

Impact of Rural Female Entrepreneurs on Social and Economic Inclusion: Case of Giharo District

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Abstract

Rural women's entrepreneurship can contribute to economic growth in developing countries and clearly represents an untapped potential. Entrepreneurship is central to the social and economic inclusion of any nation. In the rural context, the entrepreneurship approach provides new ways to solve the personal and family problems of rural people and to create new opportunities for entrepreneurship development. Therefore, this survey was conducted for the purpose of analyzing the impact of rural female entrepreneurs on socio-economic inclusion in the Giharo rural community in Burundi. A cross-sectional survey design was conducted by using a qualitative case study design method. A prepared questionnaire was used for face-to-face interviews to collect data. A judgemental sampling method was used to select a sample of 60 rural female entrepreneurs in four villages in the Giharo district. The current study revealed that Giharo entrepreneurs' women are involved in several entrepreneurial activities, in which personal impulses of making money for their personal and family need satisfaction and development motivated them to be engaged in entrepreneurship activities. However, the lack of entrepreneurial skills and local government support were the most challenge faced. Therefore, women training and local leader's advocating for them were highly recommended for Giharo rural female socio-economic inclusion in entrepreneurship activity.

Keywords

Female, Entrepreneurship, Socioeconomic Inclusion

1. Introduction

One of the major challenges that most developing countries face, especially those

in Sub-Saharan Africa, is how to achieve the level of economic development while reducing poverty. Entrepreneurship held the potential to contribute to both economic and social inclusion by generating personal income among men and women in the economy characteristically means by limiting unemployment growth. It also has a broad economic impact from the perspective of job creation, private sector development and wealth creation. Rural females' participation in entrepreneurship can enhance the expansion of these economic assets and simultaneously lead to less inequality in the population. There is a need to understand that the capacity of the economy depends on economic policies aimed at ensuring efficient production and that investment decisions should be made. Therefore, African governments should endeavor to create conducive policy environments that promote economic activities, otherwise the presumed socio-economic development will remain a myth.

Socio-economic inclusion is highly influenced by complex factors such as external and internal environmental factors (Vorobyov & Bugai, 2019). Some governments have dismally failed to promote socio-economic inclusion rendering it vulnerable in many places due to their failure to make entrepreneurship-oriented issues the core factor that determines the development process. Giharo is an agricultural district area where most of the people are impoverished. Due to the high level of unemployment, drought, and poor production, the number of rural poverties is increasing. This poverty needs a hand instead of a hand out to overcome this barrier to income generation.

Increasing awareness of entrepreneurship among rural females, providing needed capital to rural female entrepreneurs, encouraging business networks and equipping them with proper management skills are decisive components in Burundi's long-term struggle for socio-economic inclusion and prosperity. However, much criticism has been raised against blindness toward the analysis of beneficiaries from the population. Ignorance of this analysis has stifled many projects in Giharo rural community. According to Bird and Brush (2002), women in entrepreneurship have been largely neglected both in society in general and in the social science: in-depth information on the share of women as owners of micro, small and medium enterprises, the area of concentration, challenges and opportunities and strengths and weaknesses of their economics associations and networking is limited (Bird & Brush, 2002).

Today wealth is created by individuals who assume the major risk in terms of equity, time and career commitment or provide value for some product or service. The product or service may or may not be new or unique, but the value must somehow be infused by the entrepreneur by receiving and locating the necessary skills and resources (Fitzsimmons, Douglas, Antoncic, & Hisrich, 2005). Rural female entrepreneurs in Giharo have taken up challenges of conducting small business to reduce poverty. Due to various reasons such as the inability of rural females to raise sufficient capital to begin business, lack of sufficient collateral to access credit facilities to expand business and families related activities

such as childrearing; a number of rural females at Giharo are in micro and small enterprises. Therefore, this study aims to analyze the impact of rural female entrepreneurs on socio-economic inclusion in the Giharo rural community, in Burundi for the purpose of contributing to economic development.

This paper reviews first the impact of rural female entrepreneurs on social and economic inclusion; secondly, it shows the methods used in this study, thirdly, the findings from the field and finally, the study discussion, recommendation and limitation.

