



# Female Entrepreneurs and Creating Small Rural Businesses in Iran

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Received: 18 December 2021 / Accepted: 24 February 2023 / Published online: 5 July 2023

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## Abstract

The entrepreneurship of women in rural areas can provide economic versatility for families and help protect the social structure. Women have different reasons and motivations for engaging in entrepreneurship activities in different societies. The present research aimed to find the reasons for and obstacles to the creation and development of business and entrepreneurship activities using the interview method. The research population who were interviewed was fourteen exemplary female entrepreneurs in Khorasan Razavi province, Iran, who were introduced to us by the Office of Women's Affairs and the Family of the Khorasan Razavi Governor. The results of the interview were encoded and analyzed with the MaxQda software. The results showed that the most important reasons and motivations of women for entrepreneurship activities included economic, social, humane, personal, cultural, and environmental. Economic reasons were the strongest ones. The most important obstacles for women in creating and expanding entrepreneurial activities included bureaucratic, economic, family-oriented, psychological, infrastructure, policy-making, sociocultural, and technical. The study gives new insight into what obstacles women entrepreneurs are faced to create small rural businesses in rural areas and how they are motivated to develop their businesses.

**Keywords** Entrepreneurship · Rural women · Entrepreneurship reasons · Entrepreneurship obstacles · Rural development

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## Introduction

At present, employment is one of the most important challenges in the twenty-first century. Considering the global unemployment crisis, various countries use various strategies for creating employment opportunities. However, the unemployment crisis is more severe in rural areas. Thus, in the past few decades, entrepreneurship has received a lot of attention from planners as one of the most important strategies to overcome the socioeconomic challenges facing rural societies (Çelik & Tatar, 2011; Lordkipanidze et al., 2005; Urbano et al., 2010:5), a motor of growth and economic development, and a tool for change and local economic dynamism. The experience of many countries has shown that entrepreneurship is one of the most effective solutions for increasing the rate of employment or reducing unemployment (Ale Ebrahim et al., 2010; Archibong, 2004). This can also lead to increased self-esteem, self-sufficiency, and empowerment in rural societies (Gibson & Olivia, 2010; Sathiabama, 2010). Moreover, the economic evaluation of small businesses shows that these jobs have an economic justification. Based on some investigations, such businesses can increase villagers' income by 35% (Hagglade et al., 2007).

Economic, social, and cultural conditions in Iran are in dire need of solutions at present and in the future. Iran's population, the necessity for making job opportunities, and the importance of oil, which is continuously descending in Iran's economy, are three major factors that make macro-policy makers bank on other sources besides oil (Karimi & Ataei, 2022). Undoubtedly, one of these sources is entrepreneurship. Little attention has been paid to the entrepreneurship of rural women in Iran. Meanwhile, rural women can have various economic activities. In addition to improving their livelihood, their economic activities lead to the economic development of rural areas (Ataei et al., 2020, 2021).

Entrepreneurship creates new chances for entrepreneurs to improve their earnings and increase their wealth and investment. On the whole, they can improve their standard of living in rural societies resulting from new small and medium businesses (Batool & Ullah, 2018; Henly, 2002; Marques et al., 2018). Paying special attention to manpower is an issue that must be seriously considered in national minor and major plans. Women constitute a great portion of the world's population. Thus, it is necessary to consider women's talent and role in the expansion of countries. Moreover, many governments in their economic crises have managed to overcome their social crises and succeed in bringing about development by adopting policies to benefit from their female workforce (Prabowo et al., 2022; Golrad, 2007). Rural women have worked along with men from the past in various fields. They have some characteristics that enable them to engage in entrepreneurship activities and develop self-employment opportunities. Thus, the role of women in achieving the goals of rural development is undeniable (Bhuimail & Sampa, 2005). Moreover, development and economic growth cannot be achieved unless rural women directly get involved in all aspects of development (Akula & Singh, 2022; Ganesan, 2006). Thus, female entrepreneurship in rural regions can provide economic versatility for families and protect their social structure (Green et al., 2015; Mohd Masdek et al., 2018). According to research studies carried

out in developing countries, women can play a vital role in rural societies. However, the potential capabilities of rural women have not been properly used for improving their life, family, and society (Abd Al Mahdi et al., 2022; Koenig et al., 2003). Considering the fact that the extent of rural women's participation in economic activities and the extent of their self-employment are low while there is the need for their self-employment for the sake of economic growth and development in Iran and considering the undeniable share of rural women and their entrepreneurial activities in national production and economic development, planning for self-employment and female entrepreneurship activities must be given a high priority by the government and the officials. Thus, if they join the workforce, there will be great changes in Iran's economic development.

A review of theoretical discussions and empirical studies on female entrepreneurship shows that the involvement of women in the labor market differs among countries according to environmental, economic, social, cultural, and political conditions as it depends on various factors including women's participation, government size and policies, income distribution, household expenses, unemployment rate, family's environmental conditions, and other cultural and social factors (Seedhouse et al., 2016; Munkejord, 2017; Aazami et al., 2019; Williams & Carvalho, 2020).

In addition, rural women encounter many obstacles to starting and expanding a sustainable business. Since the rural areas of Iran have a more traditional outlook regarding gender, management skills are lower amongst rural women in comparison with urban women. Moreover, it is more difficult for rural women to gain access to non-local investment sources. For this reason, a lack of gender analysis and knowledge of issues may lead to biased actions, failure to respond to the needs of female entrepreneurs, and making more obstacles to the empowerment of women. Thus, female entrepreneurship is not widely accepted in many societies, and women encounter many problems. This is also the case for Iranian women and women in Khorasan Razavi province whilst women constitute 49.6% of the 6,434,000 population of this province. Therefore, this research is an effort to examine the obstacles and challenges faced by women in creating and expanding small rural businesses. Finally, we shall present several solutions for expanding rural businesses from the viewpoint of rural female entrepreneurs and experts.

