

Determinants of Ethiopian Rural Women Performance in Entrepreneurial Activity: The Case of Rural Women Entrepreneurs in Tigray

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Abstract

The objective of the study was to investigate determinants of Ethiopian rural women's participation in entrepreneurial activity. Two-stage sampling was employed: cluster of Zones according to the number of rural women engagement in the entrepreneurial activities and simple random sampling to select districts. The selected districts were Ofla, Atsbi, and Nebelet from Southern, Easter and Central zones respectively. Ordinary least square regression model was used to explain how variation in the outcome variable depended on the variation in a predictor's variable. Based on the finding, interest-free loans as startup capital used to be acquired from relatives. Women entrepreneurs were thus left to rely on informal sources of finance such as Equb (traditional rotating savings system) and relatives. The study found that educational level and initial capital were important determinants of profit in the rural businesses owned by women. Market distance was also a pivotal determinant factor since those near to markets were better to enjoy higher profit since intermediaries were minimized among others. Those who manage to sell in big city and big market had strong profit margins due to their access to markets. The result also shows that despite limited access and lack of government support, micro finance institutions were essential in the success of entrepreneurial venture for rural women.

Keywords- *Entrepreneurship, Ethiopia, Performance, Rural, Tigray, Women*

1. Introduction

From unprecedented ageing population to growing unemployment, from worldwide leadership imbalances to persisting conflicts, from quickly depleting resource to resource scarcity, the world in the 21 century faces a series of interconnected challenges. Suitable policy interventions can achieve the socio-economic standards of a nation mainly by creating linkages of economic dynamics like that of entrepreneurship in the rural economy. In recent years, developed and developing nations have tried to integrate into the global economy aggressively. This effort has resulted in stern crisis which could alarm the policy makers of these countries to focus on domestic and regional demand to diversify risks. The crisis has raised the role of entrepreneurship as undeniable driver of socio-economical change and growth, the state's vital role to play in

development, and the worth of well-targeted government interventions (Brixiova *et al.*, 2010). Women empowerment also aims to ascertain how it could be part of the solutions to these ever-growing challenges (Bandera, 2013).

Different scholars have given enormous meanings to entrepreneur amongst others the following is a notable one: being creative, innovative, motivated, economic, and financial independent. When it comes to women entrepreneurs, it gets a new meaning as more determination is associated towards achieving goal and proving themselves preferred to others. The woman entrepreneur is defined as someone who initiates, organizes, and runs a business enterprise. Currently women owned businesses are vastly increasing and exploration of every business sector becomes pivotal to achieve greater heights of success (Balaji, 2014). In developing nations, rural women's entrepreneurship can give a push to the economic growth and clearly signifies an untapped potential. Mostly rural entrepreneurship businesses are undertaken on a part-time basis. They are also characterized by few employment choices. Women often start businesses in saturated sectors, informal economy, and low return activities, where the social protection remain little (Joni, 2010).

It has been thought that in order to mitigate the severe impact of underdevelopment more effort should be made towards creating entrepreneurial and innovative awareness which can lighten unemployment and redirect public and private sector capital to foster rural growth and development (Capelleras *et al.*, 2013). Growth of rural entrepreneurship plays an important role in alleviating poverty in the most deprived rural areas. Moreover, it helps to improve the standard of living and the literacy rate of rural women (Saxena, 2012).

The focus of previous rural development and innovation-related policy had been on small-holders' agriculture, but majority of the rural poor are landless and therefore less likely to benefit directly from the policy. Instead, innovations that favor rural areas specifically women are more likely to occur through small-scale business enterprises and entrepreneurs than industrial development (Sonne, 2010). Hence, entrepreneurship can be seen as the main tool of exploiting rural capital and promoting comprehensive rural development including women. The majority of the Ethiopian population lives in rural areas, the recent *World Bank Country Assistance Strategy (CAS)* for Ethiopia recognizes the need to support greater economic involvement of people in rural business specifically rural business owned by women (CSA and World Bank, 2013). This approach in turn can ensure successful implementation of the Growth and Transformation Plan (GTP).

Balanced development is realized when rural population is involved and women get proportional benefits. Growth of rural entrepreneurship plays a very momentous role in the alleviation of poverty in the most deprived rural areas. Moreover, it helps to improve the standard of living and the literacy rate of rural women (Saxena, 2012).

