

# Women Entrepreneurship and Sustainable Rural Livelihoods

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**Abstract:**-The purpose of the study was to establish the effect of women entrepreneurship on the sustainability of rural livelihoods. The objective of the paper being to determine factors that influence entrepreneurship, to as certain factors that hinder women entrepreneurship and to suggest strategies to enhance women entrepreneurship. The review paper established that women entrepreneurship is mainly driven by push and pull factors as well as extrinsic and intrinsic factors. It was also established that women entrepreneurs were mostly affected by social and cultural gender-based inequalities and biases, psychological factors and role conflict when trying to sustain their livelihoods. These challenges being some how emanating from them being women. The study recommended the government to provide financial support and trainings to women entrepreneurs. Also there is need of networking so that women entrepreneurs will learn from other successful entrepreneurs.

**Key words-** women entrepreneurship, sustainable rural livelihoods

## I. INTRODUCTION

Women entrepreneurship development is the engine of socio-economic growth for any nation (Tripathi & Singh, 2017). Herrington, Mike, Kew, Jacqui, Kew, Penny (2009) point out that an entrepreneur is one that shifts economic resources out of an area of low productivity into an area of higher productivity and greater yield. Women entrepreneurs are those who are ready for confronting risk and have persistence to survive in a competitive business world (Hani, 2015). According to Khanka (2009) women entrepreneurs think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise. Shailla (2012) suggested that women entrepreneurship involves opportunity identification and resource gathering to start-up and grow a business (Hundera, 2019). From the above definition women entrepreneurship can be viewed as any economic activity being done by a women to earn a living.

A livelihood is the set of capabilities, assets and activities that furnish the means for people to meet their basic needs and support their well-being (Kabir, Hou, Akther, Wang, & Wang, 2012). According to Chambers and Conway (1992) livelihoods are means of earning a living (Brocklesby & Fisher, 2003). However, Bryceson (2002) argued that livelihoods does not end on earning a living but are strategies performed by people to satisfy their needs so that they earn a

living. Kristjanson, Harvey, Van Epp, & Thornton (2014); Mutopo (2014) and Gwimbi (2009) perceived livelihoods as any activities to earn an income and could be from hired employment, self-employment, remittances or a combination. Livelihood is sustainable when it can cope with and recover from disturbances or enhance its resources to provide opportunities for sustainable livelihood approaches for both the present and future generations to realise net benefits at the local and global levels in both the immediate and long term (Chambers & Conway, 1992; Husein & Nilson, 1998; Scoones, 1998; Scoones, 2009; Broegaard et al., 2017; Baker et al., 2018). Thus women entrepreneurship is regarded as an engine of sustainable livelihoods.

However, there is a need to establish drivers of women entrepreneurship since they vary from countries and regions. Different authors study the influencing factors of women entrepreneurs and can be categorized in different categories. Zimmerman and Chu (2013) express that one recurring area of interest in the study of entrepreneurship is what motivates individuals to become entrepreneurs. The entrepreneur's motives for starting a business are a key element in predicting business performance (Robichaud et al. 2010). Therefore there is need of establishing factors motivating women entrepreneurs and to know challenges being faced along the process of sustaining their livelihoods there by coming up with strategies to cab them. Thus the paper seeks to determine factors that influence entrepreneurship, to ascertain factors that hinder women entrepreneurship and to suggest strategies to enhance women entrepreneurship.

### A. Factors Influencing Women Entrepreneurship

Women entrepreneurs' motivation for engaging in livelihoods is not always driven by positive factors but also due to negative circumstances. Thom (2015) defined entrepreneurial motivation as the process that triggers entrepreneurs to apply high effort levels to achieve their entrepreneurial goals. This drive have been given various names or categories and they vary from countries and regions.

#### 1) Push and pull factors

According to World Bank (2010); Apergis & Pekka-Economou (2010); Vossenbergh (2013) and Trusić, Fosić, & Kristić (2017) entrepreneurs engage into entrepreneurship motivated by push and pull factors. Kirkwood (2009) purported that entrepreneurial drive fits into internal or external

categories and may also be referred to as push or pull factors. Push factors be defined as factors urging an individual to start a new business venture due to dissatisfaction in their current form of employment (Cabrera & Mauricio, 2017). Similarly, Ismail (2012) found that pull factors are associated with necessities, such as unemployment, dissatisfaction with current employment and inadequate family income. Evidence from the literature suggests that women are mainly motivated by push factors (such as the need to support family, reduce poverty, difficulty in finding a suitable employment) than by pull factors (Chelliah & Lee, 2011; Jesurajan & Gnanadhas, 2011; Vossenber, 2013; Bullough et al., 2015; Meyer 2018).