For this reason, given the economic conditions of Iran and the current unemployment crises, it is hoped that with some research studies about the role of women in the development of society, especially in rural areas, women's participation in the workforce and entrepreneurial activities can be increased and the traditional and religious tendencies can be moderated such that women can be actively present in society just like men. Therefore, the present research aimed to examine women's reasons and motivations for creating small rural businesses and analyze the obstacles and problems they face in the entrepreneurial process. Therefore, the study tried to answer the following basic questions:

1. What were women's reasons and motivations for creating small businesses?
2. What obstacles and limitations did women face when creating new businesses?

## Literature Review

Villages like cities are filled with new and undiscovered opportunities that can result in starting new competitive businesses if discovered and properly exploited. They can also result in considerable economic benefits for the villagers (Lordkipanidze et al., 2005). Therefore, one of the ways to use these opportunities and reach sustainable rural development is to start small businesses. The presence of various small businesses can protect the rural economy against national economic changes.

Rural people can use their skills, talents, and resources for entrepreneurial activities. Small businesses with a rural orientation encourage the use of the local residents' knowledge (Korsching & Allen, 2004; McKibben, 2007). On the other hand, sustainable development is impossible without considering the role of women as half of the world's population. Women play the main role in the progress and development of the family due to their status in the family. From another point of view, women play a vital role in rural societies. Moreover, rural women are active in all phases of the production of agricultural goods in addition to their activities inside the house (Aliabadi et al., 2023; Llorca-Jaña et al., 2020). On the whole, they participate in all tasks along with men and spend their little leisure time doing other jobs such as producing handicrafts like coarse rugs and carpets. In other words, women are the force for creating change and a potential source for directing the rural economy.

Although agriculture has traditionally been a masculine job, women's role has never been limited to the house and family. Women have been busy farming, shepherding, and protecting the forest outside the house in addition to their activities in the house (Sabbir, 2022; Kishor & Gupta, 2004). One of the activities that rural women can do outside the house is to create and develop rural businesses. In recent years, we have witnessed an increase in entrepreneurship amongst women. Thus, with this rapid expansion of entrepreneurship, the importance of female entrepreneurship and the development of women's businesses have doubled. The growth of business activities of women in such fields as production where traditionally the presence of women has been low has been rapid (Maryam et al., 2022; Bates, 2002). Considering the issue of research, it is necessary to present a few definitions of entrepreneurship and rural entrepreneurship.

Different definitions have been given for entrepreneurship, some of which are discussed here. Entrepreneurship in its simple form is defined as creating new jobs in a determined time period (Smith, 2010). Entrepreneurship is a process that involves spending time, working hard, and taking social, spiritual, and economic risks to obtain economic resources, personal satisfaction, and independence (Askun & Yildirim, 2011). Rural entrepreneurship can be mainly defined as a new organization that introduces a new product, a new service, or a new market or employs new technology in the village environment (Ahmad et al., 2012).

Sahrakorpi and Bandi (2021) highlighted the importance of socio-cultural contextualization of rural entrepreneurial activities and social missions among rural women. Mashapure et al. (2022) indicated that women entrepreneurs faced various challenges such as a lack of collateral security to access funding, a lack of market

information, and the occurrence of disasters in the localities. These challenges hindered the sustainability of women's entrepreneurship in rural areas. Kabonga et al. (2021) argue that the dominance of masculinity is still a difficult issue for the development of rural women's entrepreneurship. Kokiloo and Kesharwani (2019) illustrated that negative psychological factors affected women entrepreneurs in the daily operations of their livelihoods. Women's entrepreneurship sustainability can be influenced by the support received from household members. The level of positive attention to household memberships has a contributing influence on understanding women's entrepreneurship objectives (Poggesi et al., 2019). In most patriarchal-centered values, being an entrepreneur is not a justification for the woman to be released from her household obligations (Hundera et al., 2021).

From the viewpoint of Reagan (2000), rural entrepreneurship provides employment opportunities, increases income, generates wealth, improves life quality, and helps rural people take part in the economy. Moreover, rural entrepreneurs try to guarantee the added value of rural products as initial resources and employ rural workers to expand local employment opportunities to ease the use of local facilities through partnerships with villagers (Nandanwar, 2011). Thus, one of the most important factors that affect reaching sustainable rural development is to pay attention to the role of women in creating and developing small businesses since women get involved in activities that do not need a lot of investment such as services, tourism, and agriculture to a greater extent. Moreover, many women like to be active in businesses that have a lower risk.

Entrepreneurship in rural areas can solve many challenges, such as unemployment, low income, emigration, and poverty (Cejudo et al., 2020; Okeke-Uzodike & Subban, 2019; Rudhumbu et al., 2020). Considering the undeniable role of women in rural development, reinforcing the entrepreneurship of rural women can give a more effective role for women in reaching the aims of sustainable rural development. A review of studies on female entrepreneurship, especially rural women's entrepreneurship, shows that rural women create rural businesses for various reasons and motivations. Simon (2006) shows that women's motivations in beginning a business include insufficient income, the flexibility of entrepreneurship, being one's own boss, and the possibility of using previous experience and learned things (Sahin et al., 2006).

The main motivations of female entrepreneurs for starting entrepreneurship businesses include seeking independence and power of control over one's destiny. Some other motivations for starting entrepreneurship activities are the tendency to be one's own boss, the existence of the custom of entrepreneurship in the family, and the cultural values for spreading the spirit of entrepreneurship. It is not the economic case such as earning additional income (Cirilo & Merino, 2019). According to Khan et al. (2020), microfinance programs that target women not only increase the income and consumption of female borrowers, making them financially stable but many local stakeholders also get benefited from them, which, in turn, creates opportunities for the whole local community. Tandelilin and Setyaningrum (2019) showed that the main motivations of individuals for engaging in entrepreneurship activities were to establish relationships with others, establish good relations with their friends, and seek social acceptance in their living environment. Kibas (2006) conclude that rural women start a business with the motivation of self-sufficiency, self-employment,

increase in income, and helping the family. Family support, good planning, and access to capital have usually been the causes of their success.