Entrepreneurship development amid rural women basically helps to maintain their decision making position in the family and society in general. According to Sharma (2013), the predominant traditions in the rural society emerge as an impediment for women to prosper. Women face more social hurdles in the society where male chauvinism dominates. Women in the rural areas are under a certain social and cultural restrictions compared to urban ones. They face numerous difficulties achieving their familial needs and face excess workload. This condition may lead to low rate of participation in business activity. Maintaining the equilibrium of family, limited financial freedom, negligence by financial institutions, lack of self-confidence, and lack of education are major hurdles rural women entrepreneurial development activities are confronting with. Accordingly, this study has investigated the determinants of the target rural women entrepreneurial activity. (You have not shown the gap! Why is this study important?)

2. Literature Review

Different studies have put forth determinants of the women entrepreneurial participation. A study conducted by Afrin (2008) on micro credit and rural women entrepreneurship development in Bangladesh found that financial management skill and group identity had a direct and positive relationship with the women entrepreneurship development in rural areas of Bangladesh. The higher the financial management skill and group identity, the better for the rural borrowers to take new business initiative. Moreover, family experience and option limitation had a direct positive effect on the development of rural women entrepreneurship in Bangladesh. If a rural woman has business orientation from her family and if she has some funds from the micro credit providers, she will take initiative to do business which will help her to earn money and obtain social status. These findings have similarity with that of Pharm and Sritharan (2013) which indicates that personal saving and relatives account for 35% and 30%, respectively, as sources of finance for Indian rural women entrepreneurial activities.

An assessment on the determinants of entrepreneurial intentions made by Abebe Assefa (2016) found that the hypothesized determinants of entrepreneurship intentions like gender, social norms,

personal attitude, perceived behavioral control and formal entrepreneurship education program have explained 68.6% of the variation in entrepreneurial intentions. The regression analysis reaffirmed that all the null hypothesis that gender, social norms, personal attitude, and formal entrepreneurship education programs aggregately created a significant impact on entrepreneurial participation. Same authors report that self-confidence was very low to face challenges and associated risks to start business from the scratch. Their interest towards entrepreneurship has significantly been affected by their family members and close colleague. Prior exposure to entrepreneurship and education had a positive effect on the attitude toward a career in entrepreneurship. Besides, cultural barriers were obstacles of women`s entrepreneurship activities (Case *et al.*, 2014).

An analysis of factors affecting the performance of women entrepreneurs in Ethiopia revealed that lack of own premises, lack of financial access, stiff competition in the market, and lack of proper access to training were the major factors that affect women entrepreneurs. Conflicting gender roles and class bias were also the major socio-cultural factors that affect women entrepreneurs (Wube, 2010). Rural entrepreneurship is one of the solutions to the elimination of rural poverty. To this end, there should be more effort on integrated rural development programs though most of the rural women do not think of entrepreneurship as the career option due the traditional gender roles (Saxena, 2012).

However, as Vinesh (2014) claim, the principal factor in the practice of entrepreneurship among rural women is not financial assistance or identifying an enterprise but it is a quest for creating a favorable ground for their intent and determination into entrepreneurship. Women`s domestic roles are negatively affecting women`s business intent; traditional practices are hampering their efforts to be self-reliant entrepreneurs. Despite several hindering factors, sustainable and synchronized effort from all dimensions would pave the way for women entrepreneurial activity. By doing so, women could work for social and economic development of their family and thereby gain equality.

Phungwayo and Street (2014) found that skill development in the area has been one of the main determinants of rural women entrepreneurial activity. Respondents reported that training could enhance their business performance through better business management skills. Skills development required intensive governmental and institutional support. The finding ascertained

that the level of education usually determined the extent to which individuals take up different concepts and apply them.

3. Methodology

The main objective of the study was to explore determinant of rural women entrepreneurship participation. Data from 2016, 2017 and 2018, the most recent data available, was utilized. Apart from recording profit, the data also recorded a range of entrepreneurial characteristics data. Two-stage sampling was employed. The first stage (primary sampling units) was cluster of Zones in the region according to the number of rural women engagement in the entrepreneurial activities. The second stage employed simple random sampling to select districts; the selected districts included Ofla, Atsbi, and Nebelet from Southern, Easter and Central zones respectively. The sources of primary data were women in the rural areas who owned on-farm and off-farm business since they were better aware of entrepreneurship. This was also one of the most comprehensive surveys conducted in three districts. A sample of 345 respondents was taken. The data collection tool was structured questionnaire. The questionnaire was pre tested, coded, and modified before conducting the survey. The key research approach in this article was similar to that of Otoo *et al.*(2011). It was based on modeling the profit of the rural women entrepreneurs which served as indicator for the status of their business and was against a set of exogenous determinants.

