

Interrogating “entrepreneurship for development”: a counter-narrative based on local stories of women in rural Ethiopia

Interrogating
entrepreneurship
for development

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Abstract

Purpose – To interrogate the grand narrative of “entrepreneurship for development” that dominates international development circles, by applying a feminist critical discourse analysis that prioritizes women’s situated experiences as local stories.

Design/methodology/approach – Two existing frameworks for analysing women’s entrepreneurship, namely the 5M (Brush *et al.*, 2009) and the 8M (Abuhussein and Koburtay, 2021) frameworks, are used to examine the local stories of women in rural Ethiopia to provide a counter-narrative to the grand narrative of “entrepreneurship for development”. The local stories are derived from 16 focus group discussions and 32 interviews.

Findings – The findings provide a counter-narrative to the grand narrative of “entrepreneurship for development”, evident in Ethiopia and in international development generally, while demonstrating larger structural issues at play. They challenge entrepreneurship’s solely positive effects. While women recognize the benefits of having a business, particularly in terms of financial gains, empowerment and social recognition, they also highlight negative consequences, including uncertainty, concerns for their own personal safety, criticism, stress, limited social life and fear of indebtedness and poverty.

Practical implications – Policymakers, scholars and development professionals are urged to reflect on the limitations of “entrepreneurship for development” and to consider the negative effects that promoting an acritical grand narrative of entrepreneurship could have on women’s lives.

Originality/value – The article advances an innovative partnership between feminist analysis and established women’s entrepreneurship frameworks to contest dominant assumptions in the fields of entrepreneurship and international development studies. It adds to the limited empirical evidence on women’s entrepreneurial activity in Ethiopia, tests the adequacy of the 5M and 8M frameworks in the rural low-income

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context of Ethiopia, and proposes a 7+M framework as an alternative to study rural women's entrepreneurship in low and middle income countries.

Keywords Entrepreneurship, 5M and 8M frameworks, Feminist critical discourse analysis, Ethiopia, Grand narratives, Local stories, International development

Paper type Research paper

Introduction

Since the appearance of the United Nations Development Programme (UNDP) report "Capacity development: new solutions to old problems" (UNDP, 2002), there has been a growing emphasis in the development discourse on self-reliance of marginalized groups, including women and youth. For low-and-middle-income countries (henceforth LMICs), entrepreneurship has increasingly been seen as an answer to poverty at the grassroots (Gries and Naudé, 2009). This trend is reflected in mainstream development policy and development organizations where "entrepreneurship for development" (henceforth E4D) is seen as a key strategy for sustainable development because of its potential to create employment, economic growth and innovation, support local development and the environment (UN General Assembly, 2014, p. 1), empower women and contribute to gender equality (World Bank, 2011). E4D fits into "the grand narrative of modernity in which development not only implies change but also implies progress" (Ahl, 2006, p. 602).

Entrepreneurship generally has a benign, meritocratic image (Ahl and Marlow, 2012). However, entrepreneurship is not inherently inclusive, and it is strongly influenced by positivistic, essentialist assumptions that regard the male as standard (Ahl and Marlow, 2012; Ahl, 2006; Alsos *et al.*, 2013). Moreover, the emphasis of entrepreneurship research and practice on solely economic phenomena can render other matters invisible (Calas, 2009). The field of women's entrepreneurship has developed partially to address some of these issues. Yet some consider that the field is still in its adolescence (Yadav and Unni, 2016). Crucial for its growth, scholars note the need to embrace a continuously reflexive, critical stance to move past the discussion started by Gartner (1988) and others about who can be an entrepreneur. This requires an "... alternative, conceptually informed feminist critique of the assumptions which have informed the prevailing entrepreneurship research agenda" (Ahl and Marlow, 2012, p. 3). Critical research on women's entrepreneurship in LMICs calls for uncomfortable, necessary questions about the influence of the sociocultural context and the power dynamics of women's enterprises (Bianco *et al.*, 2017; Gupta and Etzkowitz, 2021), while demonstrating the macroeconomic, political interests embedded in the entrepreneurship discourse.

