represented. Within Mohloli Chamber of Business it was highlighted earlier that women are also not well represented. Chambers are the ones that address the business challenges and I do not see how they would address what they do not know. Because of their numerical advantage, they are the ones who put men in power, through electing them; in other words, women contribute to their voiceless ness.

It is encouraging to realize that women are not sitting back and complaining about the problems imposed on them by their minority status. They are actively participating and trying other means to solve their problems at times, illegal ones, as was mentioned by the Officer in the MTICM.

Only eleven percent was not in managerial positions. Others were general managers, marketing managers and Finance managers. They were in powerful positions where they meet decision-making on daily basis. At the individual levels women do hold powerful posts in their businesses; however, it is still worrying that their voice is not loud enough to address some of their challenges that hinder their business progress.

This suggests that women have challenges posed to them by culture. They are left behind by their own attitudes. This is evident in the MCB, whereby they have numerical power to put more women in the decision-making, thus ensure their concerns are well taken care of, instead, they elect men and this suggest that policy issues that concern women may be ignored. Also, in the MTICM, the hierarchy is mostly filled by men; it may also be because of cultural attitudes as highlighted earlier that women are concentrated in soft domain in the public service.

5.5 Summary of Findings

The assumption of this study was that culture prevents women from actively and efficiently participating in economic development. The reality on the ground is that women do participate. They have challenges like anyone else, they work with banks of their choices like anybody who is in business, and they pay taxes accordingly like anyone else.

Basotho culture deprives women equal rights that include depriving them a right to access enabling assets and services, such as land and trading licenses.

Looking at the realities of Lesotho, most rural boys did not have opportunities to go to school; at least beyond primary school. Initially, from the cattle posts they would go to the South Africa for jobs in the mining industry leaving women and girls with community and family roles. Because women were mostly left behind to fend for their families, they ended up being exposed to opportunities and are experienced, hence, less problems.

The banks among others were faced with the reality that women are there and need to be empowered to be in business and make money, and enrich banks with good deposits because they are bigger in numbers and have more challenges that require a bigger involvement in economic development to be able to meet such challenges.

The government ministries that were and are still dealing with trading licenses, unlike the banks were requiring that lease or sub-lease for a license, this is supposed to make trading easier for all traders since loans and any other kind of account needs a physical address, however, the challenge was that women do not have right to own land and this made it difficult for them to acquire certain licenses, but they were doing anything possible to be in businesses of their choice.

Chapter Six: CONCLUSIONS AND RECOMMENDATIONS

1. Introduction

The main question that this research sought to answer was "what are the constraints that women encounter in relation to their minority status that is influenced or motivated by culture?" It was stated earlier that culturally, Basotho women are minors and this research sought to find out whether this minority status affect their participation in economic development, if so, what are the authorities doing to ensure sound participation of women; especially at this time where there is such a big number of female headed households, where there is such a high percentage of unemployment and where the global competition is making it more and more difficult for businesses to survive.

6.2 Overview of Findings

My opinion is that women have come a long way in being able to stand on their own. However, much is still needed to accomplish women's self sustainability in whatever they need to do on their own, especially addressing the attitudes that block their way to self achievement.

Below are the conclusions drawn from the data collected, observations done at Mohloli Chamber of Business, literature reviewed and my own experiences as a woman who is a citizen in the country where research was done:

6.2.1 Woman and land ownership

- Data collected and in the literature reviewed, shows that women still face a problem in accessing land and having control over land. This makes it difficult for women to operate some of the businesses that include hotels restaurants and farming; since they literally require a piece of land.

- Married women can not own land in their own names, lately they are allowed to inherit their husband's land; they cannot own land while their spouses are still alive. This can be a hindrance for women when they want to get into business while their spouses are alive.

- A process of acquiring a lease is strenuous, this means if the spouse is not interested in the business; he may get tired of running around; going through a tiring process looking for a lease.

- For many rural based people, lease is not important, they still use Form C for site acquisition; this makes it hard for them to think of opening businesses that require land since a lease is a prerequisite.

6.2.2 Women and Power

- Women's voice is much lower than that of men because of their lack of representation in decision-making structures; especially in government. If they manage to go up; they are found in soft domains, in the men's fields they occupy lower posts. UNIFEM (2000), observes that "While women still hold positions to do with the human sciences and development, areas such as defence and national security, industry and tourism and financial services bring forward women's competencies (UNIFEM, 2000, p8).

- In a business chamber, they are not playing sound role. Chambers of business are where business advocacy takes place; and men cannot go all out advocating for what they do not know.

- There are very few women who solely rely on their husbands in their businesses, most women are independent and run businesses on their own while their husbands have other things to do; or play their part; not run the whole show.

- Women have numerical advantage. They use it to the benefit of men; not themselves because one can not understand why women are always led by men, voted into power.

- Women's economic power issues are a global concern in National agenda and policies must reflect this.

6.2.3 Women and Access to credit

- Banks are operating differently from other institutions. The banks do not discriminate against women just because they are women. They only have a problem with anyone who does not conform to requirements and keep promises and work well with all who stick to the agreements, be it a man or a woman.

- Generally, women are doing well; they still find a way out of their cultural challenges. They are not sitting back and waiting for solutions to come their way. They maneuver and sometimes do it wrongly, as long as they can remain in business.