2. Literature Review

A good number of studies have been conducted on entrepreneurship. The behavioral characteristics of entrepreneurship is seen as personalities and traits for gender, education, and individual background, and how these features have related to entrepreneurial decisions (Hoon & Tan, 2008). Therefore, entrepreneurial activity is related to personal skills, education and social environment (Ufuk & Özgen, 2001). However, most of women doing rural business in Burundi for example and in developing country in general, are seen to be low educated or most of them are illiterate women launched in business to see how they can survive by feeding their family or trying to satisfy their personal and family needs. Because of their financial challenge, rural female entrepreneurs usually start with lower levels of overall capitalization and lower ratios of debt than their male counterparts (Jamali, 2009). Businesses headed by women tend to be small and to grow less quickly than those headed by men; nevertheless, female entrepreneurship is crucial for the economic empowerment of women (Mattis, 2004). According to the UN (2014), the world has understood that there is no tool more effective than the empowerment of women for development, and that there is no other policy to ensure improved nutrition and health, and to increase the chances of education for the next generation. Self-employment provides the flexibility for owners and it provides independence for them. Rural female's participation in entrepreneurial activities is crucial in development process and to meet the development goals and it could not be able achieved without their full involvement.

A study conducted in Bangladesh to identify the factors related to the development of entrepreneurship among the rural women borrowers through micro credit programs by using a multivariate analysis, showed that financial management skills and the group identity of the women borrowers have significant relationship with the development of rural women entrepreneurship (Afrin, Islam & Ahmed, 2008).

Entrepreneurship among rural female is significantly becoming an important resource in which individuals use positive opportunities in the market. Toma, Grigore and Marinescu (2014) argue that entrepreneurship creates jobs and contributes to economic growth, and to national prosperity. According to Lerner, Brush and Hisrich (1997), rural female entrepreneurs are considered as impor-

tant engine of economic growth for developing countries since it has a leading role in generating productive work, achieving gender equality and reducing poverty.

3. Methods

To examine the impact of rural female entrepreneurs on socio-economic inclusion, a cross-sectional survey design was conducted in March, 2022 by using a qualitative case study design method. A prepared questionnaire was used for face-to-face interview to collect data from participants who could not write. Formal and informal interviews with female owners of rural entrepreneurship in which a series of questions regarding their personal experiences owning an entrepreneurship activity, details regarding the costs, and amenities provided by the entrepreneurship, certain challenges they faced as owners, how they felt, how they had personally benefitted from running a such business, and what community benefits they had also witnessed as a result of their entrepreneurship. However, for those who could write themselves, the same questionnaire was administered to them and the researcher could guide them if necessary. After face-to-face interview or self-completion, the questionnaires were collected for data analysis purpose by using SPSS version 21.

The population in this study was selected from rural female entrepreneurs of Giharo district, in Rutana Province of Burundi. Four distinct villages of the district Rutana located within 16 km square place were chosen (Makira, Gasunu, Muhapfu and Rubaho villages) to examine how the entrepreneurship had grown and evolved as an organization that focused on providing entrepreneurship benefits to various communities. The villages were chosen based on population size; amount of Entrepreneurship run by local women. However, in Burundi, rural entrepreneurial activities are not legally registered and work in informal ways. A convenience sampling method of women doing their informal activities in the four village of Giharo district was used to contact rural female entrepreneurs during our two weeks of data collection. Researchers had to visit the business centre or the household for breeders. As we couldn't find any document or any local administrative office to get formal number of entrepreneurs in each village, a judgemental sampling method was used to select a sample of 60 rural female entrepreneurs of Giharo district.

4. Results

Rural women's entrepreneurship can contribute to economic growth in developing countries and clearly represents an untapped potential. In the current study, 60 women from four villages of Giharo district were interviewed for the purpose analyzing the impact of rural female entrepreneurs on socio-economic inclusion. After analysis, data were presented in form of frequency tables, pie charts and bar graphs.

Demographic data

Majority of our participants were women from Makira village (30.0%), while

25.0%, 23.3% and 21.7%, were from Gasunu, Muhaphu and Rubaho, respectively ($\bar{x} = 2.37$; $\sigma = 1.134$). The distribution of the participants age per groups revealed that half of the participant have their age ranged between 31 - 40 years, while 30% had 18 - 30 years, 15%, 41 - 50 years and 5% had more than 50years ($\bar{x} = 1.95$; $\sigma = 0.811$). Additionally, most of our participants' women (60%) were the unmarried ones, while 20%, 10% and 10% were married, divorced and widowed, respectively ($\bar{x} = 2.10$; $\sigma = 0.838$). Majority of the respondents were illiterate women (70%), while 26.7% had primary school, only 3.3% had secondary education. Finally, majority of the respondents' women (55%) had 3 - 5 children, 33.3% had more than 5 children, 8.4% had 1 - 2 children, while few of them (3.3%), have no children ($\bar{x} = 3.18$; $\sigma = 0.725$) (**Table 1**).