This study contributes to feminist, critical discussions about entrepreneurship theory and practice in international development. Overall, it advances a more nuanced understanding of the role of entrepreneurship in the lives of women in rural communities in LMICs by providing evidence that reaffirms the need for approaches that embrace the complexity of women's enterprising. First, we present the context of the study in rural Ethiopia. Second, we discuss the method of feminist critical discourse analysis which we are employing in this study. Third, we present the "grand narrative" of E4D and two frameworks, allied to E4D, which have been developed to analyse women's entrepreneurship. Fourth, we consider the local stories of women entrepreneurs in rural Ethiopia to consider the adequacy of these frameworks, before introducing a new framework for studying rural women's entrepreneurship in LMICs which, at the same time, provides a counter-narrative to E4D.

The Ethiopian context

The local stories presented in this article derive from the GENNOVATE project, a large-scale qualitative, comparative and collaborative research initiative examining the inter-linkages

between gender norms, agency and agricultural innovation across 26 LMICs, including Ethiopia. The initiative also looks at entrepreneurial opportunities and challenges in agricultural and non-agricultural sectors and provides substantial information on the local enabling environment for men and women in business (Petesch *et al.*, 2018). The local stories herewith presented are thus expected to be understood within the specific and highly complex context of Ethiopia.

Unlike other African countries, Ethiopia was not colonized by European powers. This has made the country a symbol of African independence, and later, of the African Union. One of Africa's oldest countries, and the second largest in terms of population (117 million), Ethiopia is predominantly agricultural with more than 85% of the population living in rural areas (Central Statistical Agency, Ethiopia, 2007). It is divided into ten ethnically based, politically autonomous regions characterized by high ethno-linguistic, religious and cultural diversity (CSA, 2007). Besides local traditional faiths, the country has close historical ties with the three main Abrahamic religions, and it is the home of the Orthodox Church, one of the oldest Christian churches in the world.

Women in Ethiopian society

Ethiopia is fundamentally a patriarchal society, and common practices in rural areas are often linked to religious and local traditions that position men as the head of the family and of the community (Farnworth *et al.*, 2019). Practices such as reciprocal labour, communal organization, communal property, polygyny, child marriages, marriage by abduction and female genital mutilation are still supported by an informal traditional system of elders that, in certain areas of the country, runs in parallel to the formal local government (Farnworth *et al.*, 2019; UN Women, 2014; Oxfam, 1996). Violence against women is a major challenge with women and girls facing physical, emotional and sexual abuse (CSA and ICF International, 2016). Domestic violence is associated with alcohol consumption, *khat* chewing, family history of violence, occupation, religion, educational status, residence and decision-making power (Semahegn and Mengistie, 2015). More recently, and due to the civil war between the Tigrayan, the former ruling group of Ethiopia and the Oromos, the largest ethnic group, violence against women has increased and radicalized (Amnesty International, 2021).

Women's economic activity and autonomy

Overall, 48.8% of women are self-employed, with 42% working in agricultural occupations and the rest in non-agricultural sectors (CSA and ICF International, 2016). The likelihood that married women with cash earnings decide for themselves about how earnings are used increases with age, peaking at 40% amongst women aged 45–49 years. Some 62% of married women make joint decisions with their husbands about how their earnings are used, while 30% of women make these decisions independently (CSA and ICF International, 2016). Some 40% of women own land, but only half have a title or deed in their name (CSA and ICF International, 2016).

Ethiopia does not have a national unified registry of enterprises, which makes it difficult to find reliable data on micro- and small enterprises (Stevenson and St-Onge, 2005). In general, women entrepreneurs receive support in the form of grants to start micro- and small businesses; financial access and business trainings are acquired through internationally and nationally funded programmes, but there is no stable financing mechanism for entrepreneurs (Stevenson and St-Onge, 2005; Strobbe and Alibhai, 2015). In rural areas, women can access credit from local loan and saving groups including from traditional, informal financial institutions, namely *iquib* and *idir*. Overall, Ethiopian women entrepreneurs are divided in three main categories based on the size of their business: micro-enterprises, small enterprises and medium–large enterprises. The overwhelming majority, however, are micro-enterprises with many facing serious institutional constraints for expanding into small or medium enterprises (Stevenson and St-Onge, 2005; UN Women, 2014).