Similarly, Reynolds, Camp, Bygrave, Autio, & Hay (2001) and International Labour Office (2018) use the terms ‘opportunity-driven’ (pull factors) and ‘necessity-driven’ (push factors) to describe the fundamental drivers of entrepreneurial activities. Schumpeterian analogy posits that people can engage into entrepreneurship through the existence of opportunities (opportunity-based) which pulls them. These include the desire for independence and status recognition. In contrast, some entrepreneurs engage in entrepreneurship because there is no other choice known as necessity-based (involuntary entrepreneurship) (Pinkovetskaia, Nikitina, & Gromova, 2019). These type of people are known as survivalist as they only venture into entrepreneurial activities as the only option available. Comparably man are more prone to start livelihoods owing to an opportunity and have an intention to grow their ventures, in contrast to women who mostly start livelihoods out of necessity and have no intention to stay in and grow the business venture (Irene, 2017). Rodriques (2018) emphasizes that opportunity entrepreneurs are vital to the economic prosperity of a country.

Lacob & Nedelea (2014) associate push factors with necessity and pull factors with possibility to lead. Push out factors are determined by financial needs (Jesurajan & Gnanadhas, 2011), dissatisfaction with the current job, difficulty in finding work and the need for flexible work (Chelliah & Lee, 2011) and stemming from lack of opportunities in the labor market and the need to supplement household income (Amit & Muller, 2013). According to Salfiya, Ummah & Gunapalan (2012) push factors can be inadequate family income, unemployment, death of the male family members whom they used to rely on. Apergis & Pekka-Economou (2010) posits that in recent year’s women entrepreneurial activities are not only developed by just push or pull factors, but also by some combination of the two factors.

According to Vossenber (2013) women entrepreneurs engage into entrepreneurship for survival or being pushed by the status quo. In transitional countries and emerging economies, women entrepreneurship is driven by the idea that self-employment provides flexibility and enables a good balance between work and family care responsibilities. Women suffer from multitasking whereby they are expected to spend most of their time with the family yet on the other hand they are supposed to be at work. Thus, women end up

pushed into entrepreneurship since it allows them to operate within a flexible schedule. However this sometimes affect sustainability of women entrepreneurs’ livelihoods as more time and effort can be drained by the family compared to business.

Bullough et al. (2015) posits that women entrepreneurs engage in entrepreneurship to effectively generate value, overcome poverty and promote societal and economic advancement confirming the findings of Benzing et al. (2009) who founded that income levels and employment opportunities are the driving factors for women entrepreneurship. These authors observed that increasing income has effect on providing security for women entrepreneurs and their family. Therefore, if women are not employed, they end up creating employment for themselves to overcome poverty and meet family basic needs. This type of driver is regarded as push factor as women engage into entrepreneurship due to the discomfort of the present status quo.

Women entrepreneurs in developing countries drive for entrepreneurship is motivated by the need for daily food not for pleasure for work or free time benefits. In most cases they engage in entrepreneurial activity as a survival strategy out of necessity rather than opportunity because there are no jobs or any other options for income generation (Hayrapetyan, 2016). While in developed countries women start a business because they see opportunities or want to be independent (Vossenber, 2013).

Langowitz & Minnitti (2007) found that women propensity to engage in livelihoods is positively related to both their alertness to existing opportunities and self-assessment of having the relevant skills and knowledge. According to Cromie (1987) when considering women’s options of whether or not to become an entrepreneur, women are less concerned with making money and often choose entrepreneurship as a result of career dissatisfaction. This is due to the fact that women entrepreneurs see entrepreneurship as a means of simultaneously satisfying their own career needs, as well as the needs of their children and wider family (Brush, 2010).

Research by Langowitz and Minnitti (2007) found that women with a high level of education are more likely to engage in entrepreneurship. It was also reported by Wit & Van Winden (1989) that individuals with more work experience, a higher level of education, and greater knowledge of market and business practice are more likely to be able to identify an opportunity for starting a new business. From the argument above, the conclusion may be drawn that women with a lower level of education have greater difficulties in finding a paid job, so they are more likely to get involved in poor small livelihoods. Bhola et al. (2006) noted that highly educated people are more likely to pursue opportunity-based ventures, while less educated entrepreneurs are more involved in necessity entrepreneurship; thus it follows that level of

education can be a differentiating factor in the choice of women entrepreneurial activity.