Table 1. Demographic data of the participants.

Characteristics	Frequency	\bar{x}	σ
Village:		2.37	1.134
Makira	18 (30.0%)		
Gasunu	15 (25.0%)		
Muhaphu	14 (23.3%)		
Rubaho	13 (21.7%)		
Age:		1.95	0.811
18 - 30 years	18 (30.0%)		
31 - 40 years	30 (50.0%)		
41 - 50 years	9 (15.0%)		
More than 50 years	3 (5.0%)		
Marital Status:		2.10	0.838
Unmarried	36 (60%)		
Married	12 (20%)		
Divorced	6 (10%)		
Widowed	6 (10%)		
Education Level:		1.33	0.542
Illiterate	42 (70%)		
Primary	16 (26.7%)		
Secondary	2 (3.3%)		
Number of Children:		3.18	0.725
No Children	2 (3.3%)		
1 - 2 children	5 (8.4%)		
3 - 5 children	33 (55%)		
More than 5 children	20 (33.3%)		

Majority of women interviewed (70%), stated that, to be engaged in entrepreneurial activities, they were motivated by their impulses of making money to satisfied their need, while 25% mentioned that it is because of family crisis and 5 % mentioned social crisis (**Figure 1**).

Majority of our participants interviewed (75%) said that they have used their own savings for starting business, 20% said that they were supported by their family, such as parents, husbands closely relatives, while a small number (5%) agreed to use loans for starting their business (**Figure 2**).

The results of this study show that majority of participants interviewed (61.7%) said that livestock ownership was their sources of income that helped them to start their business, 35% said that land ownership was their sources of income, while 2% said others sources of income (**Figure 3**).

Figure 4 shows that most of women interviewed (36.7%) said that they have running business for more than 5 years, while 28.3%, 21.7%, and 13.3% said 3 - 5 years, less than one year and 1 - 2 years, respectively.

Most of the participants' women interviewed (91.7%) said that their entrepreneurial' activities belong to their families, while few of them said that it belongs to them (8.3%) (**Figure 5**).

Figure 6 shows that majority of the women interviewed own restaurants

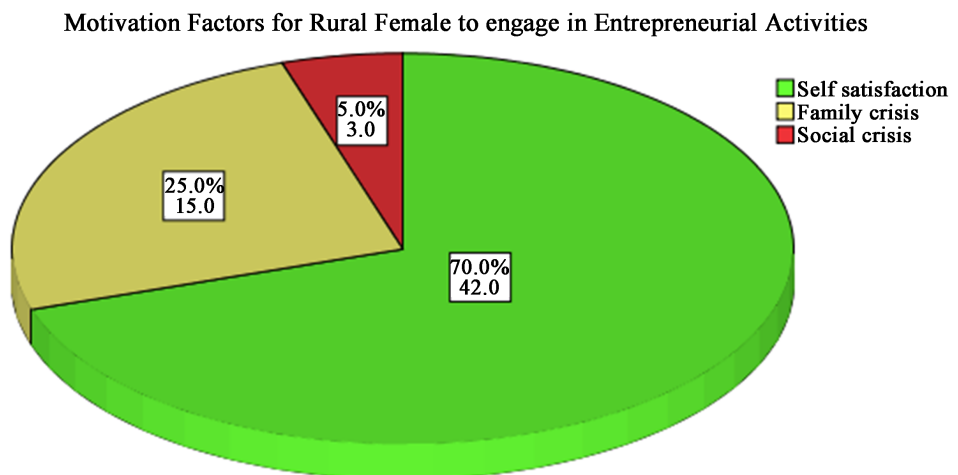


Figure 1. Distribution of participants' women on motivation factors to be engaged in entrepreneurial activities.