- Earlier on it was highlighted that banks do not discriminate against women, however, they do not take into consideration the historic realities of Basotho women by taking a clear stand to capacitate them. This means the available opportunities may only be available to women who know someone capable of accessing information and pass it on to them. Or be literate on businee issues, otherwise, ordinary women who may be capable of doing some business may not know that they hae such an opportunity.

- This is true that traditionally, women and men were partners, women being gathers and men being hunters, they were at par and needed one another but as mentioned by Amadiume, after colonial period things changed. Men became providers in the new system and women became excluded in the process, leaving them no choice but to become dependants.

6.3 Recommendations

- Lesotho government must fast to ensure that all other laws and policies are in line with the Legal capacity of married Persons, not only the marriage laws as is the situation currently.
- Land acquisition issues must be tailored to be in line with current realities. Nowadays many women are bread winners, with or without their spouses and land can be one of the enabling tools.
- Quotas are required to ensure women's involvement in issues that are of concern to them, at the national level and in chambers; because of culture, they are used to seeing men as decision-makers, and hence they elect them even if it is not necessary. The way to ensure women's fair participation is to ensure their fair representation in economic decision-making. Their fair representation will also ensure that they work on

abolishing customs that prevent women from economic, social and political participation. For a start, the 1977 SADC protocol that suggests 70/30 women's representation; can be used as the basis, or African Union 50/50.

- "In Southern Africa, one country that has taken a practical move to narrow the gender gap in access to and participation in economic structures and policies is South Africa through its innovative Women's Budget Initiative (WBI) that was introduced in March 1996. The WBI, which is proving to be one of the best practices to engender national budgets, is designed to impact on the structures of allocating resources to ensure that women and men benefit equally (SARD, 1999, p1). Lesotho, and of course other African countries must follow.

- A clear way of information dissemination to ensure that as many women as possible know about the existing opportunities within our banks, as well as encouraging women to take such opportunities.

- Line ministries must establish clear information on issues that are of benefit to women, most women are not aware that banks have no problem dealing with them; they keep on banking without accessing benefits that go along with that.

- There is a need for capacity building programmes for women to stand up against unjust economic practices, this would include addressing issues of minority status, posed to women by culture; as well as addressing entire cultural injustices.

- Women need to be capacitated on Information Technology issues so as to allow them to access and share information freely, this will bring more women on board to participate in economic development of their societies.

- Women's organizations in Lesotho must do more to ensure that more women are aware of the existing opportunities, such as the presence of the Legal Capacity of Married Persons Act.

- The current practice within local banks must be made legal so that it can reach more women

- Women must use their numerical advantage, promote women's participation through pushing more women to decision-making bodies, where there is that chance

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APPENDICES

APENDIX A

MM UNAIDED RESEARCH

Hi; I am Sehlomeng Maqelepo, a student at the University of Witwatersrand school of Public and Development Management. I am currently doing research, which is a requirement for MM/PNDM. My request to you is that you allow me to take your time ask you this questions that will assist me to complete this research. This exercise will only take less than an hour. May I go ahead?

BASIC INFORMATION

(To be observed, not asked)

DISTRICT: ……………………………………………

DATE…………………………………………………..

START TIME…………………….. FINISH

TIME……………………………

Behavior of the Respondent: Passive….Relaxed…. Eloquent…. Uneasy…Less attentive…..

SECTION ONE: DEMOGRAPHIC INFORMATION

DISTRICT……………………………………………....................

LOCATION…………………………………………………………

TYPE OF BUSINESS………………………………………………..

DESIGNATION OF RESPONDENT………………………………..

AGE OF THE RESPONDENT………………………………………

MARITAL STATUS…………………………………………………...

SECTION TWO: BUSINESS INFORMATION

How old is your business……………………………………………..

Who went through its certification process…………………………

Was it easy…../ difficult…..

How long did it take to acquire a license..................................

Did you seek a loan to start your business……………………….

If yes did you get it……………………………………………………..

What were the loan requirements…………………………………

Do you expand it using a loan….. Or profits…..

Is getting a loan as easy for you as it is for your spouse……….

SECTION THREE: BUSINESS EXPERIENCE

Do you have any experience that is a result of women's minority status in your business endeavors …..?

(If yes) Can you kindly relate the story…?

How did you overcome the challenge…?

Do you know any instrument that is on women's side here in Lesotho………

(If yes) What is

it…………………………………………………………………..

How is it of

help………………………………………………………………

Have you, or do you know anyone who has ever utilized

it………………

Did it

help……………………………………………………………………..

What was the

problem…………………………………………………………

How was it

solved…………………………………………………………

What was the end

result……………………………………………………….

SECTION FOUR: GENERAL FEELINGS

Generally, what is your opinion about *molao oa Lerotholi* (Cultural Law) regarding women's

status……………………………………………………………………

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Does it have effects on women's participation in economic development……………..
How……………………………………………………………………………
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Do you think it needs to be revised………………………………………………………….
What changes would you suggest………………………………………………….......
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Is there anything you would like to say that you strongly feel is left out………………...
Comments………………………………………………………………………
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I thank you for your time; I wish you all the best in your business endeavors.