## 2) *Extrinsic, intrinsic or transcendental nature*

Akehurst, Simarro & Mas-Tur (2012) propose that unlike their male counterparts, women establish entrepreneurial activities for many reasons: extrinsic, intrinsic or transcendental nature. Motivational nature of intrinsic and transcendental dominate among women, whilst extrinsic reasons motivate men to engage into entrepreneurship. Intrinsic and transcendental factors include desire for independence, self-realization and internal control, perseverance and an interest in taking up the challenges posed by creating a new firm, the opportunity to develop their personal skills and experience and the chance to influence their own destinies (Schwartz, 1976; Scott, 1986; Lee & Rogoff, 1997). Nelson and Cengiz (2005) concur with Schwartz (1976); Scott (1986) and Lee & Rogoff (1997) and also find a positive relationship between innovativeness, risk taking propensity and perseverance with women motivation. Bennett & Dann (2000); Kepler & Shane (2007) and Walker & Webster (2007) posits that desire for self-fulfillment, job satisfaction and self-determination or independence are also crucial reasons for women to start livelihoods. At the same note, Buttner & Moore (1997) and Wilson, Kickul & Marlino (2007) found that self-efficacy affects entrepreneurial intention and it is stronger for women than for men.

According to Kirkwood & Campbell-Hunt (2007) women entrepreneurship motivation can be considered coming from two perspectives which is economic and psychological (Fosić, & Trusić, 2017). The psychological construct (intrinsic motivation) is considered to be the main factor that enhances the ability of individuals to achieve their goals. For instance the ability to evaluate entrepreneurial motivation, which is an attitude formed out of objective and subjective components, it is necessary to determine the needs and their origin on the one hand, and on the other, further characteristics of an entrepreneur such as biographical characteristics, education and training or perception (Estay et al., 2013). Moreover, women are generally expected to provide income not only for themselves, but for the wider family. Women entrepreneur gets to be in charge of the creativity and development, but also has to undertake the responsibility that cannot be relegated (Kontos, 2003) which consequently reinforces the triggers of the decision to engage in entrepreneurship.

Women entrepreneurs take an active part in entrepreneurial behaviours due to the burning desire to attain family necessities, thus stimulating the nation's economy. Women entrepreneurs are eager to fulfil self-needs as they compete favourably with other entrepreneurs in the global market (Wang, Li & Long, 2019). The zeal and motivation women entrepreneurs possess leads them towards developing sustainable livelihoods, hence contributing to the economic development of the country.

The extrinsic nature that drive more men than women to start up a business is characterized by self-employment, firm expansion and the desire to avoid unemployment. However in some economies they may be as important as other reasons. For example, Idrus, Pauzi & Munir (2014) noted that entrepreneurs in Turkey might be more motivated by extrinsic factors (such as increasing income and creating a job for themselves) than by intrinsic or independence motives, while Watkins & Watkins (1984) observed livelihoods creation as a strategy of women who leave the job market for family reasons and McGowan et al. (2012) observed entrepreneurship as an alternative form of female employment. Kirk & Belovics (2006) adds that women become entrepreneurs in order to balance their work and family life. However, usually married women have lower rate for engaging into entrepreneurship because of the cultural myths whereby they are expected to spend much of their time with family.

## B. *Challenges Faced By Women Entrepreneurs in Sustaining Their Livelihoods*

Given their sheer number and motherly instincts one would expect that the effective participation of women in entrepreneurial activities will offer a far reaching impact on the economy, yet their contribution is scarcely apparent in a number of developing and some developed countries. Mauchi, Mutengezanwa, & Damiyano (2014) stated that despite the recognition that women entrepreneurship play a key role in economic activity, their growth has remained significantly passive. Yet women constitute a significant portion of most economies but at the same time, they are notably marginalized and often on the receiving end of patriarchal prejudices. Most societies treat women as second class citizens Tsyganova & Shirokova (2010) and this is believed to be emanating from them being a woman (Smith-Hunter, 2006; Jones & Clifton, 2017). Farah (2014) consented that women entrepreneurs face series of challenges right from the beginning till the end of entrepreneurial activities. Understanding potential roadblocks that women entrepreneurs face is important for increasing their participation in the entrepreneurial activity. This section therefore sought to determine the specific barriers faced by women entrepreneurs in operating their livelihoods. This being triggered by the worrisome statements from literature that it will take time and the combined efforts of women entrepreneurs themselves, society, their families, government, researchers and other stakeholders to overcome these challenges (Nsengimana, Tengeh, & Iwu, 2017).