Feminist critical discourse analysis

Discourse analysis is the collective name for a number of qualitative methodologies for analysing the creation and communication of meaning through semiosis, which comprises vocal, written and sign language (Fairclough, 2012); although, in most analyses the focus is on written language. Critical discourse analysis aims to understand, demonstrate and resist social inequality (van Dijk, 2005) and to address social wrongs, namely “aspects of social systems, forms or orders which are detrimental to human well-being” (Fairclough, 2012, p. 15). Like other forms of discourse analysis, critical discourse analysis focusses on the dialectical relationships between discourse and other elements of social practices. According to Fairclough (2012), networks of social practices constitute a social order and “one aspect of this ordering is dominance: some ways of making meaning are dominant or mainstream in a particular order of discourse, others are marginal, or oppositional, or alternative” (p. 2). Feminist critical discourse analysis brings together critical discourse analysis and feminist studies to demonstrate the complex ways in which “taken-for-granted gendered assumptions and hegemonic power relations are discursively produced, sustained, negotiated, and challenged in different contexts and communities” (Lazar, 2007, p. 142). One type of dominant or mainstream discourse is a grand narrative (Lyotard, 1984). Grand narratives are characterized by their tendency to exclude other narratives (Lyotard, 1984) and by their emphasis on technical, depoliticized solutions to social problems (Dey and Steyaert, 2010). Against this background, the grand narrative of E4D is commonly advanced as the solution to a huge number of widely differing challenges from health to education with a “high level of univocity, unambiguousness, one-sidedness, as well as a quasi-religious makeover” (Dey and Steyaert, 2010, p. 88), ultimately contributing to the depoliticization of social change. This uni-vocity, unambiguousness, one sidedness and quasi-religious approach to E4D can be seen as a social wrong which can be addressed by an analysis of semiosis.

Dey and Steyaert (2010) employ the term “little narratives” to consider the “little narratives of social inventiveness” (p. 97) which counteract grand narratives in three ways. First, little narratives are able to make the social visible. Second, they represent communal experiments at the fringes of grand narratives, making it possible to “imagine novel subject positions and new forms of being” (p. 97). Third, they demonstrate the “prosaic, unfinalizable character” of narratives (p. 98). Although Dey and Steyaert (2010) were unable to go beyond some descriptions of potential little narratives, we use descriptions of entrepreneurship, derived from fieldwork undertaken in rural Ethiopia, as little narratives. However, to move away from the binaries that feminist analyses attempt to destabilize, such as grand *versus* little, we use the term “local stories” in place of “little narratives” because “. . . there is nothing *grander* or more important to feminist analysis than the actual, local, lived experiences of actual women” (Seferiadis *et al.*, 2021, un-paginated, our emphasis). In this research, local stories are used to create a counter-narrative which challenges the grand narrative of E4D by presenting oppositional and alternative narratives. Such counter-narratives are political because they counter the optimism and uniform nature of the grand narrative (Dey and Steyaert, 2010).

This article employs trans-disciplinary critical discourse analysis (Fairclough, 2012), amended by others in a series of earlier publications (Cummings *et al.*, 2018, 2020a, b), amended again by incorporating Dey and Steyaert’s (2010) grand narratives, counter-narratives and little narratives, and then further adapted to incorporate a feminist perspective (Seferiadis *et al.*, 2021). We have tried to track the development of the methodology in Table 1, showing how the approach builds on the previous literature. Trans-disciplinary critical discourse analysis, elaborated by Fairclough (2012), traditionally comprises a four-phase research process: selection of a social wrong that can be analysed with a focus on semiosis; identification of obstacles to addressing the social wrong based on the analysis of dialectical relations between semiosis and other social elements in texts;

