

## **Female Entrepreneurship and Livelihood Making in Chigumula, Blantyre and Thabwa, Chikwawa Districts in Malawi**

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**Abstract:** Small scale businesses in Africa and other developing countries play an important role in creating employment opportunities and improving the lives of women. Therefore, the objective of this study is to investigate the contribution of female owned enterprises to livelihood making in Malawi. The study also examines the factors that affect performance of female owned enterprises. The study used the mixed methods (qualitative and quantitative) approach to collect data from female entrepreneurs. The probability (simple random sampling) and non-probability sampling (snow balling) techniques were used to select the respondents. The research findings reveal that, some Non-Governmental Organisations support female entrepreneurs with start-up capital as part of empowerment through income generating activities. The main entrepreneurial activity supported by NGOs is farming, and this is where many female businesses are concentrated. While research in Africa shows that most female businesses are found in less paying activities in the SME sector, this research reveals that many female entrepreneurs in Malawi occupy some profitable enterprises. Despite this, most female enterprises are faced with some challenges that hinder their good performance. The study has the policy implications to improving performance of female enterprises. The study suggests that government should take a leading role in promoting female businesses. The relevant ministries should assist female entrepreneurs with affordable loans for procurement of technology. In addition, entrepreneurs should be trained to use modern marketing platforms, and assisted with establishment of potential market opportunities, locally and internationally.

**Keywords:** Small Scale Enterprises, Small and Medium Enterprises, Female Owned Enterprises, Non-Governmental Organisations, female empowerment

### **Introduction**

The contribution of Small and Medium Enterprises (SMEs) to development cannot be understated. SMEs are regarded as the backbone to the social and economic development of many African countries. This is because SMEs provide job opportunities to a vast majority of both men and women who may not have been able to get formal employment because of various reasons (Henry & Lewis, 2023). It is noted that most African countries are faced with the challenge of high unemployment rates arising from smaller economies and few industries which are not able to absorb the labour force (Jaiyeola & Adeyeye, 2021). When some people fail to get employment in the formal sector, they establish small businesses for self-employment. It is reported that in Africa, women

make the majority of entrepreneurs in the SME sector compared to other regions (Ojong et al., 2021). This implies that, many female people are not absorbed in the formal sector due to some cultural practices.

By creating employment opportunities to many people, the SMEs contribute to poverty alleviation through income generation (Ojong et al., 2021). In this regard, SMEs are the source of income for people to meet their basic needs such food, clothing and others. Some recent studies show significant contribution of SMEs to women's self-employment for income generation in sub-Saharan Africa (Asongu & le Roux, 2023). The capacity of enterprises to create more employment opportunities and generate income is determined by different factors. One of them is entrepreneur's innovativeness. It is argued by Huang et al. (2022) that, innovativeness of female entrepreneurs contributes to increased performance of enterprises. When the entrepreneur is innovative, the business is likely to survive competition by introducing new products in the market. This increases performance of the business and contribute to increased sales.

Against the above background, the objective of this study is to investigate the contribution of female owned enterprises in livelihood making of female entrepreneurs in Malawi. In addition, the study examines the factors that affect performance of female owned enterprises. The study addresses these main research questions, 'how does SMEs contribute to the livelihoods of female entrepreneurs in Malawi?'. Another one is, 'what factors hinder good performance of female businesses in Malawi?'

## Literature Review

Statistics show that female-owned small-scale businesses are increasing in number globally. In this case, it is reported by Chipfunde et al. (2021) that, the majority of small-scale enterprises worldwide are owned by females. This suggests that, female enterprises in the SME sector contribute to creation of jobs and employment creation in many countries, especially developing countries (Ojong et al., 2021; Franzke et al., 2022). Although female owned businesses are large in number, they tend to be smaller in size and use of capital investment compared to the ones owned by their male counterparts. Despite the differences in size and capital investment between female and male owned businesses, it is highlighted by Hassan et al. (2021) that, business performance is not associated with gender of an entrepreneur. The authors argue that there is no difference in terms of performance between female and male owned enterprises in Saudi Arabia. On the contrary, Bullough et al. (2022) posit that, performance of female enterprises is often hindered by lack of economic power, social and family support structure. In addition, the role played by females in the household is also cited as the main hindrance to their businesses' good performance (Khan et al., 2021).