### 1) *Social and cultural gender-based inequalities and biases*

Women entrepreneurs face similar challenges to male entrepreneurs. However, women face extra specific challenges because of societal stereotypes combined with unfavourable cultural, economic, legal, political, technological and regulatory environments that result in unequal access to entrepreneurial opportunities (Igwe, Newbery, & Icha-Ituma,

2018; Choto, Tengeh & Iwu, 2014; Zhu & Chu, 2010 ). Stevenson and St-Onge (2011) add to these the fact that women entrepreneurs are operating within a society which encourages discrimination and inequality. Similarly, Rubio-Banon & Esteban-Lloret, (2016) suggested that the low level of female entrepreneurs' participation is allegedly due to gender stereotypes and cultural factors that inhibit the entrepreneurship development. Historically, males were positioned to dominate women where this group was considered to have a higher domain or achievement attitudes (Rubio-Banon & Esteban-Lloret, 2016). In Africa, the cultural value entails that the men or husband becomes the bread winner. A woman exhibiting her entrepreneurial prowess is presumed as wanting to take over the leadership role of a husband. Women are placed in roles related to housework, caring for children and parents. This is proved by Alvarez, et al (2012) that the involvement of individuals in the house work decreases the possibility to become an entrepreneur (Perez-Perez & Aviles-Hernandez, 2016). A study by Barwa (2003) on women entrepreneurs in Vietnam, showed that women face additional handicaps due to the prevailing social and cultural gender-based inequalities and biases. For example, in Pakistan, families only support the men to run a business (Bashir, 2014). In Zimbabwe, the prevalence of gender-based discrimination is still a predicament for women entrepreneurs (Mutanana & Bukaliya 2015). Traditionally and informally, in Zimbabwe, women are perceived as inferior to men irrespective of their age or educational status (Booyesen & Nkomo 2010). Evidence from other patriarchal countries (Azmat 2013; Maden 2015) also suggests that women are expected to be subservient, supportive and submissive. It is easy to see that these conventional feminine qualities are in direct conflict with the more masculine cultural indicators required for a traditionally defined entrepreneur and required to succeed in business (Hechavarria & Ingram 2016). In addition, for traditional patriarchal reasons, women are not readily accepted as entrepreneurs running and managing an enterprise (Van Eerdewijk & Mugadza 2015). The patriarchal system of social structures and practices allows men to dominate, oppress and exploit women (Shinnar et al. 2012; Hechavarria & Ingram 2016), negatively affecting women's self-assurance and achievement motivation, and contributing to barriers to female entrepreneurial success. A woman is typically not expected to make economic decisions such as opening a business of her own. Those who make it find it difficult to circumvent cultural barriers (Ewoh 2014) as they are expected to wear their husbands face. Women entrepreneurship therefore remain in small scale (and if they do run a large business, women would pretend a man is involved) and resist the adoption of what they see as a male behaviour, even if this would be good for their entrepreneurial activities. Attitudes of both men and women need to change to overcome these obstacles with women becoming gradually prepared to view assertiveness as a skill and men changing their cultural values.

## 2) *Psychological factors*

Surthi & Sarupriya (2003) psychological factors affects women entrepreneurs in their day to day livelihoods. They examined the role stress impacted on women entrepreneurs the effect of demographic variables, such as marital status and type of family, and how women entrepreneurs cope with stress. Research by Iyer (2007) pointed out two major issues relating to starting and sustaining a business. The first is perception of society, in particular those of men, towards women as entrepreneurs and the built in gender bias. She found that traditional upbringing hampers the ability of men to relate to women as business women. Yet results from Surthi & Sarupriya (2003) showed that unmarried women experienced less stress than married women. Those from joint families tended to experienced less role stress than those from nuclear families, probably because they share their problems with other family members. External focus of control was significantly related to role stress, and fear of success was related to result inadequacy and role inadequacy dimension of stress.