Critical discourse analysis	Narrative analysis	Feminist perspective	Approach in this article
Fairclough (2012), Cummings <i>et al.</i> (2020a)	Dey and Steyaert (2010)	Seferiadis <i>et al.</i> (2021)	Building on the studies by Fairclough (2012), Dey and Steyaert (2010), Cummings <i>et al.</i> (2020b) and Seferiadis <i>et al.</i> (2021)
<i>Phase 1: identification of the social wrong</i>			
Step 1: selection of research topic that can be approached by focussing on text			The literature on E4D and stories of entrepreneurship in Ethiopia
Step 2: genealogy of past discourses	Grand narratives and counter-narratives	Dominant grand narratives and feminist counter-narratives	Dominant grand narratives, represented by the 5M and the 8M frameworks, with local stories to create a counter-narrative
<i>Phase 2: selection and analysis of texts</i>			
Step 1: select appropriate texts	“Little narratives”		Local stories from fieldwork in Ethiopia
Step 2: analysis of the different texts			Analysis of transcriptions from fieldwork
Step 3: identify discourses in the text, based on past discourses identified in Phase 1			Identify discourses in the text, based on past discourses identified in Phase 1
<i>Phase 3: describe how the text was created</i>			
Describe how the text was created			Describe how the local stories were created
<i>Phase 4: possible solutions and way forward</i>			
Possible ways past the dominant discourse by creating new discourses, narratives and arguments			Possible solutions or ways past the dominant discourse by creating a counter-narrative based on local stories
		Possible solutions or ways past the dominant discourse in terms of creating new praxis	Possible solutions or ways past the dominant discourse by creating a new framework of women’s entrepreneurial activity potentially more suited to rural areas in low-and-middle-income countries
Source(s): Authors, adapted from Seferiadis <i>et al.</i> (2021)			

Table 1.
: Methodology adapted from critical discourse analysis and narrative analysis

consideration of whether the social order “needs” the social wrong; and identification of ways of overcoming these obstacles with the use of discourses and narratives. Here, the methodology has been adapted to incorporate Dey and Steyaert’s (2010) conceptions of grand narratives, counter-narratives and little narratives, making it more suited to analysis of the literature and concrete examples of entrepreneurship. In this case, the fourth phase is concerned with the creation of a counter-narrative, based on the local stories of women entrepreneurs. For Fairclough (2005), this methodology is trans-disciplinary because it transcends disciplinary boundaries, although others have argued that it is an interdisciplinary approach because it does not involve multiple stakeholders (Cummings *et al.*, 2020b).

The grand narrative

The grand narrative of E4D has been identified through a review of 28 documents and communication materials, dated 2000–2019, from the United Nations (UN) and other multilateral organizations (Lopez, 2020). Policy documents of multilateral organizations often reflect a dominant discourse because of the influence of powerful governments from high-income countries and the private sector in multilateral fora (see, e.g. Cummings *et al.*, 2018, 2020a). Within the E4D narrative, entrepreneurship is understood in similar ways of the World Bank's definition, namely "the activities of an individual or a group aimed at initiating economic activities in the formal sector under a legal form of business" (Klapper *et al.*, 2007, p. 3). In this narrative, entrepreneurship functions as an engine for sustainable development, improves social conditions and gender equality and addresses environmental challenges (Campos *et al.*, undated; UN General Assembly, 2014).