It is also noted that female owned small-scale enterprises are mostly found in less rewarding and profitable activities, and with the least growth opportunities (Vieitez-Cerdeño et al., 2023). Profitability of female owned businesses was further affected by the advent of COVID-19. It is reported that, female enterprises suffered negatively during the COVID-19 pandemic compared to their male counterparts (Birhanu et al., 2022). This is because many female businesses were not in essential services, while some male businesses were found in transport and communication sectors that still in demand during the pandemic (Angula and Nekulilo, 2021). As a result, female enterprises had less sales compared to their male counterparts.

There are some contradicting views about the number of female entrepreneurs in developing countries. On the one hand, Ojong et al. (2021) posit that the number of female businesses in developing countries is increasing when looking at the number of female entrepreneurs in the SME sector. On the other hand, Hassan et al. (2021) argue that the number of female entrepreneurs is too low. In addition, Chipfunde et al. (2021) highlight that, female businesses in Malaysia are shutting down and this decreased the number of female entrepreneurs in the country. Despite these mixed feelings about growth of female enterprises in the SME sector, it is evident that there are many female enterprises in Africa compared to their male counterparts (Rantšo, 2022).

It is further reported that many female enterprises across the world have some financial constraints (Ojong et al., 2021). This is because some financial institutions are reluctant to lend them some money because of lack of collateral. Although there are some financial institutions that provide loans to female entrepreneurs, they charge

high interest rates making it difficult for lenders to access loans. In addition, the loans are not processed within a very short period of time, thus affecting many businesses (Simba et al., 2023).

It is argued in the literature that low level of education and financial illiteracy prevent women from assessing and understanding financial options for their business and navigate loan procedures (Ogundana et al., 2022). Education plays a big role in enhancing and widening the knowledge needed for operation of a business. It assists entrepreneurs with some intellectual reasoning, managerial skills and problem-solving skills which may be needed for business operations. However, human capital such as financial literacy and management skills are still lacking among female entrepreneurs. Therefore, there is a need to increase female education, skill development and business acumen in general (Bullough et al., 2022). There is a need to equip female entrepreneurs with skills in recordkeeping, business management, market research, and others to increase their business performance (Ogundana et al. 2022).

Formation of businesses networks is also considered very important for increased performance of businesses. The social networks assist in information dissemination to members. Some business networks are source of finances and market information for members (Naguib, 2022). As a result, members of the networks stand a chance to benefit from information dissemination for the benefit of their businesses (Vieitez-Cerdeño et al., 2023). It is reported by Ribeiro et al. (2021) that women entrepreneurs in the tourist sector in Nigeria and Ghana benefit from government officials' networks to access and acquire resources. However, these political networks have limited impact on performance of their businesses.

## **Methodology**

### **1. Research Approach**

This study used the mixed methods (qualitative and quantitative) approach to obtain and analyse the primary data from female entrepreneurs in Chigumula, Blantyre and Thabwa, Chikwawa Districts in Malawi. On the one hand, quantitative approach was used to collect numerical numbers/statistics from respondents. In addition, it enabled the interpretation of data statistically using percentages. On the other hand, the qualitative approach enabled the collection of non-numerical data from respondents. Qualitative data about contribution of enterprises to livelihood making, and factors affecting their performance. However, Leedy and Ormrod (2021), the mixed methods approach is not only about collecting qualitative and quantitative data, but integrating research findings from both methods into a cohesive whole.

### **2. Data Collection Methods**

#### *Primary data*

This study used primary data collected from respondents through the use of structured interviews and observation. The face-to-face interviews were guided by use of a questionnaire to obtain useful information from female entrepreneurs. The questionnaire collected both qualitative and quantitative data with use of close ended and open-ended questions. The qualitative data was collected through observation from female businesses. In addition, some qualitative data was collected through in-depth interviews with some key informants the following organisations; Small and Medium Enterprise Development Institute (SMEDI); National Association of Business Women (NABW); Malawi Investment and Trade Centre (MITC); Kick Start International; Technical Entrepreneurial and Vocational Education Training Authority (TEVETA).