Ordinary Least Square Regression model was employed for data analysis. Ordinary least square (OLS) is an estimator of the unknown parameters in a linear regression. It is consistent when the regressors are exogenous and there is no multi-collinearity. The OLS is also ideal when the errors are homoscedastic and serially uncorrelated.

The model specification is presented as follows:

$$\mathbf{LnProf} = \beta_0 + \beta_1\mathbf{Inca} + \beta_2\mathbf{Mktd} + \beta_3\mathbf{Afi} + \beta_4\mathbf{Edu} + \beta_5\mathbf{Gov} + \beta_6\mathbf{Nemp} + \beta_7\mathbf{Fsize} + \beta_8\mathbf{Fspec} + \beta_9\mathbf{Tspe} + \beta_{10}\mathbf{Whur} + \beta_{11}\mathbf{Boship} + \varepsilon$$

Lnprof, Profit earned is employed as the dependent variable for the regression analysis as continuous variable. β_0 is a constant by a mathematical process called least square and ε is the adjusting error. The potential determinants were selected based on factors likely to affect profit. Exogenous variables but those that determine the current level of profit were selected. The

variables were based on household and individual characteristics. The set of regressors chosen as possible determinants of entrepreneurial profit in the selected rural vicinity were the following:

Education: It is a continuous variable and is measured based on years of schooling starting primary education.

Initial capital: It is a continuous variable and is measured by the amount of their initial startup capital.

Market distance: It is a continuous variable and is measured in kilometers of distance linking to market place.

Access to financial institution: It is measured as a dummy variable taking value of 1 if there is access and 0 otherwise.

Government support: It is measured as a dummy variable taking value of 1 if there is support and 0 otherwise.

Number of employees: It is a continuous variable and is measured the number of employees in the business.

Family size: It is a continuous variable and is measured based on number of family members the woman was responsible for.

Family members in that specific business: It is a discrete variable and is measured by number of family members in the specific business.

Time spent in business: It is a continuous variable and is measured based on number of years spent on the business.

Working hour: It is a continuous variable and is measured based on number hours each day spent on the business.

Business Ownership: It is measured as a dummy variable taking value of 1 if the ownership is because of inheritance from family and 0 otherwise.

4. Result and Discussion

The type of business women entrepreneur play in economic development is vital for rural economies. The integration of women entrepreneurship with entrepreneurial traits and skills

supports rural women to become competent enough to sustain and strive for excellence in the entrepreneurial arena (Vinesh, 2014). Rural economies are characterized by their diverse type of on and off farm businesses. Most rural women work in family based farming and in the informal sector which are characterized by low levels of income and productivity (Vargas-Lundius and Suttie, 2013).