To advance E4D, a series of investments, programmes and tools have been developed by the international development community. The UN Conference on Trade and Development, for instance, developed the "Entrepreneurship Policy Framework and Implementation Guidance" for member states to focus on six priority areas, including drawing up a national entrepreneurship strategy; optimizing the regulatory environment; enhancing entrepreneurship education and skills; facilitating technology exchange and innovation; improving access to finance; and promoting awareness and networking (UNCTAD, 2012). In parallel, the international community and many UN member states, including Ethiopia, have committed to promote entrepreneurship through micro-, small and medium-sized enterprises to support the achievement of the Sustainable Development Goals (SDGs) (UN General Assembly, 2014, 2018). According to Ethiopia's "Growth and Transformation Plan II 2015/16–2019/20" (Federal Democratic Republic of Ethiopia, 2016), a core aim of the government is to develop micro-, small and medium-sized enterprises to create employment and stimulate economic growth. This is done by targeting prospective entrepreneurs, including women and youth in rural and urban areas, who are interested in starting their own businesses and developing self-employment; rural farmers wishing to develop agricultural-based small businesses; and small and medium enterprises pursuing business expansion. According to the "Vision 2020 Ethiopia series", organized by the Ethiopian Economic Association in 2005, entrepreneurship is heralded as a positive economic activity that leads to personal and national advancement, economic growth and poverty reduction, resulting in a virtuous cycle of increased income and production, self-employment and employment generation (see Bezabih, 2006). Micro- and small enterprises, in particular, are expected to contribute to industrial development and create job opportunities and income, especially for women and youth (UN Women, 2014).

For the UN and the Ethiopian government, entrepreneurship is seen as key for attaining the SDGs or, as in the case of Ethiopia, for the achievement of key national objectives. Overall, E4D is a positive narrative that centres on the individual and asserts a series of spill-over effects with benefits for all, including the most marginalized. Accordingly, entrepreneurship in Ethiopia is also advanced as a key tool for development, with economic improvement perceived as particularly beneficial for the empowerment of Ethiopia's most vulnerable populations, namely women and youth (UNDP, undated). The narrative also suggests that investments in women's entrepreneurship are crucial for "smart economics, sound business practice, and essential development policy" (Campos *et al.*, undated, p. 6). However, this overly optimistic narrative can be misleading. A study of "The Girl Effect" in Ethiopia and other African contexts showed how a neo-liberal approach to gender equality can lead to women's instrumentalization, further reinforcing gender inequality at both micro- and macro- levels (Boyd, 2016). This suggests the need for critical and plural approaches (Calás *et al.*, 2009) to better understand the complex dynamics of enterprising in LMICs.

The 5M and 8M categories for understanding women's entrepreneurship

The 5M gender-aware framework for women's entrepreneurship is frequently cited in the field (see, e.g. Cullen, 2019) as it has been "put forward to guide the study of women's entrepreneurship and inspire theory building" (Brush *et al.*, 2009, p. 19). Originally influenced by institutional theory, the framework demonstrates that both entrepreneurship and gender practices are socially connected (Davidsson, 2003). It is based on the 3M model (market, money and management), comprising the "fundamental building blocks" of entrepreneurship (Bates *et al.*, 2007, p. 10). In the 3M framework, "market" comprises entrepreneurial opportunities, "money" comprises access to financial markets and "management" focusses on human and organizational capital. Brush *et al.* (2009), however, recognized that women's entrepreneurship is socially embedded, encompassing "norms, values and external expectations" (p. 9) and added two additional Ms to the framework, namely "motherhood" and the "meso/macro environment", thus creating the 5M framework. While motherhood is used as "a metaphor representing the household/family context" (Brush *et al.*, 2009, p. 9), the meso-/macro- environment includes the meso-environment of regional support policies, services and initiatives, and the macro-environment encompasses national policies and strategies, cultural norms, as well as societal expectations (Brush *et al.*, 2009).

Although Brush *et al.* (2009) emphasize the importance of context specificity in women's entrepreneurship; the framework itself was developed on the basis of a literature review of 37 articles, predominantly focussed on urban contexts and high-income countries. Although there are a few multi-country studies cited, only one study (Kantor, 2002) specifically focussed on an LMIC. This emphasis points towards an implicit assumption that the situation of women's entrepreneurship in urban high-income countries is the norm and that the framework is universally applicable. This begs the question raised by Cummings *et al.* (2019, p. 162) when interrogating the potential, universal relevance of Nahapiet and Ghoshal's (1998) framework on the relationship between social capital and intellectual capital in organizations, namely whether it is relevant to poor women subject to social constraints.