Fortner (2006) considers factors such as motivation for progress, creativity, ability to take risks, and tolerating uncertainties to be likely effective factors in the development of rural female entrepreneurship. According to Cabala (2008), the development of entrepreneurship culture and entrepreneurship education are the prerequisites for female entrepreneurship in villages. Faisal et al. (2015) state that six factors are effective in the development of female entrepreneurship in small businesses. They include the official factor, financial support factor, strategic management factor, political and legal factor, infrastructure, and teaching entrepreneurship factor.

A review of the literature shows that many local and international studies have been conducted on obstacles to the development of entrepreneurs, especially female rural entrepreneurs. Cronies (2006) revealed that the lack of supporting agencies, weak organization of rural women, low level of education, bias at work, and wrong traditional beliefs about women were effective obstacles to developing female entrepreneurship in rural areas. Ellis (2003) and Sauer and Wilson (2016) argue that the lack of supporting agencies and the unavailability of credit are obstacles that have a negative impact on rural women's entrepreneurship. Pathak and Varshney (2017) investigated the lack of clear instructions for living, the lack of balance between family and occupational responsibilities of women, the low economic freedom of women, the lack of direct ownership, the lack of knowledge of capabilities, the lower risk tolerance, problems of working with men, and the lower self-confidence as the obstacles to the movement and interaction with successful entrepreneurs.

Driga et al. (2009) and Heidari Sareban (2012) enumerated obstacles and limitations of the development of rural female entrepreneurship in the order of importance as follows: personal and behavioral characteristics of rural women; knowledge and skills of rural women (education, experience, and communications); sociocultural conditions (society, village); access to facilities and services needed by rural women (in the process of starting, management, and law and legal factors); fiscal and economic factors; agencies and organizational factors; geographical conditions; and environmental factors (the village environment). Roomi and Parrott (2008) indicated that the most important obstacles that women faced in the development of entrepreneurship included the lack of access to investment, land, a place to do business, information technology, training, male chauvinism in the society, lack of encouragement of women by family members, and shortage of social investment. According to Sathiabama (2010) and Kumari et al. (2010), the most important obstacles to the development of female entrepreneurship are marketing obstacles for the products, obstacles resulting from having family responsibilities, and not having the right of ownership of their own wealth. Ghouse et al. (2019) found that access to the government for current business needs, access to specialized suppliers for staying ahead of the competition, and high cost of raw materials were the problems mentioned as being important, while marketing-oriented problems were the least important. Okeke-Uzodike and Subban (2019) concluded that women entrepreneurs faced a complex web of challenges including access to finance, lack of training leading to the lack of technical skills, lack of knowledge of sources for financing and technical

support, high competition in the market, the marginalization of women, and the lack of knowledge of marketing strategies.

According to the literature review, despite the undeniable advantages of entrepreneurship in the development of rural populations, there are many obstacles and limitations for rural women to attempt entrepreneurship. Obviously, the identification of obstacles to entrepreneurship by rural women will make it important for private and government planners to make decisions based on reality and reduce these limitations. This would help correct the future trend and finally increase their individualistic and social efficiency which shall ultimately prepare the ground for the development of rural female entrepreneurship and sustainable rural development.

## Methodology

In this research study, the first goal is to recognize the obstacles and problems that women encounter in starting small rural businesses in Khorasan Razavi province. Then, we aim to present ways to mitigate these problems using the concept of female entrepreneurship to take some basic steps toward the development of small rural businesses and the removal of the obstacles in Khorasan Razavi province. According to the existing data in such organizations as Imam Khomeini Relief Foundation, the Agriculture Organization of Khorasan Razavi province, and the Office of Women's Affairs and the Family of Khorasan Razavi Governor, people (especially rural women) have welcomed small businesses that are, at least partially, created by women, such as carpet weaving, sewing, embroidery, textile, and traditional bakery.

Based on the available information in Khorasan Razavi province until 2020, 156 female entrepreneurs have started small rural businesses in rural areas of the province. To choose female entrepreneurs, the Agricultural Organization of Khorasan Razavi province and Imam Khomeini Relief Foundation were used in addition to field research from rural managers and local knowledgeable experts, as well as rural managers and informed rural people. Thus, upon introduction by the Office of Women's Affairs and the Family of the Khorasan Razavi Province, 20 women were interviewed as exemplary female entrepreneurs in Khorasan Razavi province. These women were individuals who had established a business either independently or in partnership and managed it for at least 3 years and had at least three and at most thirty employees. The research is an applied study in goal and a qualitative study in methodology in which in-depth interviews, literature review, and searching the Internet have been used for data collection.

For the purpose of gathering information after continuous references to the considered individuals, the participants were allowed to say their thoughts and feelings freely. The half-structured interview method was adopted, and the participants were chosen by the purposive sampling technique. The interviews were conducted in places chosen by the participants including their workplace, university, etc. The interviews took from about 20 min up to 45 min, and they were all recorded. The questions in the interview process were in four parts. The first part included some demographic questions (marital status, education, and age). The second part included some questions about business (background of activity, kind of activity,

kind of business, and ownership of a business). The third part was related to reasons and motivations for starting a business. The fourth part was related to obstacles and problems that they had encountered when starting the business and how they had dealt with them. Finally, we present a few procedures for mitigating the problems and removing the obstacles by female entrepreneurs. The research used MaxQda software as suitable qualitative software, which can separate the percentage and frequency of codes and concepts. Then, the reasons for creating small businesses and the obstacles and problems they faced were investigated.

The research domain is confined to Khorasan Razavi province located in the northeast of Iran with Mashhad as its center. The area of this province is 118,854 km<sup>2</sup>. It is the fifth largest province of Iran with 29 counties, 96 towns, and 179 rural centers. According to the latest official census, its population in 2016 was equal to 6,434,501 people. Figure 1 shows the political condition of Iran and Khorasan Razavi province.