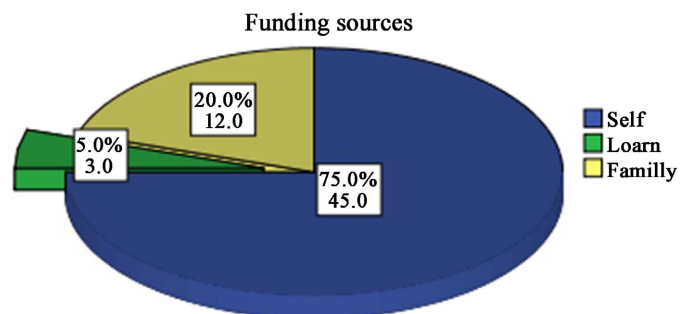


Figure 2. Distribution of participants on source of funding for starting a business.

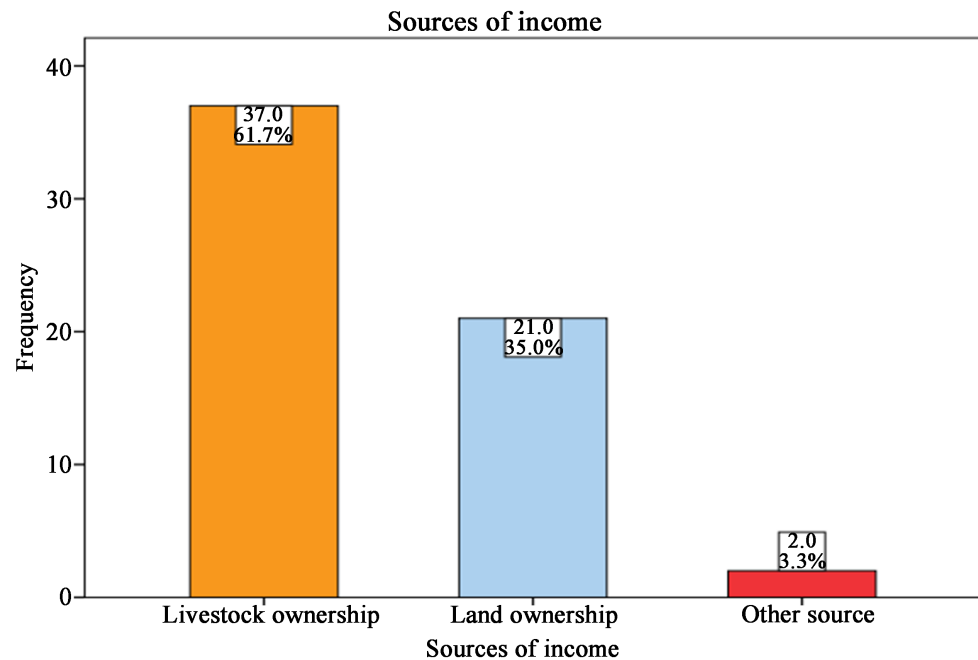


Figure 3. Distribution of participants on source of income for making a business.

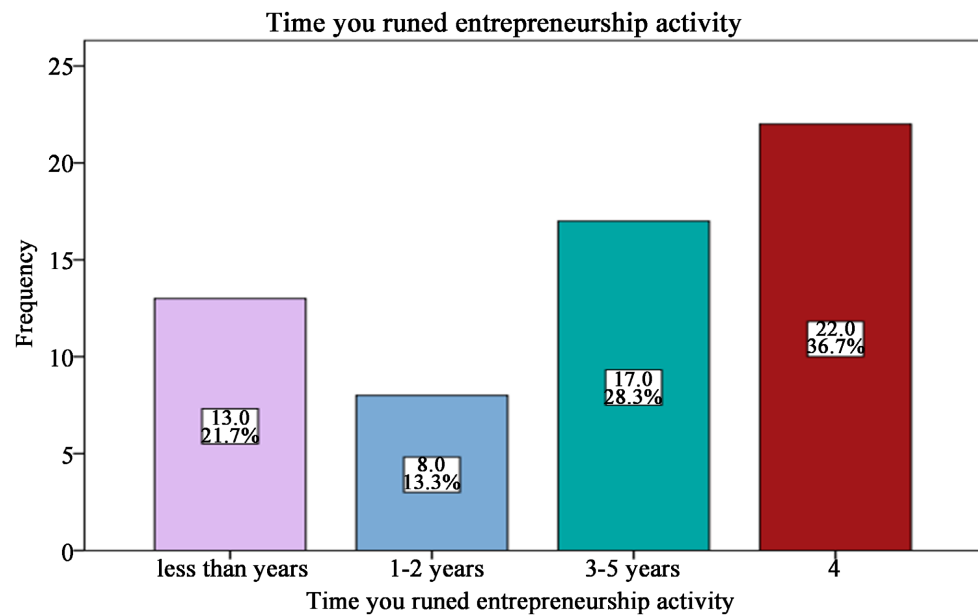


Figure 4. Distribution of participants on time ran an entrepreneurship activity.