In the years following the publication of the 5M framework, scholars have applied the model to other locations to add more context specificity (see, e.g. Danish and Smith, 2012) and have sought to enhance it. Recently, Abuhussein and Koburtay (2021) have extended the framework to include three additional Ms (mental health, maturity and maintainability) in an attempt to make the model more suited to the diverse cultural context of the Middle East and North Africa. In their 8M framework, "mental health" refers to the physical and psychological challenges of being a woman entrepreneur, including work-family conflict, working for long hours, and dealing with high levels of uncertainty, stress and depression; "maturity" relates to the critical role of undertaking specific tasks, acquiring new organizational skills, and expanding women's leadership competencies; and "maintainability" refers to "stability and analyzability" of women's ventures and "the importance of pushing forward and making sure that the business continues to flourish, to look for new opportunities and doing what they do well but better" (Abuhussein and Koburtay, 2021, p. 22).

The 5M and the 8M frameworks are allied to the E4D grand narrative because of their largely uncritical perspective on women's entrepreneurship. For example, the 5M framework focusses on the "gender gap" in research where "Women-owned businesses are one of the fastest growing entrepreneurial populations in the world" (Brush *et al.*, 2009, p. 8), while the 8M framework addresses the same research gap with the example of elite women entrepreneurs in Jordan (Abuhussein and Koburtay, 2021).

In this article, we test the adequacy of the eight categories proposed by these two frameworks to analyse the local stories of women in rural Ethiopia. At the same time, we also aim to create a counter-narrative to challenge the E4D grand narrative.

Local stories of women in rural Ethiopia

The local stories presented in this article derive from 32 semi-structured interviews and 16 focus group discussions (FGDs) with a total of 184 Ethiopian women who took part of the GENNOVATE project. The interviews centred on issues related to women's entrepreneurial and innovation experiences, including perceived challenges and opportunities; the influence of gender norms and culture on entrepreneurship; and women's interactions with wider institutional arrangements and structures. FGDs provided key information about the enabling environment for entrepreneurship as well as about local gender norms for decision-making, and for starting and growing a business via *vignettes*, namely fictional scenarios that allow respondents to describe more nuanced, holistic pictures of how norms fit into decision-making and behaviours (Costenbader *et al.*, 2019). The interviewees were all classified as micro-entrepreneurs, running small, often multiple, informal businesses with limited access to resources and to external knowledge but with access to local financial institutions.

Sampling, data collection and analysis

The interviews and FGDs took place across eight rural areas located in the three regions of Amhara, Oromia and Southern Nations, Nationalities, and Peoples' Region (SNNPR). These regions are diverse in terms of culture, history and language, although they all feature agriculture as their main economic activity and livelihood. The areas were selected according to GENNOVATE purposive maximum diversity sampling allowing for broad patterns to be detected without losing their grounding in local contexts and realities (for a detailed discussion of the methodology, see Petesch *et al.*, 2018). Sampling was guided by a 2×2 matrix with four variables: wide gender gaps or narrow gender gaps on one axis, and high or low economic dynamism on the other axis. Gender gaps were assessed in relation to school enrolments, women's mobility and participation in household decision-making. Economic dynamism was assessed in relation to markets, infrastructure and services, transport and communication, and the quality of the local natural resource base. In each research area, interdisciplinary local field teams used a standardized package of data collection instruments, including sex-specific focus group discussions with women of different socio-economic and age groups, and semi-structured individual interviews. All the field instruments including the interviews and FGDs used in this article are open access and can be found at www.gennovate.org.

At the beginning of each data collection activity, facilitators read out an ethical statement which explained the study's purpose, assured confidentiality and informed study participants that they had the right to not answer questions and were free to end their participation at any time. Primary data collection and analysis took place between 2015 and 2016 with additional visits to specific areas in 2018. From then onwards, communication with local field researchers based in Addis Ababa was done remotely, halting when the civil war erupted.