## Results

### Female Entrepreneurs' Demographics

Concerning the demographic aspects of female entrepreneurs, Table 1 shows a summary of the results of questions asked the respondents about their personal attributes, such as age, marital status, and education. Accordingly, the average age of the female entrepreneurs studied was 41 years with the youngest being 31 years old and

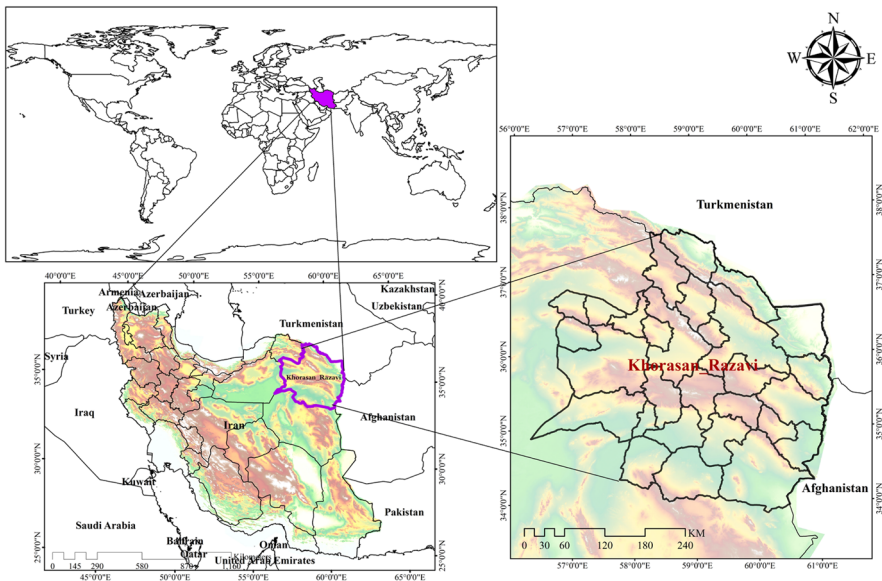


Fig. 1 The map of Iran and Khorasan Razavi province



**Table 1** The entrepreneurs' demographic characteristics

Item	Max	Min	SD	Mean
Age (years)	52	30	6.3	41
Education	14.3% primary school 7.1% primary school graduate 28.6% high school diploma 14.3% associate degree 28.6% bachelor's degree 7.1% master's degree			
Marriage status	85.7% married 7.1% single 7.1% divorced			
Head of household	28.6% yes 71.4% no			

the oldest being 52 years old. Most female entrepreneurs had either a diploma or a bachelor's degree, and most of them (85.7%) were married. Moreover, 28.6% were family heads, while the other 71.4 % were not.

The results regarding the attributes of female entrepreneurs showed that the average background of their activity was 3–5 years with the lowest and highest being 3 and 10, respectively. The lowest monthly income was 4,500,000 rials, and the highest was 230 million rials. The largest number of individuals whom they supported in their entrepreneurial activity was 30, and the lowest was 3, with an average of 13. The kind of ownership of their place of business indicated that most (85.7%) were private owners of the place.

Based on the results, more than half of female entrepreneurs starting their businesses used a loan, and half of them participated in training courses. The results of the interview indicated that at the beginning of starting their businesses, the female entrepreneurs could not get any loans, but they got loans after they had started their businesses at the time of expanding their work. They provided their initial investment from various sources, such as borrowing from their friends and relatives

**Table 2** The characteristics of the businesses started by the female entrepreneurs

Item	Max	Min	SD	Mean
Years of activity	10	3	2.6	5.3
Monthly Income (rials)	23000000	4500000	6080000	13200000
No. of employees	30	3	8.1	13
Ownership of place of work	85.7% private ownership 14.3% renting 0% government owned			
Getting loans	57.1% yes 42.9% no			
Participation in training programs	50% yes 50% no			

and selling their valuable personal belonging such as jewelry, land, or automobile (Table 2).

### Reasons and Motivations for Starting Small Rural Businesses

The results of the interviews were analyzed using the MaxQda software to determine the reasons and motivations of the female entrepreneurs. During intensive interviews, which were conducted with female entrepreneurs using the MaxQda software, five major and nineteen minor classifications were presented from the interview results for reasons of starting small rural businesses (Fig. 3). The major and minor classifications were determined by considering the amount of repetition of an issue by the interviewed women. Then, the results were normalized with the highest frequency assigned a weight of 100 and the lowest frequency assigned a weight of 10 Table 3.

The findings showed that the motivations of female entrepreneurs in creating and developing small rural businesses may be classified as social and humane, economic, personal, cultural, and environmental. One of the interviewees said, “I have been working since 2002 raising chickens, turkeys, and eggs under any

**Table 3** Major and minor reasons for creating and developing small rural businesses

Weight score	Coded segments of all documents	Code	Parent code
50	5	Serving the rural population	Social and humane
10	1	Using the spirit of coordination of villagers	Social and humane
10	1	Using female villagers' capabilities	Social and humane
10	1	Preventing emigration	Social and humane
100	14	Creating employment opportunities for villagers	Economic
40	4	Earning an income	Economic
10	1	Economic security	Economic
30	3	Helping the spouse with household expenses	Economic
10	1	Economic problems and spouse addiction	Economic
20	2	Economic change in the village	Economic
50	5	Progress and financial independence	Economic
60	6	Interest and motivation	Personal
20	2	Presenting new ideas	Personal
10	1	Increasing self-confidence	Personal
10	1	Unemployment and retirement	Personal
30	3	Reviving ancient arts and not forgetting them	Cultural
20	2	Belief in teamwork and reinforcing success in those businesses	Cultural
20	2	Eliminating wrong traditional beliefs about women	Cultural
40	4	Using the potential of the region	Environmental

circumstances. I wished to start a business and worked very hard to do so. I really wish to start a business for myself and jobs for others.”

Another female entrepreneur said, “I am acquainted with the deprived sector of society and have always been eager to do something for the villagers since they are the weakest part of the society in terms of income. It is also much better if people cooperate due to poor economic conditions since interaction and cooperation are more among the villagers and they welcome this kind of working more and they believe more hands make work lighter.”