(41.7%), while 28.3% are the owner of the food store shop, 21.7% are the owner of shop house, and 8.3% are breeders.

Most of the participants interviewed in this study (75%) argue that life improvement was the most social benefit gain from running entrepreneurial activity, 20% gain self-confidence and autonomy, while 5% said that they were able to create job for themselves and others (**Figure 7**).

The **Table 2** shows that all women interviewed argued to benefit from running their business, however, their all also admitted that they face challenge.

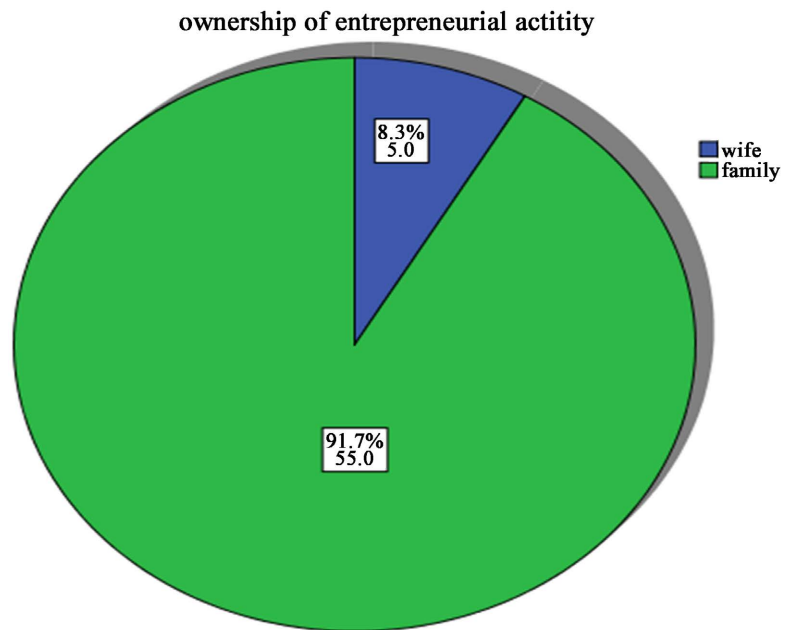


Figure 5. Distribution of participants on the ownership of their entrepreneurial activity.

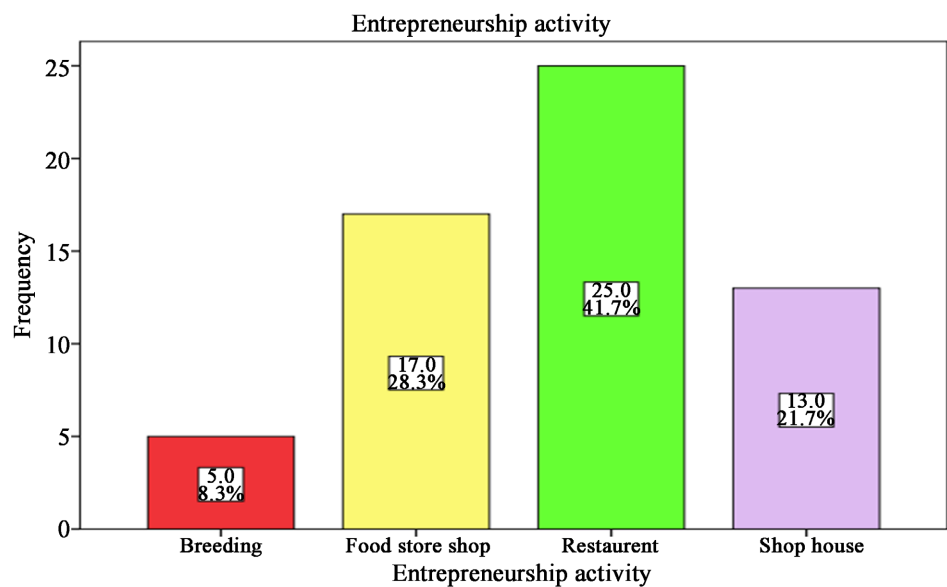


Figure 6. Distribution of participants on their entrepreneurial activity done.