Data were curated, organized, coded and analysed using NVivo qualitative software. Although the original study did not include direct questions regarding the E4D narrative, the initial data exploration indicated there was enough material to interrogate this narrative. In particular, the exploration evidenced a range of issues relevant for entrepreneurship and trading, which were later structured under the 5M, 8M and other emergent categories including (a) risks associated with entrepreneurship; (b) entrepreneurial spirit; and (c) perceptions of change (see more information in the "Additional Findings" section). Some of these themes included knowledge and skills linked to agricultural and non-agricultural endeavours; access to, use and control of assets; profitability issues; factors that support and hinder innovation and business formation; housework, parenting, marital and care roles linked with entrepreneurial activities; women's emotions, behaviours and attitudes; market

demand; and the local environment for entrepreneurship and for starting a business. Once the information was organized into main categories, we performed qualitative comparative analyses (for an overview on the method see Legewie, 2013) to contrast and compare how these issues were similar or different within and across the research areas, FGDs and individual interviews. Most of the institutional, individual and gender normative issues in relation to entrepreneurship were shared, although important differences in terms of individual challenges, opportunities and the overall approach to entrepreneurship, as well as local and regional cultural and historical distinctions, also became apparent. Despite these differences, the young and adult women who took part in the study were found to be engaged in a range of entrepreneurial behaviour including opening shops, buying land and growing or expanding their agricultural and non-agricultural enterprises.

Findings

This section provides an overview of the opportunities, challenges and overall enabling and hindering environment for entrepreneurship in rural Ethiopia, based on women's local stories. The aim is to demonstrate the relevance of sociocultural specificities, personal experiences and gender normative frames, seldom considered in the E4D narrative. The findings related to the 5M and 8M frameworks are first presented before delving into other findings not fully captured within these frameworks.

Findings related to 5M and 8M categories

Market: Overall, there is a demand across the three study regions (Amhara, Oromia and SNNPR) for different products including vegetables, crops and livestock as well as for non-agricultural products and services, both in rural and urban areas (30 interviews and 14 FGDs). However, women also note that many of these market opportunities are not necessarily in their localities, and that lack of access to public or private transport can hinder their entrepreneurial and trading efforts (21 interviews, 16 FGDs). In some instances, women walk to the local or regional markets to sell their products or to offer their services, even when it takes them an entire day to get there and back. This situation exposes them to unsafe situations on the often dark, unpaved roads (9 interviews and 16 FGDs). FGDs with young women across the three regions note that abduction and rape do occur. As a result, they prefer walking with men or in large groups of women, and never after sunset. A young woman from an FGD in the Oromia region noted however that new investments in infrastructure are improving the situation: "Thanks to our government, there is a road constructed and we can go to the nearby market, even alone." When starting new enterprises, women also mentioned the issue of distance, as noted by a 26-year-old married woman from Oromia, owner of a hairdressing salon: "When I was 15, I started making *arakqi* [a home-made alcoholic beverage] and selling it in the market. I do remember that I woke up early in the morning and I went on my foot to the nearby town which is around 8 km from my district."

Many women reported having access to key inputs needed for their businesses (26 interviews and 8 FGDs). For example, a member of a multipurpose cooperative from the Amhara region noted that she is able to access improved seeds though the cooperative although the seeds are not available for purchase in local markets. Women are also able to open small businesses and shops, start multipurpose cooperatives, trade with local financial institutions and sell factory products, food and beverages, trees (eucalyptus), maize and vegetables, and cattle (32 interviews and 16 FGDs). However, in general, all women highlighted cultural barriers to market access. We analyse this in the "macro/meso environment" category.