The studied female entrepreneurs stressed economic reasons such as creating occupational opportunities for villagers, earning income, feeling economic security, helping their spouse with household expenses, economic problems, and spouse addiction, creating economic change in the village, and promoting economic independence. They have suggested that the most important factor is creating job opportunities for the villagers. One entrepreneur woman certified these points about rural environments, “I have been doing this job for five years. My spouse was doing embroidery since his childhood. However, the patterns he sewed gradually became outdated, and he gradually went bankrupt. And he felt lazy to go to a class and learn new models. He wanted to do another job, for example, working in a taxi agency. Thus, we had a lot of financial problems. I thought that I have to do something. It occurred to me to learn new embroidery patterns myself. I went and registered in the Technical & Professional Training Organization and registered to learn wire ribbon crafts.” Another woman pointed out, “My reason for creating this business was that my husband lost his job and I wanted to do something to earn an income. Thus, I started my job. I went to the doll production workshop (the name of the dolls were Zaynab and Mohsen) and started embroidery. Seven persons work full-time in that workshop. All the people who work for me are natives of this area. I have been working there for six years now.”

The interviewees pointed to interest in and motivation for working, presenting new ideas, increasing in self-confidence, reducing unemployment, and ensuring retirement and their own motivations for creating small rural businesses. They put the highest importance on “the interest in and motivation for working.”

One of the female entrepreneurs stated, “My goal has always been to start a business according to my given facilities and propose a new idea. Then, I could help the female villagers have a job with a good monthly income besides doing their housework since, in my opinion, when one has an income, he feels self-confident.”

From the cultural aspect, the interviewees emphasized the revival of ancient arts and not forgetting these arts, belief in teamwork, and reinforcing success in those businesses and elimination of traditional negative thoughts about women as a motivation for creating businesses. They gave the highest importance to the revival of ancient arts and not forgetting them. One of the entrepreneurs said, “Our aim was to help with our living expenses hoping to aid my husband in our daily expenses and becoming self-sufficient.”

Finally, from the environmental aspect, using local potential is one of the reasons for starting businesses and female entrepreneurs in rural areas. One of the interviewees stated what he thought regarding this issue as follows, “Firstly, I went to Kalat township and looked around that area. And considering the area’s potential

**Table 4** The frequency of percentages of reasons for creating and developing rural businesses

Reasons for the creation and expansion of businesses	Segments	Percentage
Economic	31	53.45
Social and humane	8	13.79
Personal	8	13.79
Cultural	7	12.07
Environmental	4	6.9
Total	58	100

capabilities, I felt that it is possible to do great things there. I thought that at least I can start a job for women so that they have a job outside the house in addition to housekeeping. This area had good conditions for raising local chickens, so I started to raise them.”

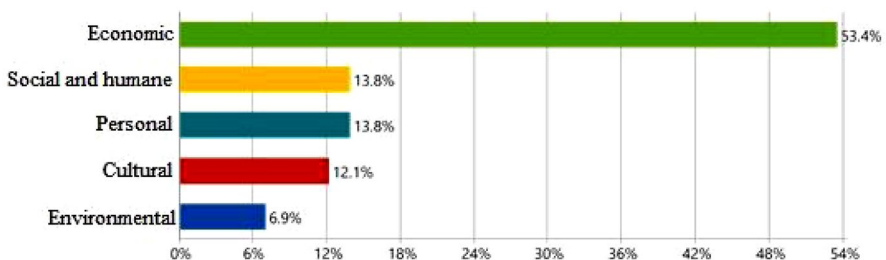
Finally, among the reasons and motivations for starting rural businesses, economic reasons with 53.45% are the most important for female entrepreneurs in starting businesses according to the results in Table 4.

Figure 2 shows the results obtained for reasons of creating entrepreneurship and rural businesses. The output of the MaxQda software showed that economic reasons were the most important reasons for female entrepreneurs to start a business.

### Obstacles and Problems for Creating and Developing Small Rural Businesses

The results of the interview were analyzed by the MaxQda software to recognize the obstacles and problems of female entrepreneurs in starting and expanding businesses. During long interviews with female entrepreneurs, eight major and nineteen minor obstacles were identified for starting businesses (see Fig. 5).

This classification was performed considering the frequency of stating either one as a reason for starting businesses. Then, the minor reasons were assigned with weights based on the frequency of stating each as a reason and motivation by women who were interviewed. The highest weight was set to be 100, and the lowest was set



**Fig. 2** The percent of the reasons and the motivations for creating businesses based on the MaxQda software

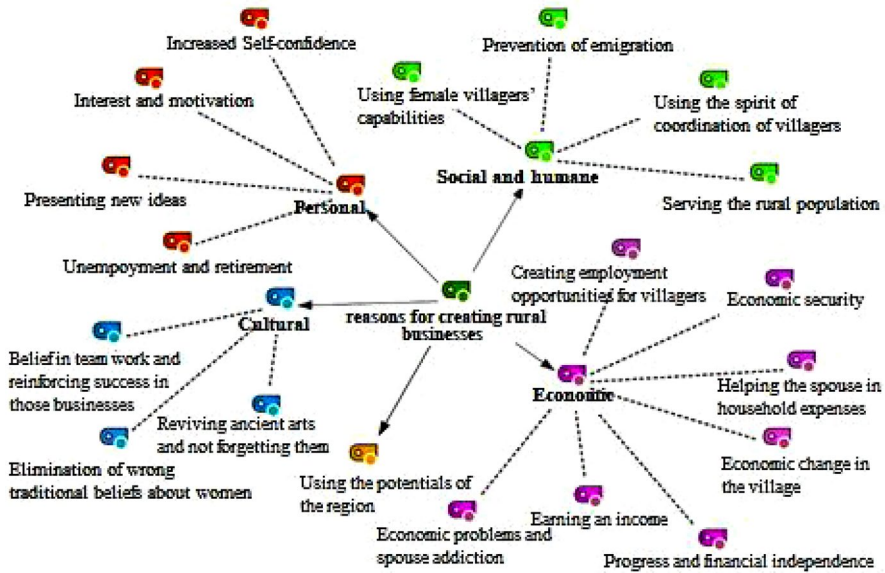


Fig. 3 Major and minor reasons and motivations of female entrepreneurs for starting a business

to be 10. Table 5 shows that the obstacles and problems that female entrepreneurs encounter in starting a business in the studied region are (1) bureaucratic, (2) economic, (3) family-oriented, (4) psychological, (5) infrastructure, (6) policy-making, (7) sociocultural, and (8) technical.

