

Unleashing women entrepreneurial potential in Uganda: challenges facing women entrepreneurs in their quest for business in Maziba sub-county, Kabale Municipality, Kabale District

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ABSTRACT

Worldwide, the contribution of women to the process of development is accepted. An entrepreneur is a person who has confidence, strong vision, willing to take risks, generating new ideas and innovations. Women conduct business and contribute to the nation's growth as much as their male counterparts. Women own and run businesses in numbers that would have been hard to imagine a few decades ago. However, women entrepreneurs face challenges in business; they are more disadvantaged than men. Existing research focuses on other areas than the main challenges facing female entrepreneurs in Maziba Sub-county, Kabale District; this needed an assessment. The objective of this study was to investigate challenges women entrepreneurs face in their quest for business. The study was guided by the Gender Theory. The study used a case study research design utilizing both qualitative and quantitative approaches. Using random sampling, a total of 180 respondents were selected for the study. Primary data was collected using survey questionnaire, in-depth interviews, focus groups, with randomly selected women entrepreneurs, and secondary data was obtained from reports. Descriptive and inferential statistics were employed for data analysis using SPSS Version 26. The challenges that were highlighted include; lack of education and training, restricted financial access, gender discrimination, negative views, insufficient resources, legal concerns, cultural norms, attitudes about women's roles, limited mobility, and women's varied domestic needs and obligations. To boost assistance for female entrepreneurs, conclusions and recommendations have been made to the government, non-governmental organizations, and other stakeholders. Directions for future research were also stated.

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Introduction

The research and theoretical stances to comprehend the function women play in the field of entrepreneurship need to be more clearly defined as more women around the world enter the industry. (Meyer, 2018). Women might be considered one of the entrepreneurial demographics with the quickest growth rates globally, because they have been formally entering the entrepreneurship industry in recent decades (Drucker 1994). Studying female entrepreneurship is necessary since it has been identified as a valuable

and underutilized source of economic growth and mobility that not only produces jobs for the entrepreneurs themselves but also for others. Additionally, women sometimes offer society alternate answers to a variety of social challenges (S. Poggesi *et al.*, 2020). Also Bimha *et al.* (2018) observes that women's involvement in entrepreneurship happens at many business levels and differs from country to country. "A person who conducts a wealth building and value adding process, via developing ideas, combining resources and making things happen" is what is meant by the definition of an entrepreneur. Therefore, entrepreneurship is the process through which one can come up with something novel and creative, using a variety of resources to develop a new enterprise and take advantage of lucrative chances while occasionally taking calculated risks.

In a study conducted by Maureen (2018), a lot of women reside in rural areas in Uganda. According to national statistics, there are 13.5 million women living in rural areas and 4.1 million in metropolitan areas. In contrast to the 5.3 million adult women in rural areas, 1.95 million adult women (18 to 65) live in cities. As a result, less than half of women work. Youth predominance, in particular (3.5 million female youth vs. 2.9 million male youth), suggests that the issue of women seeking employment will grow more significant in the future. (Jjuuko, 2021).

The majority of Ugandan women who launch enterprises do so out of need (lack of alternative employment options) Sylvia Gavigan, *et al* (2020). Government and non-state actors have, nevertheless, created opportunities through programmes that encourage rural women who want to start their own businesses. For instance, establishing self-help credit groups and skill development through seminars are important components of support for female organizations. These initiatives include national programs like the Youth Livelihood Programme (YLP), Village Savings and Loan Associations (VSLAs), and Rotating Savings and Credit Associations (ROSCAs). The Plan for Modernization of Agriculture (PMA), Poverty Eradication Action Plan (PEAP), National Agricultural Advisory Services (NAADs), Emyooga, and now the PDD (Parish Development Model) and the region-specific Peace Recovery and Development Plan (PRDP) targeting districts that were affected by conflict are additional national-level programs that indirectly support rural women (Madina Guloba *et al.*, 2017).