#### *Secondary data*

Secondary data was obtained from documents containing information about female owned enterprises in developing countries. Data was obtained from literature covering mainly Asia and Africa. Information about

female enterprises in Malawi was obtained from secondary sources of information such as journals, books, research reports, and internet sources.

### 3. Population

A population is a complete set of individuals, objects or elements with some common observable characteristics that one intends to study (Trochim et al., 2016). The population sample needs to be optimum so that it is neither too small to achieve objectives of study or too large to be expensive to manage (Bordens & Abbott, 2018). The population of this study was female entrepreneurs or enterprises operating in the southern region districts of Malawi, Blantyre and Chikwawa.

### 4. Sample and Sampling Techniques

According to Bordens and Abbott (2018), a sample is a small sub-sect of the large population. A chosen sample is a representative of the large population. In the study of female entrepreneurs in Malawi, the total population of female entrepreneurs was unknown to researchers. However, a sample of 50 female entrepreneurs was selected using both probability and non-probability sampling techniques. In cases where female entrepreneurs were known to researchers, simple random sampling techniques was used to select respondents. Snow balling technique was used to select respondents in places where the researchers were not aware of respondents. Researchers were referred by the first respondents to the next participants.

### 5. Study Areas

The study was conducted in the Southern Districts of Malawi, and in the following areas; Chigumula in Blantyre and Thabwa in Chikwawa.

## **Results And Discussion**

### 1. Age of Female Entrepreneurs

Age of an entrepreneur is considered very important for production purposes. This is because age of an individual has a positive effect on business success as it provides one with experience to handle various activities (Bai et al., 2022). In addition, the positive impact of age goes with the finances and human capital that people possess as they age (Bullough et al., 2022). For instance, as one gets older, he/she has more chances of having enough finances and experience to start and operate a business.

The research findings reveal that the majority (42%) of female entrepreneurs in Blantyre and Chikwawa Districts age between 41 and 50. These results suggest that entrepreneurship is considered the main source of employment for the adults. Evidence shows that people found in this age bracket are still active. As a result, they are in a position to carry out different income generating activities. The large number of female entrepreneurs found in the 41-50 age category can also be attributed to the fact that, many of them are adults who have responsibilities of taking care of their households. Therefore, establishment of small-scale enterprises forms part of their source of a living.

The field data also shows that a small percentage (4%) of women entrepreneurs who age between 21-30 years run business enterprises. These results suggest that small-scale enterprises are not considered as a form of employment by the young people despite increasing youth unemployment in Malawi. There are many factors that contribute to low participation of youth in entrepreneurial activities. One, small-scale enterprises do not often provide quick cash that is expected by young people. As a result, they do not consider small-scale enterprises as a source of employment. Two, lack of start-up capital is mentioned as another factor that contribute to low participation of youth in SMEs.

There are two main conclusions that one can draw from the results above. First, there is low participation of female youth (4%) in small scale-enterprises. According to Matabwa and Umar (2021) youth unemployment

is estimated at 7.6% in Malawi. Although youth unemployment is not too high in Malawi compared to other African countries such as Lesotho where is estimated at 26% (Lesotho Bureau of Statistics, 2021), one would expect young people to participate in large numbers in small-scale businesses.

## 2. Education Level of Female Entrepreneurs

Education plays an important role in enhancing and widening the knowledge needed for production or entrepreneurship process in the world. However, evidence often reveals that at many times small-scale business owners have low level of education. For instance, Vieitez-Cerdeño et al. (2023) explain that most female entrepreneurs in Uganda have primary education. Lack of formal education always hinder them to get jobs in the formal sector of the economy. However, entrepreneurship empowers women through self-employment in countries that are confronted with high unemployment rate (Sahrakorpi & Bandi, 2021).

The research findings show that many (84%) female entrepreneurs in the study areas have low level of education (primary and secondary education). These findings indicate that majority of female entrepreneurs failed to go beyond secondary education in Malawi. This challenge in many African countries is often explained by some cultural norms and practices that do not favour female education compared to the male ones (Vieitez-Cerdeño et al., 2023). For instance, the female literacy in Malawi is estimated at 55% compared to the male literacy which is at 70% (Zua, 2021). Although formal education is used as a pre-requisite for formal employment in many African countries, low level of education has forced many females in Malawi and elsewhere in Africa to establish small-scale businesses for self-employment. While many of their businesses are not performing to their expectations because of the low skill acquisition, they are regarded as means of sustenance by many of them.