Lack of coordination between government offices, strict regulations for starting a new business, and government bureaucracy are among the minor reasons related to bureaucratic obstacles. Most emphasis has been placed by female entrepreneurs on strict regulations. An interviewee said, “My problem is that the government does not support us. And the government lies when it claims that it supports creating jobs and national production. They put so many obstacles to getting a small business loan that one gets fed up and becomes dissatisfied with what she wants to do. Strict regulations are made just for us who are misfortunate and helpless people and these regulations do not apply to themselves.” Another female entrepreneur said, “Our problem is that government offices do not cooperate with us. We want to do something but it involves a long official procedure and it costs a lot. There is a lot of bureaucracy involved. Unions do not grant permits, etc. None of the government offices cooperate with each other and each one has its own regulations independently. Laws of the jungle are better than the laws here.”

Regarding the economic aspect, the interviewees pointed out obstacles such as the existence of middlemen, strict regulations for getting loans and credit, lack of capital, marketing problems, and problems for selling the products. They mentioned marketing and sale problems as the most important ones. For example, one of the female entrepreneurs said, “The first problem we had was the issue of capital and since we did not have any money, we could not get any loans. Then, there is the

issue of marketing, which is very important in businesses. I went to the shops and gave them eggs for free and I said that if they were not sold, I would take them back.” Another interviewee said she believes that “Our main problem is the market. The middlemen take most of the profit although we do most of the hard work. When the middlemen pay a very low fee for our goods, women who work for me produce much less and their motivation for production decreases as a result of this.”

From the aspect of family-oriented obstacles, female entrepreneurs pointed out some obstacles such as family discouragement and spouse disapproval. One of the interviewees said, “My family and my spouse’s family said that there were restrictions and deprivations in the village and I couldn’t live in the village. However, no one could stop me and keep me from my goals. Also, my spouse did not agree and thought that after I went to training classes, I would get tired and would not continue my work seriously. I meant to raise local chickens. However, I continued my work.”

Concerning psychological obstacles and problems in creating small rural businesses, female entrepreneurs emphasized the lack of risk-taking and low self-esteem among women. One of the interviewees stated, “I was first afraid to start a carpet weaving workshop since I thought no one would buy the products which I produced and wonder what I should do then since I will then suffer losses. I thought that our art is an ancient one and it is getting forgotten. I was afraid that no one was going to buy the clothes, towels, etc. which I wove.”

One of the infrastructural obstacles for women entrepreneurs was the deprivation and lack of facilities in villages to start small businesses. One of the entrepreneurs stated, “One of my problems was going to the village and not being familiar with village environment. There was a severe shortage of health and hygiene services in villages. However, I tolerated all limitations and shortages. And the village to which I emigrated to start my activity was an abandoned and deprived village.” The fact that the government does not support and the lack of economic stability and inflation were stated by female entrepreneurs as the most important obstacles and problems in policy-making. One of the interviewees stated, “Such businesses are not much supported by the government. You have to make a lot of effort for getting a loan. I wish more attention to be paid to this kind of small businesses. I hope that more attention is paid to such businesses and bureaucracy is reduced so that those who have a small capital and are a part of the low-income members of the society can also do something to make progress.” Another female entrepreneur believes, “The government creates a lot of obstacles for starting a business. You must wear ironed shoes to pursue this issue. One of the problems we have is unstable economics and a high rate of inflation. To start a sewing workshop, first I went to buy ten sewing machines for approximately 120 million Rials but when I went to pay for them and pick them up, the store owner told me that I had to pay 260 million rials since the prices had changed. Inflation and economic problems in Iran have caused so many difficulties for those who want to start a business that will finally force them to quit.”

From the sociocultural aspect, female entrepreneurs reported traditional beliefs, wrong beliefs about not trusting women’s capabilities, and people’s beliefs about women working outside the house as the most important obstacles to starting small businesses in rural environments. According to them, the most important obstacle is wrong beliefs about not trusting women’s capabilities so that an entrepreneur said,

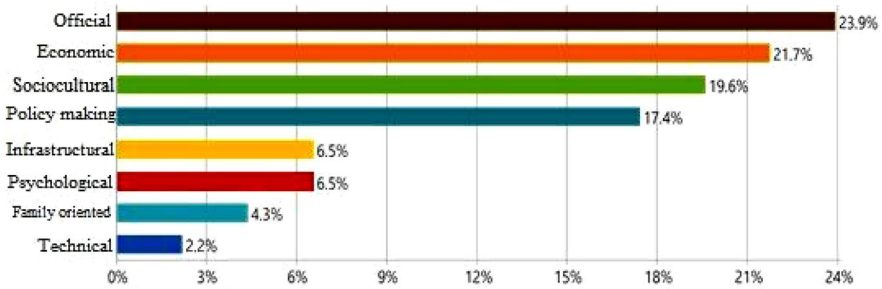


Fig. 4 Obstacles and problems of female entrepreneurs

“Villagers are very religious and traditional. They prevent their daughters and wives from being seen in the village by others. It is not at all popular for women to work outside the house. They do not want women to work outside the house. When I saw this, I became more encouraged to do something to help women to be more seen outside the house so that this tradition is slowly abandoned.” Moreover, one of the interviewees stated her belief as follows: “I was always hoping that rural women who are deprived and kept behind curtains be seen. I could not achieve my goal. Unfortunately, in this society, women aren’t trusted and it’s thought that women can’t start a business. They think that if an investment such as a loan is given to women, they’ll waste it and can’t do anything with it.” Finally, some interviewees stated that the lack of professional expertise in rural areas was a major challenge and