During the interview, lack of government and administrative support was admitted by all participants as one of the of the problem encountered by women when starting their business, 78.3% of them said that they facing lack of source of funding, 88.3% face lack of proper education and entrepreneurial skills, 85% are challenged by a combination of the role as women and entrepreneur, 96.7% face a lack of management skills, while 86.7% face lack of information (**Table 3**).

The Bivariate Pearson correlation of the participants score on factors motivating rural female to be engaged in entrepreneurial activities with their education level shows a strong positive correlation between these two variables ($r = 0.975$; p

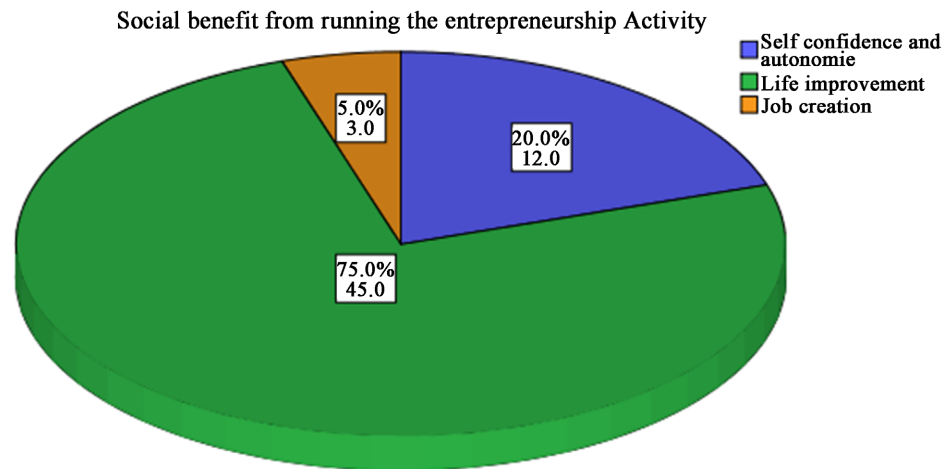


Figure 7. Social benefit from running the entrepreneurial activity.

Table 2. Women's perception while running their business

Characteristics	Frequency
Benefitted economically from running the business	
Yes	60 (100%)
No	0 (0%)
Facing challenge in running a business	
Yes	60 (100%)
No	0 (0%)

Table 3. Some of the problem encountered by women when starting their business.

Characteristics	Frequency
Lack of source of fund	
Yes	47 (78.3%)
No	13 (21.7%)
Lack of proper education and entrepreneurial skills	
Yes	53 (88.3%)
No	7 (11.7%)
Lack of government and administrative support	
Yes	60 (100%)
No	0%
A combination of the role as women and entrepreneur	
Yes	51 (85.0%)
No	9 (15.0%)
Lack of management skills	
Yes	58 (96.7%)
No	2 (3.3%)
Lack of information	
Yes	52 (86.7%)
No	8 (13.3%)

Table 4. Correlations of the participants score on factors motivating rural female to be engaged in entrepreneurial activities vs. their education level.

		Motivation factors for rural female to engage in entrepreneurial activities	Education level
Motivation Factors for Rural Female to engage in Entrepreneurial Activities	Pearson Correlation	1	0.975**
	Sig. (2-tailed)		0.000
	N	60	60
Education level	Pearson Correlation	0.975**	1
	Sig. (2-tailed)	0.000	
	N	60	60

**. Correlation is significant at the 0.01 level (2-tailed).

Table 5. Correlations of the participants score on factors motivating rural female to be engaged in entrepreneurial activities vs. their number of children.

		Motivation factors for rural female to engage in entrepreneurial activities	Number of children
Motivation Factors for Rural Female to engage in Entrepreneurial Activities	Pearson Correlation	1	-0.197
	Sig. (2-tailed)		0.132
	N	60	60
Number of children	Pearson Correlation	-0.197	1
	Sig. (2-tailed)	0.132	
	N	60	60

= 0.00) (**Table 4**).

The Bivariate Pearson correlation revealed a weak negative correlation (-0.197) between the participants score on factors motivating rural female to be engaged in entrepreneurial activities and the number of children they have. There was no statistically significant between the two variables ($p = 0.132$) (**Table 5**).