Despite all of these developments, women still find it difficult accessing opportunities in rural areas (markets, infrastructure, technology, and education). Only 39% of registered businesses in Uganda are owned by women, making it even less common for women to engage in entrepreneurship than it is for males (Shoma, 2019). As in the instance of Kabale Municipality, Kabale District, this highlights the importance of identifying barriers to the growth of women's entrepreneurship in Uganda.

Objectives of the study

- Establish the factors that impede success of women entrepreneurial activities in Maziba sub-county, Kabale District.
- Suggest solutions to the challenges facing women entrepreneurs in Maziba sub-county, Kabale District.

Literature review

Women entrepreneurship in Uganda

Studies of female entrepreneurs in developing countries are still relatively few compared to those in developed countries (Mersha & Sriram, 2019). This is probably because entrepreneurship was historically a male

dominated activity (Berglund *et al.*, 2018) and the significance of female business has only recently been brought to light. Literature on the relationship between women entrepreneurs and the obstacles to their success is expanding (Zitierung *et al.*, 2019a). The concept of female entrepreneurship in its most basic terms is associated with women owned and operated businesses (Naegels *et al.*, 2018). On the other hand, it can be considered as the proportion of business in an economy where women own more than 50% of the business. Rashid Khan *et al.* (2020). It includes women's active participation in the day today management of enterprises as well as their role as sole or joint founders in the establishment of new business operations. An individual who has started a business alone with other women, or who is a principal in a family or partnership business, or a shareholder in a publicly held business is referred to as a woman entrepreneur (Kirahora *et al.*, 2021).

The contribution of female entrepreneurs to growth leadership, management, innovation, research and development, efficiency, job creation, competitiveness, productivity, and the emergence of new industries is clear (Chinomona & Maziriri, 2015.-a). also, Garg & Agarwal (2017) asserts that women are launching their own businesses at a rapid rate and doing so to take control of their personal and professional life. Tahi & Tambunan (2017) highlighted the need for research on the contributions and growth of women entrepreneurs at all levels of the Ugandan economy and stressed the importance of the role of these women entrepreneurs play in eradicating poverty and unemployment in Uganda. Welter *et al.*, (2016) argues that women entrepreneurs are becoming more and more vital for economic development and that they not only help to create jobs but also add to entrepreneurship's diversity in the economy.

According to Stanley (2018), The likelihood of promoting female entrepreneurship has increased as a result of recent developments in Uganda, including changes to sociocultural and legal practices, particularly under the National Resistance Movement (NRM) administration led by Yoweri Kaguta Museveni since 1985. The government is in favor of creating a system that emancipates women. Ugandan women have recently demonstrated a very high degree of involvement in small and medium-sized businesses in an effort to eliminate occupational segregation and increase participation in economic development. As a matter of fact, "women entrepreneurs are proving that they have a driving entrepreneurial spirit and that they are part of the solution to attaining economic progress and removing people from poverty all across Uganda" (Kegomoditswe Matshediso Paya, 2022).

Studies continue to argue that a key prerequisite for entrepreneurial success is lightening women's domestic workload (Hussin *et al.*, 2021), Particularly in the patriarchal civilizations of developing countries, where women serve as the primary homemakers and carers for children, older dependent family members, and household tasks, (Uddin, 2021). Also, Semkunde *et al.* (2022) Be aware that, particularly in Ugandan societies, women's business pursuits are typically discouraged or restricted.