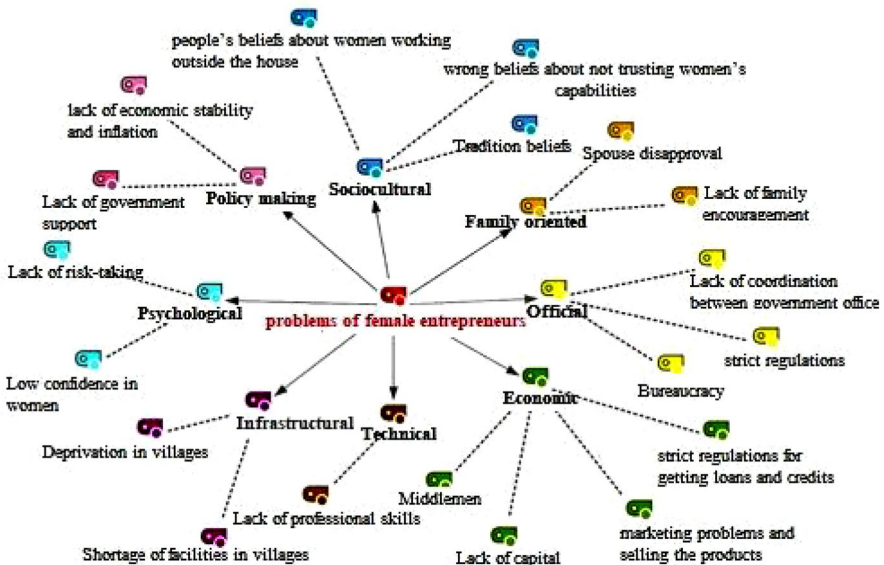


Fig. 5 Reasons and motivations of female entrepreneurs to start a business

**Table 5** The main obstacles and problems of female entrepreneurs

<i>Weight score</i>	<i>Coded segments of all documents</i>	<i>Code</i>	<i>Parent code</i>
20	2	Lack of coordination between government offices	<i>Official</i>
60	6	Strict regulations	<i>Official</i>
40	4	Bureaucracy	<i>Official</i>
30	3	<i>Middlemen</i>	<i>Economic</i>
30	3	Strict regulations for getting loans and credits	<i>Economic</i>
30	3	<i>Lack of capital</i>	<i>Economic</i>
60	6	Marketing problems and selling the products	<i>Economic</i>
10	1	<i>Lack of family encouragement</i>	<i>Family oriented</i>
20	2	<i>Spouse disapproval</i>	<i>Family oriented</i>
20	2	<i>Lack of risk-taking</i>	<i>Psychological</i>
10	1	<i>Low confidence in women</i>	<i>Psychological</i>
20	2	<i>Deprivation in villages</i>	<i>Infrastructural</i>
10	1	<i>Shortage of facilities in villages</i>	<i>Infrastructural</i>
70	7	<i>Lack of government support</i>	<i>Policy making</i>
20	2	Lack of economic stability and inflation	<i>Policy making</i>
30	3	<i>Tradition beliefs</i>	<i>Sociocultural</i>
50	5	Wrong beliefs about not trusting women's capabilities	<i>Sociocultural</i>
30	3	People's beliefs about women working outside the house	<i>Sociocultural</i>
10	1	<i>Lack of professional skills</i>	<i>Technical</i>

obstacle for starting small businesses in rural environments. An interviewee said, “I noticed during my activities that one of the problems which women have for starting a small business is that tutorial classes are few for these women and if a woman wants to learn an art, she must go to the city. Given the large distance between villages and cities along with their other duties, they practically get deprived of professional training” (Table 5).

The results in Table 6 and Fig. 4 showed that out of eight types of obstacles and problems in starting and developing businesses, official obstacles were recognized to be the worst one by female entrepreneurs (23.9%) followed by economic obstacles in the next rank (21.7%).

## Discussion

The results of examining the reasons and motivations of women for starting rural entrepreneurship from the viewpoint of female entrepreneurs showed that in the social and humane aspects, “serving the rural society” was the most important. Female entrepreneurs believed that rural areas were deprived from many aspects, and we should do something to serve rural residents to alleviate this deprivation.



**Table 6** The main obstacles and problems of female entrepreneurs

Types of obstacles to starting a business	Percentage	Segments
Bureaucratic	23.91	11
Economic	21.74	10
Sociocultural	19.57	9
Policy making	17.39	8
Infrastructural	6.52	3
Psychological	6.52	3
Family oriented	4.35	2
Technical	2.17	1
Total	100	47

Thus, we should help these people and use the potential advantages and capabilities of rural communities, especially rural women.

From the economic aspect, creating occupational opportunities for the villagers was ranked as the most important since female entrepreneurs believed that the most important problem the rural communities faced was unemployment and the lack of job opportunities in villages. This issue has made the villagers immigrate to cities. Therefore, one of the most important motivations for female entrepreneurs in creating rural businesses is to create job opportunities for young women. From this aspect, this finding is consistent with the studies of Alhamdi (2022), Mamani et al. (2022), Akula and Singh (2021), Nachbagauer (2022), Strang and Vajjhala (2022), Reddy (2022), and Wood et al. (2022) because, in these research studies, economic reasons have been important for starting businesses.

However, Ridwansyah et al. (2021), Nugroho et al. (2022), and Gholamrezai et al. (2021) showed that economic problems were not among the reasons and motivations of women for starting entrepreneurial businesses. This finding is not in line with our study. In many developing countries, economic challenges are the basis for creating entrepreneurial businesses. Therefore, solving the economic problems of the rural entrepreneur can facilitate the development of rural entrepreneurship. From personal aspects, “interest and motivation” are the most important. From the cultural aspect, the most important one is “reviving ancient arts and not forgetting them.” There are some such ancient arts in villages that are nearly a century old. They believed that these arts form the identity of the village and must be maintained and transferred from one generation to the next. Therefore, paying attention to the ancient arts in the villages can be the basis for the creation of rural tourism and the development of entrepreneurship. Rural tourism can be a valuable opportunity for rural women and promote entrepreneurial activities.