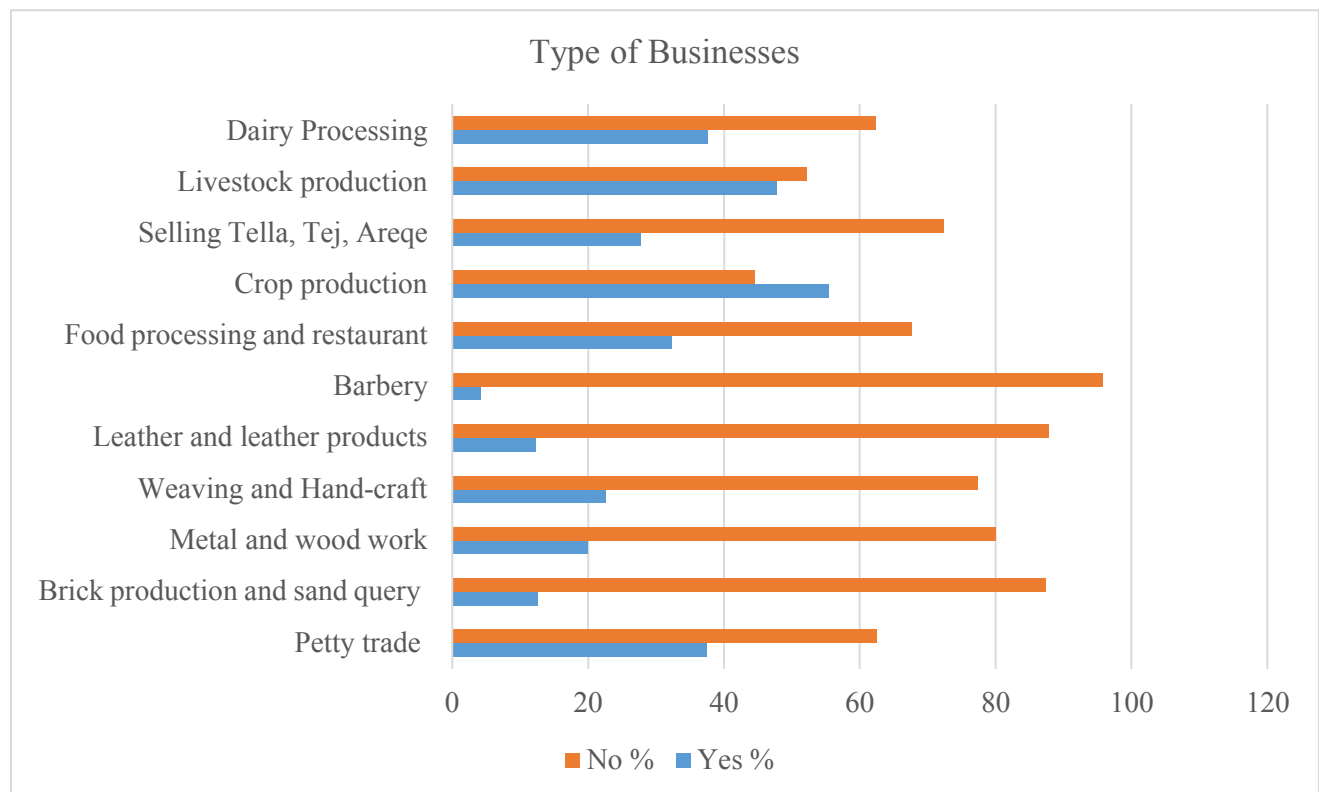


Figure 1: Types of business in the rural entrepreneurial activity

Source: Own Survey, 2019

As shown in Figure 1, these rural women participated in different types of rural business. Crop production, livestock production and petty trade took the biggest share. According to Winn (2005), in the rural areas, women's career choice depends on adult development, the family, life-style, as well as stage of one's career. For men, career choice is assumed to be an integral part of their lives; many women view personal goals as separate from career goals (Winn, 2005).