Materials and Methods

The survey was designed in a descriptive manner. The descriptive survey was used because it could generate statistical data regarding several facets of the research subject. This involved utilizing a technique called purposive sampling to gather the appropriate data from the respondents who took part in the study. In this study, a population of 90 women entrepreneurs was targeted. A sample size of 73 respondents, including female entrepreneurs, housewives, corporate women, and male entrepreneurs, participated in this study

using straightforward random and purposeful sampling approaches. The study area was Maziba Subcounty, Kabale District, South western Uganda. The sample size was determined based on the Slovene's formula of sample determination where $n = \frac{N}{1 + N(e)^2} = \frac{90}{1 + 90(0.05)^2} = \frac{90}{1 + 0.225} = \frac{90}{1.225} = 73$ respondents Where n – no N – Total population e - Level of significance on women entrepreneurs weakens it. A questionnaire with both structured and un structured questions was used for data collection. The goal of using purposeful sampling was to select respondents who possessed the attributes needed for the research project. Both primary and secondary data sources were employed, and SPSS version 26 statistical tool was used for data analysis

Table 1: Sample size determination.

Respondent	Target population	Sample size	Techniques
Commercial officers	03	03	Purposive
Women entrepreneurs	50	40	Simple random
Male entrepreneurs	20	10	Simple random
Housewives	10	10	Simple random
Educated/corporate women	17	10	Purposive
Total	90	73	

Source: Field Data (2023).

Results

Age of the Respondents

Table 2. Ages of the Respondents.

Age group	Number of respondents	percentage
20-30	17	23.3
30-40	19	26.0
40-50	26	35.6
50+	11	15.1
Total	73	100

Source: Field Data (2023).

From the above table, 23.3% of the respondents were between 20-30, 26.0% were between 30-40, 35.6% were of the age bracket 40-50 and 15.1% were 50 and above.

Sex of the Respondents

Table 3: showing sex of respondents.

Sex	Number of respondents	percentage
Male	23	31.5
Female	50	68.5
Total	73	100

Source: Field Data (2023).

From the above table, majority of the respondents were females representing 68.5% and males were represented by 31.5%.

Marital status of respondents

The marital status of respondents was captured. Some respondents were married, others were single, some were cohabiting and others were widowed. This was presented as follows;

Table 4: Marital Status of the Respondents.

Marital status	Number of respondents	percentage
Married	39	53.4
Single	20	27.4
Cohabiting	8	11
Widowed	6	8.2
Total	73	100

Source: Field Data (2023).

The results indicate that majority were married represented by 53.4%, 27.4% were single, 11% cohabiting and 8.2% were widowed.

Education Level of Respondents

The respondents had different education levels starting from Certificate, Diploma and Degree from different Universities and higher Institutions of Learning.

Table 5: Education Levels of the Respondents.

Education level	Number of respondents	Percentage
Illiterate	4	5.5
Certificate	31	42.5
Diploma	20	27.4
degree	13	17.8
Post graduate	5	6.8
Total	73	100

Source: Field Data (2023).

As noted from the table above, majority of women entrepreneurs were certificate holders represented by 42.5%, 5.5% were illiterate, 27.4% were diploma holders, 17.8 were degree holders and 6.8% held post graduate qualifications.

Empirical Results

Challenges facing women entrepreneurial success in Maziba subcounty, Kabale Municipality

Each respondent was tasked to identify the most ranking the challenges facing women entrepreneurial success. The responses were as follows;

Table 6: Challenges facing women entrepreneurial success in Maziba subcounty, Kabale Municipality.

Challenges	Number of responses (73)	Percentage (%)
Business aggressiveness	10	14
Risk averse	12	16
Lack of creativity and innovation	11	15
Inadequate self-belief	13	18
Economic factors	9	12
Social cultural factors	18	25
Total	73	100

Source: Field Data (2023).

From Table 6 above, the majority (25%) of the respondents cited social and cultural factors as the most important reason why women entrepreneurs succeed, 12% mentioned economic factors, 18% mentioned self-confidence; 15% talked of creativity and innovation; 16% said that taking risks also affects women entrepreneurs' success; and only 14% mentioned the need for achievement.

Suggested solutions to the challenges faced by women entrepreneurs in Maziba subcounty, Kabale Municipality.

Table 7: Suggested solutions to the challenges faced by women entrepreneurs in Uganda.