Table 6 shows the correlations of the participants mean score on some problem encountered when starting their business and their demographic data. The Bivariate Pearson correlation revealed a strong positive correlation (0.770) between the participants mean score on some problem encountered when starting their business and their age ($p = 0.00$). The Bivariate Pearson correlation of the participants mean score on some problem encountered when starting their business and their number of children displayed a strong negative correlation ($r = -0.589$; $p = 0.00$). Finally, the Bivariate Pearson correlation revealed a strong positive correlation (0.833) correlations of the participants mean score on some problem encountered when starting their business and their marital status ($p = 0.00$).

Table 6. Correlations of the participants mean score on some problem encountered when starting their business and their demographic data.

Correlations of the participants mean score on some problem encountered when starting their business vs. their age			
Problem	Pearson Correlation	1	0.770**
	Sig. (2-tailed)		0.000
Age	Pearson Correlation	0.770**	1
	Sig. (2-tailed)	0.000	
Correlations of the participants mean score on some problem encountered when starting their business vs. their number of children			
Problem	Pearson Correlation	1	−0.589**
	Sig. (2-tailed)		0.000
Number of children	Pearson Correlation	−0.589**	1
	Sig. (2-tailed)	0.000	
Correlations of the participants mean score on some problem encountered when starting their business vs. their marital status			
Problems	Pearson Correlation	1	0.833**
	Sig. (2-tailed)		0.000
Marital status	Pearson Correlation	0.833**	1
	Sig. (2-tailed)	0.000	
	N	60	60

**. Correlation is significant at the 0.01 level (2-tailed).

5. Discussion

When economically and socially empowered, women contribute significantly to food security and increased incomes for their families and communities. This study found that most of women participating in entrepreneurial activities in Giharo district were illiterate (70%) and unmarried (60%) (**Table 1**) and most of them have been in business for more than 5 years (**Figure 4**). This could be the reason why they end up starting business to support their families and satisfy their need, as this study shows that majority of women interviewed (70%), stated that, to be engaged in entrepreneurial activities, they were motivated by their impulses of making money to satisfy their need (**Figure 1**). This concurs the opinion of **Džananović and Tandir (2020)** as cited in **Ismail, Nasir and Rahman (2021)** who argue also that motivational factors for women to gear up their own business begin from psychological need such as self-satisfaction. According to ILO (2011), women entrepreneurs doing business are primarily motivated by having independence and a higher income, lack of alternative jobs on the market, availability of family and social support (**Gah, Nugroho & Arif, 2020**). Majority of women interviewed were illiterate (70%), this could be the reason why

lack of proper education and entrepreneurial skills (88.3%) and management skills (96.7%) were among the problem encountered by most women when starting their business (Table 3). This concurs the reports of Helpdesk in UK where a study to women's barriers for economic inclusion in Tanzania, show that time poverty (because women have to spend so much time on household chores); lack of education; reproductive health pressures; lack of assets and access to financial services were the main barriers to women's economic inclusion in Tanzania (Idris, 2018). Moreover, according to Arulprakash et al., 2005 and Mehram et al., 2006 (Chaudhary & Kameswari, 2015), in the Indian context, maximum number of the women entrepreneurs are educated up to primary level and are middle aged due to the fact that most women start their entrepreneurial venture after marriage. These findings concur the current study where we find that 70% of the participants were illiterate women, while 26.7% had primary school and 60% were the unmarried ones, while 20%, 10% and 10% were married, divorced and widowed, respectively (Table 1). Even though, all participants' women argued that they benefice from running their business (Table 2). Therefore, rural female entrepreneurs in Burundi should be trained to acquire new knowledge and technologies in their community. Consequently, there should be proper structures designed to instill market skills among these female entrepreneurs. This is an initiative that brings them motivation to formal business.

This study revealed that majority of our participants interviewed (75%) said that they have used their own savings for starting business (Figure 2), especially from livestock ownership (61.7%), land ownership (35%) (Figure 3). One of the women interviewed said that there were no other sources of income apart from agricultural and animal husbandry activities. She states, *"I could make a good living with my five children and pay for school fees for them and everything I need, therefore I am satisfied with entrepreneurial activities"*. However, this study show that Giharo district women do not use loans, as only a small number (5%) agued to use it for starting their business (Figure 2). This might be explained by the fact that in Burundi, rural populations have extremely limited access to financial services, especially women and young people between ages 18 and 30. To start any kind of business, they often have no choice but to borrow from traders and "loan sharks" who can charge excessive interest rates – as high as 1,000 per cent (IFAD, 2017). The local community leaders and the social services should tell these women about the Women's Investment and Development Bank (BIDF), launched officially in Burundi in March, 3rd, 2022 by the government for the purpose of promoting and supporting projects development undertaken by women gathered in associations or cooperatives.