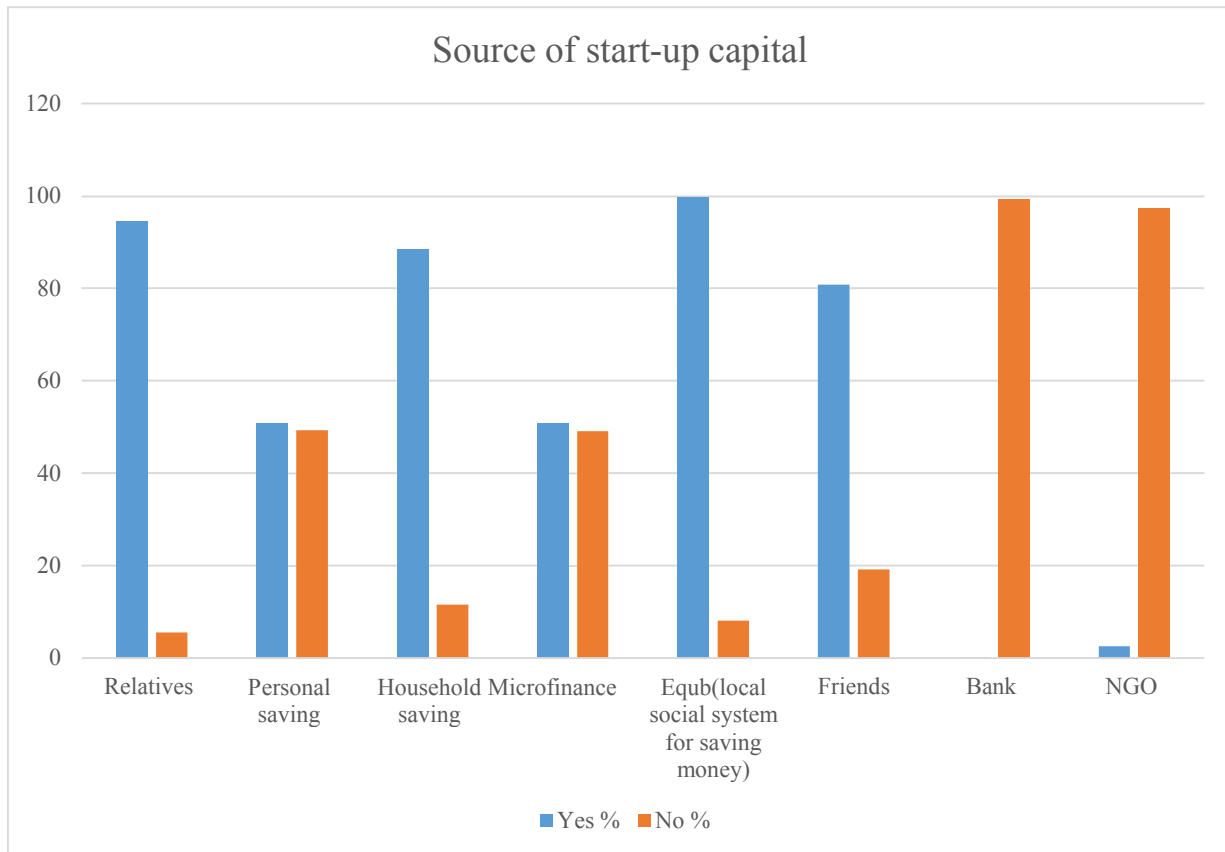


Figure 2: source of startup capital

Source: Own Survey, 2019

According to Figure 2, accessing credit through the formal credit system for startup capital was difficult for rural women mainly due to the negligence of formal financial institution like banks. Interest-free loans came from relatives. Women entrepreneurs were thus left to rely on informal sources of finance such as *Equb* (traditional savings system), relatives, friends, and rarely microfinance institutions. Entrepreneurship development literature suggests that access to

financial capital is a significant limiting factor for rural women entrepreneur. This has been attributed to the reluctance of formal lending institutions (Richardson and Finnegan, 2005).

Financial assistance and a guaranteed loan are essential factors for entrepreneurs to flourish. According Otoo *et al.*(2011), dependence on volatile and unreliable sources of financial capital hinders rural women entrepreneurial performance. Rural women in developing countries start business in a state of low capital and skill. According to ILO (2003a), women entrepreneurs in Ethiopia felt that the loans accessed from micro financial institutions were too small and used the group lending methods, which did not suit them. The main reason for limited access to formal financial institutions was the women's inability to provide appropriate collateral like building. It was noted that this put women at a disadvantage position as the legal ownership of land and buildings was often held by men (Okafor and Amalu, 2010).

Table 1: Education, Initial capital and Family support

VARIABLES	(1) profit	(2) profit	(3) profit
edu level (Education level)	1,011*** (278.7)	1,202*** (305.8)	
Marital status (Marital status)	820.1 (539.4)		
Family size (Family size)	556.1*** (165.3)	590.5*** (174.1)	
market distance (Distance from home to market)		-40.78** (15.93)	
initial cap (Initial startup capital)			0.203*** (0.0411)
members part (Family member involvement in that specific business)			826.8*** (317.8)
how many hours (Daily working hours)			386.7** (178.4)
having monthly accounting record)			61.30 (832.8)
Constant	-4,913** (2,235)	-3,146** (1,438)	-2,797 (1,814)
Observations	345	344	344
R-squared	0.088	0.116	0.175

Standard errors in parentheses

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

The study found education level was an important determinant of profit in the rural business owned by women. Education level (positive and significant at 10%) of rural women entrepreneurs positively affected their profits; those who had a formal educational background tended to get a relatively high profit than those who did not. According to Chakravarty (2013), the literacy level of rural women directly affects the ration of their success in their businesses. Education level is essential for marketing knowledge, financial know-how, and confidence (Chakravarty, 2013). Education level is also intrinsic for rural women entrepreneurs to set up themselves in the strong base in their quest of business success.