## 3) *Role conflict*

One of the most significant influences and barriers to women's entrepreneurship is the role held by women in their families or households where they have primary responsibility for the caregiving of children and sometimes parents (Sciascia et al., 2012). Akehurst et al. (2012) underline that the greatest obstacle for women to create a new business is the balance between family and working life. Amoako-Kwakye (2012) and Azmat (2013) suggest that the patriarchal society expects women to be both producers and reproducers, carrying a double load of full-time work and domestic responsibilities. Despite their role as entrepreneurs, women are expected to be the primary parent, emotional nurturer and housekeeper of their households. Women entrepreneurs often need to juggle both family responsibilities and entrepreneurship and this often restricts their ability to grow their businesses (Kelley et al. 2013; Agarwal & Lenka, 2015). In most cultures being an entrepreneur is not an excuse for being relieved of her domestic responsibilities (Goffee & Scase, 1985; Hundera, Duysters, Naude & Dijkhuizen 2020). Thus women entrepreneurs more often than men face role conflict (Jennings & Brush, 2013), which requires various coping mechanisms, and which may impact on the sustainability of their livelihoods. Role conflict occurs when an individual involves in multiple roles and compliance with one of the roles impedes the accomplishment of another (Teh, et al. 2009; Hundera, Duysters, Naude & Dijkhuizen 2020). Longstreth et al. (1987) found that women's firms were at a commercial disadvantage due to pressures on women to combine family responsibilities with an entrepreneurial career by failure to achieve an appropriate balance created high levels of stress and held back economic growth of the enterprise (McGowan et al., 2012). For example, Sullivan and Meek (2012) established that women with children tend to show a greater preference for family related factors than men

when at work. Thus, when women are at work, they are still mothers and may worry about, plan for and think about their children, with conflicting implications for their productivity (Medina and Magnuson, 2009). Vossenber (2013) confirmed the problem by citing a study of Williams (2004), where the author argued that in Europe the existence of children negatively influenced on the success of women entrepreneurship. Family support was therefore a factor considered as an important determinant of entrepreneurship activity, especially for women.

### C. *Ways of Improving Women Entrepreneurship Activities in Rural Areas*

Coping strategies are particularly relevant to women entrepreneurs in developing countries where lack of infrastructure, inappropriate or missing policies, and high poverty levels can make coping more challenging (Hundera, 2019). GEM (2018) reveals that sub-Saharan African countries have the least supportive conditions for women entrepreneurship. Therefore, the researcher is going to establish ways to promote and improve women entrepreneurship in African countries, Zimbabwe without exception.

#### 1) *Availing adequate finance*

In order to alleviate the financial challenge faced by women entrepreneurs, it is important for the government of African countries to acknowledge the importance of women entrepreneurship to the growth of their countries economy as well as giving them adequate financial support they need in order to prosper (Chinomona & Maziriri, 2015). Gangata and Matavire (2013) point out that African government should play its role in enabling women entrepreneurs to obtain funds at affordable interest rates, for example by reducing the rates charged by financial institutions or creating special funds, which can be accessed by entrepreneurs without too much red tape. They can also provide group loans for the poor and marginalized rural women entrepreneurs to develop and grow their livelihoods (Ngorora & Mago 2013). Nyanga (2013) explains that it is important for the local government and financial institutions to come forward to help women entrepreneurs in rural to have easy access to loans.

Greve (2009) suggested that financial support might take the form of grants, subsidized loans or loan guarantees to credit providers, tax credits and exemption from business registration fees. Therefore, the government can provide woman entrepreneurs with special subsidies, funds, enterprise centers, entrepreneurship awards, counselling and advisory support (Nxopo, 2014). On the same note financial institutions must be more supportive especially on women entrepreneurs' livelihoods and they must ease the administrative procedures for the establishments and operation of women entrepreneurs as well as revisit their assessment criteria of women's application for loans (Valla, 2001). They may have to include other "softer" assessment criteria than the traditional ones in connection with lending to women (Valla, 2001).

Therefore, it is imperative that management capability and financial management acumen be regarded as key to access funding by women entrepreneurs and the parties involved in supporting and promoting them (Iwu & Nxopo 2015). Since most women do not have easy access to credit for their entrepreneurial activity, the government of African countries together with financial institutions can introduce microcredit schemes (Chinomona & Maziriri, 2015). Idris and Agbim (2015) assert that microcredit is a small loan usually given to the working poor, most often for the purpose of supporting their livelihoods. For Zimbabwe the government have formed ministries which can be consulted by women such as: small to medium enterprise, women and gender ministry, Zimbabwe women bank and even consulting universities as one of their mandate falls under community service. However, the impact of it haven't been substantiated.