From the environmental aspect, some female entrepreneurs claimed that rural areas had their own special potentials (such as tourism, handicrafts, producing dried fruits, and raising local chickens and quails). The potential of each region should be identified. Only then, one can engage in sustainable rural entrepreneurship. Regarding the obstacles and problems which female entrepreneurs face in starting and developing rural businesses, the results indicated that “strict regulations” were

the most severe obstacles for female entrepreneurs. One reason is that if the female entrepreneur is a government employee, she cannot get a loan. This and many other strict regulations are all government-related obstacles to starting a business.

From the economic aspect, marketing problems and selling products are the most important ones. According to the interview with female entrepreneurs, the most important obstacle to female entrepreneurs is marketing their products, especially at the start of their business. Even sometimes, they have to put their products at the stores hoping that they are sold and then get their money. Sathiabama (2010) and Kumari et al. (2010) reported that the obstacles to the development of female entrepreneurship include marketing obstacles for their products. The present study agrees with this study in this respect. From the aspect of family, husband prevention is also an obstacle to female entrepreneurs because of the traditional and religious beliefs about women working outside the house. The research studies by Movahedi and Yaghoubi-Farani (2012), Driga et al. (2009), and Heidari Sareban (2012) are in line with each other in this aspect and have all focused on obstacles to the development of rural women's entrepreneurship, especially family characteristics. From the psychological aspect, risk aversion is the most important because women are not acquainted with entrepreneurship activities, do not have access to facilities, and lack sufficient financial resources to start and develop female entrepreneurship activities.

Moreover, this research study is in line with Pathak and Varshney (2017) who declared the lack of risk-taking as one of the most important obstacles on the way of starting and developing rural businesses. Female entrepreneurs claimed that their most important problem was the fact that the government did not support their activities because they believed that women could not be successful in starting businesses, whereas Iran faces a high unemployment rate, which is even worse in rural areas. However, starting and developing businesses are not supported by the government. In the social and cultural aspect, the existence of wrong beliefs about not trusting women's capabilities is one of the social and cultural obstacles. The present research study supports Cronies' (2006) study since among the obstacles to female entrepreneurship, attention is paid to the existence of traditional beliefs about women here. This is due to the fact that in rural communities, people believe that women can only do housework and cannot be successful outside the house. This belief also exists in the official government departments and is dominant among the family members and the household of rural women. Moreover, the existence of a traditional and sexist viewpoint, especially in rural areas, hinders women's social participation. From the technical aspect, the lack of professional skills is one of the obstacles to female entrepreneurs in starting rural businesses.

## Conclusion

The study gives new insight into what obstacles women entrepreneurs are faced to create small rural businesses in rural areas and how they are motivated to develop their businesses. Furthermore, this study contributes to the scientific debate about female entrepreneurship in rural areas and, specifically, adds to the literature about

the motivations and obstacles of rural entrepreneurship development in developing countries.

Performing this research based on the interview method and analyzing the responses showed that female entrepreneurs have good information about the environmental potentials of their habitat. With their help, we can recognize and prioritize these potentials and obstacles and then present solutions for them. The results obtained from interviews with twenty successful female entrepreneurs in Khorasan Razavi province showed that the reasons why women engage in entrepreneurship activities are economic issues such as creating occupational opportunities for villagers, earning income, and assuring financial security. Other reasons for female entrepreneurship and starting small rural businesses by women include financial problems, husband's addiction, helping the spouse with household expenses, economic change in the village, and progress and financial independence. In this respect, female entrepreneurs face obstacles and problems that prevent them from engaging in entrepreneurial activities. The results showed that the most important obstacles faced by female entrepreneurs were bureaucratic such as the fact that the offices are not organized, the strict regulations for beginning businesses, and the complex bureaucracy. The second most important was the economic obstacles, such as the existence of mediators, strict regulations for getting loans and credit, lack of capital, and marketing problems. Thus, entrepreneurs can accelerate the quantity and quality of economic progress via their innovations. We must eliminate the obstacles and difficulties that female entrepreneurs encounter to use their potential and existing capabilities to accelerate the improvement of national economic conditions and solve unemployment, especially for young women, since entrepreneurs are the main economic motivator motor of the country.

Thus, considering the results of the interview and the obstacles for female entrepreneurs, some suggestions are presented as follows:

- providing legal support for women and programs related to them with an emphasis on gender;
- advocating a self-employment culture and encouraging men not to prevent women from engaging in economic activities and recognizing the need for women to work and be active to increase their income;
- considering rural women's problems in marketing their products, it is suggested that tutorial workshops are held to make women acquainted with the marketing and product sale methods, such as using different means of selling, using new methods of packaging for promotion of appealing appearance plus protecting product quality, suitable marketing for the products by building and developing rural markets, providing the proper background for exporting the products to other areas of the province, country, and even neighboring countries, and avoiding middlemen;
- increasing risk-taking knowledge and capability of evaluating risks and threats to strengthen and foster creativity and innovation, plus fostering self-esteem, and self-flourishing spirit among girls and women, especially in rural areas;
- teaching entrepreneurship and growth in the personality of women to make them capable of dealing with new risks and undertaking creative thinking; and

- giving low-interest loans with long repayment periods, especially to rural female entrepreneurs.

Future research can focus on measuring the impact of important factors on the creation of entrepreneurial businesses. The effect of gender on the success of rural businesses, also, needs further research.

In the end, the most important limitations of the current research can be pointed to the lack of access to female entrepreneurs in the studied area and their geographical dispersion. In addition, some female entrepreneurs were reluctant to conduct interviews due to gender issues, especially in rural areas.

**Data Availability** The datasets generated during and/or analyzed during the current study are available from the corresponding author upon reasonable request.

## Declarations

**Ethics Approval** This is a survey study. The Research Ethics Committee has confirmed that no ethical approval is required.

**Informed Consent** The participants have consented to the submission of the paper to the journal.

**Conflict of Interest** The authors declare no competing interests.

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