The current study shows that initial- capital and profit had a positive relationship, women with sufficient initial capital made a strong profit to their business. This was due to the insufficient access to financial resources in the rural area that gave a clear advantage to those with enough initial capital to sustain their business. Moreover, the results show the longer working hours the bigger the profit. This positive relationship shows working hours were a basic internal locus determinant of entrepreneurship. Working hours is one of the traits of entrepreneurs, and using working hours as an indicator of hard work is perhaps the hardest trait to cultivate. In the beginning of any business venture you work long hours.

Profit and family member involvement had direct positive relationship. Profit increases when there was family members' involvement in the business. The families had provided access to human (such as skills and expertise), financial and social (such as moral support and ideas) assets. Successful entrepreneurs make sure that their family is on board with their new pursuit. Women who received family support in their business start-up phase were more likely to reap a success in their business than women without such support. An entrepreneur who has family member involvement in that specific business had the advantage of an assured clientele in comparison to an entrepreneur who does not (Otoo *et al.*, 2011). Additionally, women entrepreneurs with self-employed family could better utilize funds in their business and get consistent income (Meeder and Cumber, 2007).

Table 2: Number of employees, market distance and working hour

VARIABLES	(1) profit	(2) profit
Number of employees	560.5*	

(Total number of employees)	(322.4)	
Initial cap (Initial startup capital)	0.202*** (0.0479)	0.211*** (0.0665)
For how long (Years spent in business)	-28.90 (39.20)	
Members part (Family member involvement in that specific business)	1,610*** (421.5)	
Market distance (Distance from home to market)	-38.53** (17.75)	
How many hours (Daily working hours)		401.8** (166.1)
Do you have monthly (Monthly accounting record)		490.3 (697.7)
Constant	-611.8 (1,006)	-2,025 (1,632)
Observations	342	342
R-squared	0.251	0.147

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

When rural women entrepreneurs employed a relatively large number of employees, profits for their enterprises increase. It was apparent that on-farm and off-farm activities in the rural businesses demanded employees. This was especially observed in the weaving, handcraft and service businesses where an individual's skill was critical for keeping certain customers. Expertise and skill of employees had been cited as a critical external factor that influenced success for rural women entrepreneurs. Despite the positive association between number of employee and profit, the employment conditions like formal contracts, pay for holidays, and other working environment factors were very much neglected and non-existed. According to Richardson and Finnegan (2005), employees bring a substantial amount of human and social assets to the development of entrepreneurs' businesses in the form of business know-how. The experience of operating and networking within a formal workplace and business environment perhaps helps further improve entrepreneurs venture.

Market distance had an inverse relationship with profit. Those near to markets were better to enjoy higher profit since intermediaries were minimized among others. Women experienced a range of constraints with the marketing of their businesses. Of course market distance related problems

were equally applicable to both women and men. Considering the existing social and family responsibilities, women would better benefit from the shortest market distance. Family work behavior also influenced members in creating a new venture. It could help improve the existing family members businesses. Family with large size tended to have high profit. This finding is similar with Pant's (2016) result which claims that family members' entrepreneurial cognition is influenced by family entrepreneurial activity context.

Moreover, the results show years spent in business and profit had an inverse relationship. The lack of consistency in one type of business accounts for this. Rural entrepreneurs are usually involved in more than one sector of business and hence they may not benefit from their short stay in the business. Such high mobility among different sectors may mean that women entrepreneurs were less likely to obtain single sector based exposure to business opportunities and network.

Table 3: Access to micro finance institutions, business location, and government support

VARIABLES	(1) profit	(2) profit
Inherited (Business inherited from family)	573.6** (255.1)	538.3** (254.8)
Access MFI (Access to micro-finance institution)	411.0* (228.5)	396.5* (226.8)
Sell in big city (Selling the product in big city)	1,591** (665.7)	
GOV (Government support)	1,606*** (593.5)	1,378** (566.3)
Constant	-1,486 (1,016)	-1,085 (956.3)
Observations	345	345
R-squared	0.154	0.147

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

According to the results, access to micro finance institutions and profit had positive and significant relationship. Profit increased when women entrepreneurs got access to micro finance institutions. This highlights the essentiality of the microfinance institution in transforming the lives of many

women who are involved in the business sector. However, as shown in Figure 2, very few women had managed to access funds from financial institutions. Most entrepreneurs, over 50%, obtained their start-up finances from relatives and their personal savings. This shows that despite the essentiality of the microfinance institutions in accelerating the development of entrepreneurs, their accessibility was limited. With a very limited access, the significance of these microfinance institutions becomes pivotal. This implies that the government should render all the necessary support to improve their accessibility and system.