#### 2) *Fostering Entrepreneurship Education and Training Among Women Entrepreneurs*

Training is a key method for building entrepreneurial capacity (Prochazkova, 2015; Cho, Robalino, & Watson, 2016). Entrepreneurial training or education is described as the involvement of an educator or trainer with individuals providing them with the essential skills to succeed in entrepreneurial activity (Chimucheka, 2014). Alberti, Sciascia & Poli (2004) and Sinkovec (2013) stress that entrepreneurship education/training aims at building the so called entrepreneurial competencies, which are considered as combinations of different entrepreneurial skills, knowledge and attitudes. Arogundade (2011) described entrepreneurship education as structured to enable women entrepreneurs to be self-employed and self-reliant; enable women to be creative and innovative in identifying business opportunities; serve as a catalyst for development and economic growth; reduce the level of poverty; create employment opportunities; reduce rural-urban migration; empower tertiary institution graduates with adequate training in risk management and to inculcate the spirit of persistence in people, which will enable them to persist in any business venture. Furthermore, evidence from the literature suggests that entrepreneurs who accumulated entrepreneurial training prove higher commitment to stay in and grow the business as they show a greater level of self-efficacy, skills set and confidence (Moodley, 2016).

According to Gangata and Matavire (2013), the government should also provide training to entrepreneurs in areas like financial and strategic management, to ensure proper management of these important entities. Ochieng and Sije (2013) state that women entrepreneurs should be encouraged to learn how to write business proposals in order to access credit. When designing a proposal, women entrepreneurs are expected to come up with specific, realistic, attainable and measurable goals (Ochieng & Sije, 2013).

Van der Merwe (2002) elucidates that it is imperative to focus on the training of entrepreneurs, particularly the development of previously disadvantaged individuals, specifically women

entrepreneurs. According to Bajpai (2014), women entrepreneurs require pre-entrepreneurial training to plan an organized business venture successfully. Botha (2006) argued that there is a need for training programs designed specifically for women entrepreneurs. The literature confirms that skills training and business education have a positive effect on enterprise performance (Akanji, 2006; Cheston & Kuhn, 2002; Kuzilwa, 2005).

Additionally, Mel, McKenzie and Woodruff (2014) suggested business training as a promoting policy to help women to start enterprises and improve the management and profitability of the businesses. In US, for example, many organizations support women's entrepreneurship. For instance, Women's Business Centres (WBCs) offer courses in entrepreneurship, networking events and other programs to support women entrepreneurs. Furthermore, other governmental agencies, including the White House and the Secretary of State and the Commerce Department, are engaged politically and institutionally with programs and events.

### 3) *Network Affiliation*

According to this standpoint, entrepreneurship is embedded in an intricate network of social relationships. Networking is vital in enabling women entrepreneurs to perform well. Aldrich, Zimmer and Jones (Aldrich and Zimmer, 1986) have suggested that within such networks, women entrepreneurship is supported or inhibited by connections between aspirant women entrepreneurs, capital and opportunities. This perspective suggests that the performance of women entrepreneurs is influenced by the presence or absence of networks, such as membership in organizations, which is crucial for the sustainability of rural livelihoods. However, certain divisions and constraints can limit women's access to networks, which can have significant consequences for the performance of female entrepreneurs (Aldrich, 1989).

## II. CONCLUSION

Women entrepreneurs has a potential of impacting lives to many nations. Factors that motivate women entrepreneurship can be argued as they differ from region to region. In most developed countries women have opportunities and the engage in entrepreneurship as a way of building social status or change their jobsunlike in developing countries they are forced into entrepreneurship due to negative or difficult situations. This is mainly because there is high unemployment, need for income to take care of the family, lack of adequate education amongst others,hence dissatisfaction of their status quo pushes them to business. Women entrepreneurs also meet various (socio-cultural conflicts, role conflict, psychological factors) problems which hinder success of their businesses. Therefore there is need for availing adequate finance, fostering entrepreneurship education and training among women entrepreneurs. Network affiliation was considered as ways of improving women entrepreneurship activities in rural areas.

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