Possible solutions	Number of responses (n=73)	Percentage (%)
Provision of financial services	23	32
Provision of education and training	15	20
Gender equality	13	18
Law enforcement	10	14
Good government policies	9	12
Proper planning	3	4
Total	73	100

Source: Field Data (2023).

From the study conducted in Kabale District, it was found that 32% of the participants mentioned that there is a need for the provision of financial services to encourage women entrepreneurs in Uganda; 20% said that there is a need for mass education and training; 18% said that there is a need for gender dissemination; 14% mentioned reduced corruption; 12% mentioned good government policies; and 4% said that there is a need for proper planning and plan implementation.

Correlation results on the on the creativity and innovation on business growth.

Table 8: Correlational results on the creativity and innovation on business growth.

			Creativity and innovation	Business Growth
Spearman's rho	Creativity and innovation	Correlation Coefficient	1.000	.530**
		Sig. (2-tailed)	.	.000
		N	73	73
Health Service Delivery	Health Service Delivery	Correlation Coefficient	.530**	1.000
		Sig. (2-tailed)	.000	.
		N	73	73

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

Based on (Table 8) above, the study found out that a significant positive relationship existed between lack of creativity and innovation and business growth ($p = < 0.000$, $r = .530^{**}$) in Maziba sub-county which suggests that lack of creativity and innovation among women entrepreneurs in Maziba subcounty, Kabale Municipality affects to improve business growth.

Regression results on the creativity and innovation on business growth.

Table 9: Shows regression results for the effect of lack of creativity and innovation on business growth.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.533	.282	.270	.86105

a. Predictors: (Constant), lack of creativity and innovation

Results presented include R as .533, R squared as .282, adjusted R square as .270 and standard error of the estimate as .86105 using the predictor; lack of creativity and innovation. The R^2 value of .282 suggests a 28.2% variance that lack of creativity and innovation had on business growth in Maziba sub-county while the remaining percentage of 71.8% could be attributed to other factors not studied. Lastly, lack of creativity and innovation was found to have a significant positive effect of on business growth, it can be said that lack of creativity and innovation significantly affects women entrepreneurial success.

Discussion

The factors affecting women entrepreneurial success in Maziba subcounty, Kabale Municipality.

It was discovered that the majority of respondents named social and cultural aspects as the most crucial reason why women entrepreneurs thrive when asked about the variables that contribute to their success as business owners. The current findings are in line with the research by Zitierung *et al.* (2019b), which identified the sociocultural, educational, professional, environmental, individual, and economical aspects as the five most relevant elements. All of these aspects of entrepreneurship that influence women business owners have been debated by liberal and Marxist feminism. These theories promote the advancement of women and increase their social value. While Marxist feminism covers the role of a woman, liberal feminism discusses the issues that women face in the marketplace due to male dominance, lack of government backing, lack of education, and other factors. This is in line with Hundera *et al.* (2019) who argues that entrepreneurship is difficult for a woman because she has to perform a dual role in terms of working in the house as well as managing business affairs.

In a related study, Bimha *et al.* (2018) argue that customs, social, and personal problems affected women's businesses, and this was compounded by poor educational backgrounds and a lack of technology skills. Frequently, lending institutions become skeptical of women and begin to doubt their seriousness (Ibid.). In a study of mostly female business owners, problems were linked to the following factors: the size of the business, the owners' marital status, experience, educational levels, and age (Bimha *et al.*, 2018b). The two most common challenges identified are the risk of starting a business and a lack of management and growth skills. Women in Uganda are described as a harassed gender that lacks access to information and finance, lacks collateral, and cannot collect debts; women are also marginalized in some cultures (Makaza & Chimuzinga, 2020).