## 3. Source of Start-Up Capital

Capital is one of the important factors of production in business activities as it affects business performance. Literature shows that access to finance helps enterprises to exploit growth and investment opportunities (Cowden et al., 2021). However, most entrepreneurs lack access to start-up capital. Simba et al. (2023) explain that lack of access to start-up capital is one of the challenges that affect performance of most SMEs globally.

The failure of females to secure start-up capital from the commercial lending institutions because of lack of collateral as well the husband's consent has prompted some non-state actors to intervene. In this respect, the majority (44%) of female entrepreneurs in Malawi received some start-up capital from some Non-Governmental Organisations. In addition to providing financial support, some NGOs such Kirk Start International and Family Development Services render some services such as water supply, infrastructure (buildings, shelter) and business training to female entrepreneurs. In addition, the NGOs provide training to female entrepreneurs in customer care, business management, better methods of production and marketing of products. Businesses trainings equip entrepreneurs with some skills necessary to increase performance of their businesses. For instance, female business owners found training to be relevant to their businesses. However, there are some entrepreneurs who have not received any type of training to improve performance of their enterprises.

## 4. Government Support

Some African governments provide a range of support activities to small-scale entrepreneurs. The support includes among others; financial assistance and grants, training, marketing of products, infrastructure services and policies that are used to increase performance and sustainability of businesses (Khan et al., 2021; Xuan, 2021). Although governments are providing assistance to small-scale entrepreneurs in some countries, Malawi government provides little support to entrepreneurs. In this case, only 10% of female business owners claimed to have received assistance from government. The minimal state intervention in development of many African countries has been noted since the 1980s during the implementation of Structural Adjustment Programmes (SAPs). Furthermore, the current reality is that, Malawi is classified as one of the Low-Income countries by the

World Bank. As a result, the Malawian government has very limited financial resources to disburse to struggling small-scale entrepreneurs.

### 5. Type of Business Activities

There are different types of small-scale enterprises. Some are agricultural related, while others focus on non-agricultural activities. It is reported that most women are found in some agriculture related businesses in Africa (Naguib, 2022). Despite large number of female participation agriculture enterprises, their businesses are often located in less profitable ventures (Vieitez-Cerdeño et al., 2023).

Research on Africa and elsewhere in developing countries shows that agriculture has failed to provide the means of living for majority of people. As a result, many people participate in non-agricultural activities to make a living. However, the quantitative results from Malawi provide a contradictory view. This is because the majority (78%) of female entrepreneurs have established agricultural related businesses. These research findings suggest that it is easy to establish a farming enterprise in Malawi. In addition, the results imply that, there is a demand for agriculture products in the country. These results are in line with research findings from Chiumia et al., (2023) which show that, the majority of Malawians make a living from farming.

There are different factors that contribute to many businesses focusing on agricultural products. For instance, agriculture is the main source of living for many people. Therefore, there is increasing demand of agricultural products for survival. In addition, many people acquire farming skills at the tender age. As a result, they do not need to go through the education system to learn more about farming. Lastly, it is very easy for many people to have access to land as a factor of production. This is because land ownership in most parts of rural Africa is through inheritance, and people do not need money to purchase land.

### 6. Use of Income Derived from Businesses

Entrepreneurship activities provide a source of income to households to meet their basic needs. Entrepreneurship also contributes to poverty reduction by employing poor and low-income workers especially in rural areas where there are few employment opportunities (Hendratmi et al., 2022). In this regard, the field data shows that, many (97%) female entrepreneurs use income derived from entrepreneurial activities for maintenance of their households. It can therefore be inferred from these results that small-scale businesses are important source of livelihood among households of female entrepreneurs in Malawi. While the study on Lesotho shows that many people participate in small-scale businesses due to the failure of agriculture to provide the means of living due to severe droughts Dick-Sagoe et al. (2023), the Malawian case provides a different view. This is because a large number of female entrepreneurs work in agricultural businesses, while the small number (22%) is involved in non-agricultural activities

Although a small number of female entrepreneurs participate in non-agricultural activities, non-farm incomes form a formidable part of livelihood making in Malawi. Therefore, incomes derived from small-scale businesses contribute to poverty reduction by providing the poor with source of income to meet their basic needs.