The study could also indicate that those who inherited land from their family earned a significant profit in their business than those who rented land to do their business. Inheritance which tends to predominate in rural areas is a major path for family businesses continuity (Doss *et al.*, 2012). Moreover, inheritance is determinant by the fact that many of these businesses are often land based which have important capital implications (Montgomery & Hunter, 2011).

Moreover, the study found that in comparison to those who sold their products in their surrounding market, those who managed to sell in a big city and big market had a strong profit margins due to their access to markets. Larger population areas are typically associated with a higher demand for product. Cohen, et al (2000) also write that access to potential big market and business networks helps women entrepreneurs to build their customer and supplier bases, improve access to debt and equity finance, and provide useful advice and support. Such business networks can be especially beneficial for rural businesses which because of their size often have a narrower range of contacts. Rural women entrepreneurs are mainly dependent on basic traditional marketing mechanisms such as word-of-mouth for promoting and selling their goods and services.

According to Cohen et al. (2000), location is the “be-all and end-all” of a successful entrepreneurs. Location is a critical factor influencing success. Most women business owners in the rural area operate in hostile environments where there are no permanent market locations to conduct business. This affects their accessibility to potential market populations and makes them lose regular customers to other businesses. As a result, those who operate their businesses from home in rural areas are less beneficiary than those who sell in big dense areas (Jyoti et al. 2011). Lack of permanent business locations negatively affects the distribution and sales of their products, and in turn influences their profit (Otoo *et al.*, 2011).

The result shows government support was positive and statistically significant. This is in the form of skills and entrepreneurship trainings. Similarly, Richardson and Finnegan (2005) found that women could better improve their productivity and competitiveness by participating in skills training. The study found out that government support and rural women entrepreneurs had the potential to uplift the rural economy significantly.

5. Conclusion and Policy Implication

The objective of the study was to find the determinants of rural women's performance in entrepreneurial activities. Entrepreneurial activities among rural women help them better contribute to the welfare of their family and sustainable development of their society. The study found that deficiency of financial resources and less secure and unstable business locations were the hurdles that affected the performance of rural women entrepreneurs. This signifies that the government should intervene in the rural economy boldly to address these impediments. Lack of financial institutions was the root cause for lack of success to women. The government should provide incentives to these microfinance institutions to go and serve the rural area with special packages to women. Microfinance institutions should reach women entrepreneurs and improve the coverage in the region. Longer repayment period, larger loans, and reviewing interest rate can serve the need of the rural women entrepreneurs. The government can administer the linkage provision of microcredit with rural development training programmers and initiate partnerships with financial institutions.

Moreover, the result shows that education was important for the development of both entrepreneurial awareness and business profits. To this end, the expansion of educational infrastructure should be a matter of urgency for the government to help develop rural women entrepreneurial success. Education will enable them to transform themselves from small businesses to middle and large manufacturing sector. This can be easily done by educating business development facets. The government should address the entrepreneurship issues with the adoption of entrepreneurship development strategic plan. The strategic plan should include entrepreneurial training since it determines the entrepreneurial performance of rural women. Proper training enables them to learn new things, develop readiness for change, and proper business communication along with the ability to resolve conflicts.

The role of government especially the local government is important since the administration of limited resources and funds in rural areas is a vital component of entrepreneurial success. Moreover, monetary and non-monetary support is needed for performing entrepreneurs so that they will be motivated in formalizing their businesses. Entrepreneurship offers opportunities for rural women to improve their economic system and offers equal opportunities for women in a male dominant society. Rural entrepreneurship can create a sense of gender balance and it can empower women to increase their income and assets.

This study covered only three districts in Tigray regional state. I however believe this topic can be done by adding more sample districts in broader respondents. Further studies should also consider getting data at least of 5 years to capture profit and impact of rural women entrepreneurial activities.

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