In addition, some of the women entrepreneurs mentioned that economic factors affect their businesses. As noted by Chinomona & Maziriri (2015), limited or no access to finance is the most crucial of these barriers as a result of unemployment. Financial barriers are one of the biggest challenges women encounter when starting and growing a business because money is considered the "life blood" of every enterprise, no matter how big or little. Due to their lack of assets that can be used as security for loans and the requirement that they obtain their husbands' consent before entering into financial agreements, women entrepreneurs in Uganda have historically been at a distinct disadvantage. It is evident that women entrepreneurs struggle with a lack of working capital and financial resources, and they are unable to secure external financing because the market lacks actual security and credit (Mandipaka, 2014).

There was also the need for achievement and this agrees with Zitierung *et al.* (2019b), who suggested that the most influential factors for women's entrepreneurial success were sociocultural, educational and experiential, environmental, personal, and financial factors.

Suggested solutions to the challenges faced by women entrepreneurs in Maziba subcounty, Kabale Municipality.

From the field findings, the majority of the respondents said that there was need for the provision of financial services among women entrepreneurs in Maziba subcounty. This agree with the findings of Karakire Guma (2015) who advises that, in order to decrease the financial barrier that these business owners confront, the government of Uganda should keep in mind the contribution that female entrepreneurs make to the country's economy and continue to offer them the financial support necessary for their success. Also, Chinomona & Maziriri (2015) argued that the government should help business owners access money at fair interest rates, for example, by decreasing the rates that banks charge or by establishing special funds that business owners may access without too much red tape. For rural residents who are impoverished and marginalized, the government may offer group loans to help them establish sources of income. Sukanya H. (2019). This agrees with (Dahliah, 2021) who explains that it is essential for the government and financial institutions to step up and assist in facilitating the businesses' simple access to financing.

According to Chinomona & Maziriri (2015), government should also provide business owners with financial and strategic management training in order to ensure the management of these important firms. The government should also look at the possibility of establishing a bank that would only service the needs of female entrepreneurs. Also, Hull (2012) advocated that people be encouraged to learn how to write business proposals in order to receive financing. Women must develop proposals with reasonable, attainable, and quantifiable goals. Saha & Sharma (2013) postulated that financial institutions must alter their evaluation

standards for women's loan applications in order to promote female entrepreneurs' projects more positively. Additionally, administrative procedures must be made simpler to facilitate the establishment and operation of female enterprises. They could need to employ different, "softer," evaluation standards when lending to women. (Chinomona & Maziriri, 2015).

There are many ways in which women entrepreneurs can gain financial support. According to Bertoldi *et al.* (2021) financial support might take the form of grants, discounted loans, loan guarantees to lenders, tax credits, and exemptions of business registration expenses. As a result, the government is able to provide women entrepreneurs with specific funding, financing, enterprise centers, awards for entrepreneurship, counseling, and advisory aid. Ajuna *et al.* (2018) cite the fact that, government initiatives to put legislation and groups in place aimed at improving female entrepreneurs' access to funding haven't been very successful. Therefore, management talent and financial management knowledge must be seen as crucial to accessing capital by both the entrepreneurs themselves and the parties supporting and promoting them.

Government of Uganda has introduced micro-credit programs in conjunction with financial institutions because the majority of women do not have simple access to finance for their entrepreneurial activity. Bylander (2015) assert that a microloan is a tiny loan typically given to the working poor, most frequently for the aim of finding employment that generates money. Yogendrarajah & Semasinghe (2013) undertook a study with the primary goal of identifying the contribution that micro-credit programs make to the post-war empowerment of women in the Jaffna region. The findings demonstrated a favorable relationship between microcredit and the empowerment of women.

Similarly, Magoba (2016) conducted a study to assess the effectiveness of microlending as a strategy for empowering Ugandan women to battle poverty. The results demonstrated strong connections between poverty reduction and higher savings rates, the support of neighborhood cooperative societies, and the growth of self-employment opportunities. Microcredit can therefore be a powerful engine for economic development and a key tool for resolving the problem of women business owners in the Kabale municipality lacking access to funding.

