

Inhibitors of Entrepreneurship Development Among Rural Women

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Abstract: Any persuading planning of rural women to develop entrepreneurship activity requires investigating their current attitude toward inhibitors. The main purpose of this descriptive- survey study was to investigate effective inhibitors of Entrepreneurship Development among Rural Women. The statistical population consisted of all rural households in Hashtroud Township (N= 10769) and 257 were identified based on Cochran's sampling formula and through a Multi-stage randomized sampling method. The research tool was a researcher-made questionnaire which its validity was verified by a panel of experts in the related field and to check its reliability, a Cronbach's Alpha coefficient was calculated 0.81. The results showed that all of the 28 Inhibitors had an average higher than 2.5. two first inhibitors are financial including rural women do not have the ability in providing the initial capital for starting some business and Rural women do not have the ability to provide collateral and guarantees for loans.

Keywords: Entrepreneurship Development, Hashtroud Township, Rural Development, Rural Women.

1. Introduction (Use "Header 1" Style)

According to the statements of the International Labour Organization (ILO), women entrepreneurs account for a quarter to a third of all businesses in the formal economy worldwide [1]. Rural Women as a part of these women have the key importance to the economy because they are generating employment [2]- [3] and engaging in the commercial activities. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole [4]- [5]. Xavier et al [6] define women entrepreneur as the woman who has initiated a business, as actively involved in managing it. According to Mishra and Kiran [2], women entrepreneur is a woman who accepts the challenging role to meet her personal needs and become economically self-sufficient. in Iran, Women entrepreneurs are the key element to economic growth because they are as employment generating. However, women's enterprises have not favorable growth rate [7] and in this way, the rural women face numerous difficulties and obstacles [8]. In this regard, several studies have been conducted related to barriers that limit women's entrepreneurship. For example, According Ahmed [9] a factor that deters the women entrepreneurs in successively managing the businesses effectively is that They are illiterate on how to access the financial aid. Also, lack of real security is another major blow to the women entrepreneurs. The findings of Chinomona et al. [10] were that the lack of education and training, lack of access to finance, gender discrimination, negative attitudes and inadequate resources were identified as impediments to women entrepreneurs. According to the Nguyen et al [10], females in rural and remote Vietnam are constrained by societal prejudices, financial limitations, and limited entrepreneurship educational opportunities. The objective of this research was to investigate those barriers in the rural area of Hashtroud Township. Iran.

2. Methodology

The purpose of this descriptive-correlational study was to investigate inhibitors of Entrepreneurship Development from the viewpoint of rural women in Hashtroud township. The research tool was a researcher made questionnaire which its content and face validity verified by an expert panel in this field. inhibitors of Entrepreneurship Development were assessed based on the composite index with 28 items and respondent were asked to answer on 5 Responses (very low=1 to very high=5). The target population consisted all rural households in Hashtroud Township (N=10769) which 257 of them as the sample were selected based on Cochran sampling formula and multi-stage randomized sampling method. A pilot study with 30 rural women was done and needed correction in every question and whole questionnaire were done. The Cronbach's alpha coefficient was used to examine the

reliability of the questionnaire. The value of this coefficient was 0.81 for the composite index of inhibitors Data were analyzed with SPSS/Win 21 software and statistics of frequency distribution, average, standard deviation was used for reporting the analysis.

3. Result and Discussion

Data were collected from respondents whose average age was 42.57 years. The youngest woman studied was 16 years old and the oldest was 80 years old. In terms of educational level, the majority of women (78.2%) were illiterate or literate to read and write. In terms of marital status, 94.2 percent of women were married. 28 Inhibitors to entrepreneurship Development were asked from rural women and the results are presented in Table 1.

TABLE I
Ranking Of Entrepreneurship Development Inhibitors Among Rural Women

Inhibitors	Mean (1-5)	SD	CV	Rank
Rural women do not have the ability in providing the initial capital for starting a business.	3.96	1.19	0.30	1
Rural women do not have the ability to provide collateral and guarantees for loans.	3.79	1.12	0.29	2
it is difficult to provide basic amenities to start a business.	3.79	1.14	0.30	3
Rural women lack familiarity with administrative procedures and getting the necessary permission.	3.75	1.23	0.33	4
Training classes are not held in villages for women with regard to starting a business.	3.74	1.17	0.31	5
Rural women's skills and experience in the field of business startup is low.	3.71	1.19	0.32	6
Rural women are not aware of governmental support for start-up businesses.	3.69	1.19	0.32	7
Rural women, do not have the ability to establish a balance between business and personal home tasks.	3.69	1.13	0.30	8
Rural men have bias toward women to set up their own business, and to prevent them.	3.68	1.16	0.32	9
Rural women fear that doing business no longer have enough time to do other housework.	3.63	1.20	0.33	10
The villagers do not have a positive perception of women who are engaged in different occupations and work.	3.62	1.27	0.35	11
The failure of women's businesses, which can cause damage to their morale, more than men.	3.56	1.28	0.36	12
There is no Adequate physical infrastructure and facilities in rural areas for women's employment.	3.55	1.20	0.34	13
There is not enough self-confidence in rural women.	3.52	1.17	0.33	14
There are no Appropriate counseling centers to help rural women who want to start a business.	3.51	1.23	0.35	15
Family members do not trust women to make money.	3.51	1.28	0.37	16
Rural women cannot be decisive decision to start a business.	3.50	1.35	0.39	17
The Culture of earning money by rural women still did not fit.	3.48	1.24	0.36	18
Indoors Responsibilities of rural women are so much that they do not have extra time to do a business.	3.47	1.30	0.37	19
Rural people do not have true belief in the ability of women.	3.40	1.29	0.38	20
Rural women Are not Moral and material supported by their families in starting a business.	3.39	1.29	0.38	21
Women less than men are supported by various organizations.	3.39	1.22	0.36	22
Rural women are low-spirited risk-taking.	3.35	1.30	0.39	23
Rural women have low levels of education and information.	3.30	1.27	0.38	24
There is a culture of patriarchy in rural communities.	3.29	1.40	0.43	25
Rural women have believed that everyone's destiny is clear and the extra effort to earn more income is useless.	3.28	1.42	0.43	26
In the village, there is no woman who launched his proper business.	3.11	1.45	0.47	27
there is not enough space to establish a business at the village.	3.05	1.39	0.45	28

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