### 7. Business Network/Association

One of the social factors that affect business performance is network or association. Business associations are important in discovering markets and sharing of information among entrepreneurs (Vieitez-Cerdeño et al., 2023). The associations also play an imperative role in diffusion of knowledge, new technologies and marketing techniques among others.

The research findings reveal that the majority (76%) of female entrepreneurs belong to some business associations. This suggests that belonging to an association is highly valued among business people. Various studies also show that association membership helps entrepreneurs with knowledge enhancement, accessing new markets and better methods of production. This practice helps to ensure sustainability and improve growth of small-scale enterprises (Ogundana et al. 2022).

## 8. Source of Inputs

Accessibility of raw materials for production is an important factor that affects performance of small-scale businesses. This is because easy access and availability of raw materials ensures smooth running of production activities in an enterprise (Nguyen et al., 2022). Some businesses import raw materials far away. In this case, the high transaction costs incurred during transportation affect business profits. In this regard, sources of raw materials need to be in close vicinity to the enterprises to avoid loss of profits.

It is evident from the field data that about 92% of female entrepreneurs procure raw materials from the local suppliers. Some of the raw materials that are procured from the local traders include; seeds, fertilisers, animal feed, insecticides, pesticides and vaccines. However, some of these inputs; seeds, insecticides and vaccines are imported from outside the country, especially from South Africa by traders.

## 9. Marketing of Products

Marketing is an essential activity for sale of products and realisation of profits. Marketing techniques affect performance of enterprises both positively and negatively. The performance of small-scale businesses is thus determined by access to reliable and larger markets (Wall, 2021). Evidence shows that many small-scale enterprises in some African countries are faced with a challenge of lack of direct market for their products and services (Wall, 2021). This is the case since most SMEs market their goods using simple marketing techniques. On the contrary, large firms advanced marketing techniques, especially use e-commerce to market their goods.

The research findings reveal that many (64%) female entrepreneurs use flea market platforms to market their products. The main reason for using the flea market can be linked to its close proximity to producers. Female entrepreneurs pointed out that the flea markets are located close to their businesses or homes, and this makes it easy for marketing of their products. There are few (6%) entrepreneurs who use some other forms of marketing techniques. These include modern and traditional forms of marketing. For example, some entrepreneurs use emails, word of mouth and village meetings. Although the use of emails is one of the modern forms of advertising, emails are not easily accessible to many small-scale entrepreneurs in rural areas.

## 10. Competition on The Market

Once products have been brought on to the market, they face competition with similar products. This competition can be from the locally produced or imported goods. However, research elsewhere in Uganda shows that female entrepreneurs do not face competition from fellow female entrepreneurs (Vieitez-Cerdeño et al., 2023). Although there is little local competition in the SME sector, most producers fail to produce enough to satisfy the local market. As a result, many traders import goods from other regions or countries supplement limited domestic supply. In this regard, most domestic retail shops are flooded with imported goods from outside their countries (Rantšo & Makhobotloane, 2020).

The research findings suggest that about 44% of the female businesses face price competition in the local market. Therefore, in order to be competitive, entrepreneurs are forced to lower prices that often affect the profit margins. Despite increasing price competition in domestic market, the research findings show that there are no enterprises that introduced new product designs to overcome competition.

It was also observed during the study that competition from large firms was not a big problem for small-scale businesses. This is because only 16% of entrepreneurs face competition with large firms. However, it cannot be concluded from these results that small scale-enterprises do not face stiff competition from their large counterparts in Malawi. Although competition from large firms affects performance of small-enterprises, local SMEs often benefit by copying products produced by their large counterparts to attract more consumers.

## 11. Business Profitability

It is the desire of every entrepreneur to make profits from business sales. The motive for establishing businesses is to generate profits. However, it is stated by Hassan (2021) that female entrepreneurs in the United Arab Emirates are not only motivated by money to establish businesses, but self-development, self-realisation and independence.