Respondents also mentioned that there is need for fostering entrepreneurship education and training among women entrepreneurs and this ties with findings of Kakouris and Liargovas (2021) conclude that it's critical to emphasize that the purpose of entrepreneurship education is to foster the development of what are known as entrepreneurial competencies, which are thought to be a collection of different entrepreneurial skills, knowledge, and attitudes. (Magaji, 2019) described entrepreneurship education as being designed to help people become self-employed and self-reliant, innovative and creative in spotting business opportunities, serve as a catalyst for development and economic growth, lower the level of poverty, create jobs, stop rural-urban migration, equip graduates of tertiary institutions with adequate training in risk management, and instill the spirit of perseverance in people.

According to (McMahon, 2018) if higher education is promoted for young women, they will be better equipped to receive mentoring, retraining, and re-direction in the quest of more productive and growth-oriented firms. Al-Kwifit *et al.* (2020) indicates that in order to encourage female entrepreneurship, it is essential to make sure that all children complete their compulsory education and that young women are motivated to pursue additional education. Roberts & Mir Zulfiqar (2019) elucidates that it is crucial

to concentrate on entrepreneur training, especially the development of formerly disadvantaged people, particularly female entrepreneurs. According to Keenika Saini *et al* (2018) pre-entrepreneurial training is required for female business owners to properly plan a structured business venture. It is necessary to take training programs designed especially for female business owners.

Research demonstrates that business education and skill development improve enterprise performance (Almahry *et al.*, 2019; Ni & Ye, 2018). Additionally, Ajuna *et al.* (2018) indicated that finance, management assistance, training, networking opportunities, mentoring, and counseling are essential elements of a women's entrepreneurial program.

Additionally, gender discrimination or bias was discovered. It is widely held that women encounter stereotypical attitudes every day when interacting with banks, clients, and suppliers throughout the management phase of their enterprises, making it imperative to find clever methods to overcome gender bias. According to Bilan *et al.* (2020) In order to decrease gender bias, policymakers should perceive female entrepreneurs as a special group demanding special consideration in addition to fostering equal opportunity. Empowering women entrepreneurs is a necessary step in addressing the problem of gender discrimination (Sahu *et al.*, 2021). Gaining authority, access to resources, and influence over one's life is a process known as empowerment. Umer (2019) defines empowerment of women as their ability to make strategic decisions, where this ability had previously been stifled. Promoting gender equality and women's empowerment is one of the United Nations' Sustainable Development Goals since women are still frequently at a disadvantage in both the economic and social spheres (Rothermel, 2020). Thus, corruption, government policies and proper planning should be enhanced to ease women entrepreneurs in Maziba subcounty, Kabale Municipality.

Conclusion

The more power one has to influence quality of life adjustments and decisions, the better their economic standing, sense of independence, and self-worth. Female empowerment refers to giving women in business access to the material, social, and human resources they need to make wise decisions about their lives. It was clear from the results that microfinance and family dynamics affect and influence the beginning of the business for female entrepreneurs in Uganda. Ugandan women who own their own businesses appear to think of themselves as dynamic enough to juggle home responsibilities and their business endeavors. The ladies in this study also acknowledged that their families served as a general source of encouragement for them to pursue entrepreneurship. A few concerns mostly related to raising children were noted, but they were mostly health-related at the time. These findings confirm the significant relationship between personal and familial relationships and women entrepreneurs' levels of self-esteem, level of personal empowerment, and success in their businesses.

Recommendations

Future studies should examine the gender component and the effect of educational attainment on the role models that inspire and influence female entrepreneurs, according to the findings of this study.

This study stressed that encouraging female entrepreneurs will further improve the Ugandan economy and lay the groundwork for future growth and development as a recommendation to government officials and

policy makers. In addition to running their own businesses, taking care of their families, and raising children, female entrepreneurs can play a critical role in generating funding and employment possibilities.

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