Most of the participants' women interviewed (91.7%) said that their entrepreneurial activities belong to their families. while few of them said that it belongs to them (8.3%) (Figure 5). A rural female entrepreneur in Muhapfu, explained, *"entrepreneurship activity belongs to all of us. It's a family business and it benefits the entire family"*. This study shows that majority of the women interviewed

own restaurants (41.7%), while 28.3% are the owner of the food store shop, 21.7% are the owner of shop house, and 8.3% are breeders (**Figure 6**). These later win the informal economy with no legal registration, no regular workforce with rights and freedom of association, and no adequate operating capital to cover employees' social protection and health benefits. According to ILO (2010), the prevailing lack of social protection and control over assets reduces women's possibilities to become entrepreneurs, engage in higher risk and higher return activities, or develop their capacities and protect their health.

Most of the participants interviewed in this study (75%) argue that life improvement was the most social benefit gain from running entrepreneurial activity, 20% gain self-confidence and autonomy, while 5% said that they were able to create job for themselves and others (**Figure 7**). A residence woman in Rurubaho said that she owns three hundred rabbits and claims, "*The money got from rabbit breeding did not just send my two kids to take universities studies, but also hired four employees to supports me in my daily farming activities and sometimes I can give my neighbors a loan*".

The Bivariate Pearson correlation of the participants score on factors motivating rural female to be engaged in entrepreneurial activities with their education level shows a strong positive correlation between these two variables ($r = 0.975$; $p = 0.00$) (**Table 4**). This could be explained by the fact that this study shows that majority of respondents were illiterate women (70%), and have more than children (88.3%) (**Table 1**). Entrepreneurial awareness should be done among Giharo entrepreneurs' women for the purpose of promoting entrepreneurship among rural women. A Zambian entrepreneur woman producing honey says, "*YES, training has enabled me to know how to display my products well and attract many customers*" (ILO, 2010). Therefore, Giharo entrepreneurs' women should also be equipped by these entrepreneurship skills through local training and workshop for their business sustainability. Finally, this study revealed that there were a high statistically significant between the correlations of participants mean score on some problem encountered when starting their business and their number of children, age and marital status ($p = 0.000$) (**Table 6**). This could be explained by the above facts as this study shows that majority of participants have more than children (88.3%), more than 50% had over 35years and were the unmarried (60%) who fought for their families' survival. In India, entrepreneurial activity often takes a second place to household duties and is one of the main weaknesses of women entrepreneurs because they often feel frustrated. They have to spare their time and energy for business as well as household duties (Chaudhary & Kameswari, 2015). Financial support, entrepreneurial awareness and community support could be the most tool to enhance rural female entrepreneurs on social and economic inclusion at Giharo district.

6. Recommendation

The following are the recommendations that originated from this study for socio-economic inclusion among rural female entrepreneurs of Giharo district:

- Rural female entrepreneurs should be trained to acquire new entrepreneurial skills so that they can contribute significantly to the local economy development and their business sustainability;
- As majority of women are illiterate, local community leaders and the social services should carry out an advocacy role to some organization funders' support and let them know about the Women's Investment and Development Bank (BIDF) of Burundi, where they can get loans;
- Further study should be conducted in order to arrive at the results that this work has not been able to achieve for women entrepreneurship sustainability in Burundi.

7. Conclusion

This study finding revealed that Giharo entrepreneurs' women are involved in several entrepreneurial activities, such as food store shops, restaurants, and small livestock breeding. However, the development and sustainability of these later are hindered by a lack of entrepreneurial skills, funding sources and lack of government support. Additionally, the current study shows that Giharo entrepreneurs' women have socially and economically benefitted through their local business as they could support their families, satisfy their needs, and create new jobs, which might be the focal point of motivation for other rural women who want to start up their own business and to developing countries in general. Therefore, women training and local leaders advocating for them were highly recommended for Giharo rural female socio-economic inclusion in entrepreneurship activity.

8. Limitation

In our study, the limitations were that it was conducted in one district of the country and there was no validity and reliability of the instrument used for data collection. Future research should be conducted using a large number of participants.

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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