The results of the study show that many female enterprises in the study area are not profitable. In this regard, 18% of female entrepreneurs generate monthly turnover ranging between K90, 000-K100, 000<sup>1</sup>. Although this average amount of money is not too much, it can keep businesses continuing and cater for the needs of the business owners. It was also noted from field data that a small percentage (4%) of female entrepreneurs make a turnover of above K200, 000 per month. Enterprises generating these amounts of money are mostly specializing in high value products. These include restaurants, sesame farming, cattle and pig farming. Enterprises specialising in these types of goods are considered to be profitable. Although there are few female entrepreneurs making good profits from their businesses. It is not correct to conclude that female entrepreneurs occupy the refuge jobs that are less profitable as argued in the literature (Vieitez-Cerdeño et al 2023).

## 12. Challenges Faced by Female Entrepreneurs

There are many challenges that female entrepreneurs face in the study areas. These challenges impact negatively on the performance and profitability of their businesses. Problems facing small-scale entrepreneurs differ from one region to another depending on the economic background and the type of businesses activity (Hassan, 2021).

The most common challenge facing female entrepreneurs is lack of finance to improve performance of businesses. Although female enterprises get support from the NGOs, it is stated that this assistance is not covering many needs of the businesses. In addition, lack of failure of some businesses to make good profits is another challenge. Businesses that fail to make good profits fail to save some for investment.

Political unrest in Malawi is also cited as one of the factors that affect business performance. The political tensions during the post-elections are considered to be threat to many enterprises. This is because business owners are forced to close down operations during national demonstrations and strikes which often end up in violence. Research from other African countries such as South Africa show that looting of businesses and destruction to property affected many entrepreneurs negatively (Mundhree & Beharry-Ramraj, 2022). The political riots impinge negatively on many small-scale enterprises, thus affecting their performance in relation to profit making and capacity to grow into larger businesses.

## Conclusion

Small scale enterprises play an important role in development of many African countries. They contribute to poverty reduction and lowering of high unemployment rate. People who failed to secure employment in the formal sector are employed in the small-scale enterprises. In addition to creating employment to people who cannot secure jobs in the formal sector, small-scale businesses are source of income for many women. Research on Africa suggests that some cultural practices restrict women to working in the household. Despite this cultural practice, some women in Malawi established small scale businesses for self-employment. Many of them received funding from the NGOs as start-up capital. This is meant to empower women for livelihood making. While research in some African countries show that many female owned businesses specialise in refuge activities, the research findings in Malawi suggest that some female businesses focus on profitable activities. However, many of these activities are agricultural related and they are affected by the changing climate conditions. In turn, this has affected performance of their businesses.

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<sup>1</sup> 1 USD is equivalent to K0.00097



## Recommendations

This research paper recommends the following for the promotion of female owned enterprises in Malawi. First, entrepreneurs need capital to explore businesses opportunities and growth of already existing enterprises. When they have access to finances, they will be able to improve business performance, hence having profitable enterprises. It is realised that some female entrepreneurs receive financial support from the NGOs, but the support provided by NGOs is not enough to cater for different business needs. And this call for the Malawi government and other stake-holders' involvement in supporting female entrepreneurs with finances.

Second, the products and services provided by female enterprises have to be promoted in the local markets. The domestic markets are flooded with imported goods that are similar with those produced by domestic SMEs. In order for SMEs to be profitable, it is important to make their goods more visible in domestic markets. In addition, government through relevant ministries must find international market for locally produced products. This can be done by conducting regular trade fairs and national shows where SMEs can showcase their products. Therefore, SMEDI is supposed to strategize on how this should be done to benefit SMEs.

Third, female entrepreneurs need to be equipped with skills and training. Although some female entrepreneurs in Malawi indicated that they have received some training to manage businesses, this endeavour should cover each and every SME in the country. Therefore, government through its institutions such as Technical Entrepreneurial and Vocational Education Training Authority (TEVETA) and SMEDI should provide training programmes tailored for the needs of SME owners.

Fourth, there is a need for entrepreneurs engaging in agriculture to be equipped with modern farm machinery. The government through the Ministry of Agriculture and Ministry of Trade and Industry should put in place mechanisms of purchasing machinery on behalf of entrepreneurs specialising in agriculture.

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