Money: In terms of financial capital, women can access loans from credit and savings groups and from *iquib*, a local financial institution (29 interviews and 6 FGDs). Three

interviewees from the SNNPR region also acknowledged receiving financial support from the government to start small businesses. Local credit and savings groups play the biggest role in supporting women as entrepreneurs. As noted by a 29-year-old divorced woman from Amhara “the credit and savings group which I joined recently is among the most important relationship for me as I got an immediate loan for an enterprise for sheep fattening.” In general, the income produced is used for a variety of purposes: purchase of agricultural and non-agricultural inputs, buying livestock, investing in land and property, for food security, improving housing, paying for children’s education, medical treatment, paying taxes and for developing new business opportunities (32 interviews, 11 FGDs). Some women are also using income generated from petty trading activities to reinvest in the *iquib* with the aim of expanding their enterprises (seven interviews). There is also awareness about the importance of diversifying income sources (21 interviews). As explained by a 40-year-old married woman from Amhara: “I would consider that the changes I made in my housing standards, opening my own shop and diversifying my sources of income from cattle and other business are the most important achievements of my life.”

According to the FGDs, financial management appears to be primarily done by the husbands (15 FGDs). However, women are not necessarily excluded (27 interviews and 13 FGDs). In some circumstances, they play a critical role as noted by a 43-year-old, married woman (first wife) from Oromia: “All decisions are made by my husband, but I also influence him as he knows I am good when it comes to money.” Women also highlight some of the downsides of men managing the household’s financial assets (10 interviews and 12 FGDs), as noted by a 40-year-old widow from SNNPR:

Men earn more income as they are responsible and have control over the agricultural production . . . but then they become addicted [to drink] and spend the money unwisely. In addition, some marry additional wives and get into more poverty. Women save money but the husbands spend it.

Management, maintainability and maturity: Across the dataset, and similar to management of the income, much of the decision-making linked to women’s enterprises, such as hiring people and purchasing inputs, land or transportation, appear to rest with men (8 interviews and 16 FGDs). Exceptions include joint decision-making between spouses (four interviews and nine FGDs) and sole decision-making by women who are divorced, separated or widowed, as noted in the following quote by a 40-year-old, separated woman from Amhara: “[Now] I’m the one who earns income in the house and sells the production at the market and manages the money from selling. But my husband was the one who made all decisions about farming business tasks when I was [still] married.” Overall, it appears that women can take business decisions apart from on major issues, such as purchasing and selling of land or cattle (21 FGDs).

Despite this, the 32 women interviewed discussed at length the strategies they use to manage and maintain their businesses. They particularly mentioned the need to have adequate knowledge and skills to analyse the local constraints and opportunities for their business. However, this is not easy. Most women have acquired knowledge and skills with time, but they also recognize the importance of access to knowledge sources. In contrast to men, who can attend agricultural and non-agricultural training away from home and who can directly speak with agriculture extension agents, women mostly learn from their husbands, neighbours and close relatives. With two exceptions, all the women interviewed considered skills and knowledge as pivotal for their businesses as this helps them to plan and prioritize investments, as illustrated by the following quote from a 40-year-old married woman from Amhara:

[Initially] I was doing farming activities based on traditional methods . . . It has been more than 10 years now since I took up the new wheat variety and adopted a new farming technique which

demands repeated ploughing of at least 4 to 5 times . . . I was a pioneer of this . . . [The knowledge from] this technique helped me to focus on getting adequate information for a good management of my business.

Overall, time management was identified as one of the main challenges in running a business. All the women interviewed, but especially the older ones who also happened to be mothers, struggled to balance their working time with their family, community roles and responsibilities. Many claimed to not have any time for themselves, and reported having little or no time for friends (27 interviews). This matter is also discussed under the category “mental health”.

Motherhood: The household and family context play a very important role in women’s business situations, particularly their marital status (before marriage, marriage, divorce, widows and wife’s order of marriage in a polygamous relationship) (32 interviews and 14 FGDs). To a large extent, marriage determines women’s ability to engage in entrepreneurial activities, as noted by a 42-year-old woman from SNNPR: “As soon as my father constructed a house for us [as a marriage gift], I started selling fish soup because my house was on the main road. I also started to plough the land. It changed my life. Now I am considered a model farmer and I also have a trading business.” Although women’s entrepreneurial initiatives can be met with resistance before and during marriage, especially from the usually large Ethiopian extended family-in-law (19 interviews and 13 FGDs), women also note the support they receive from their husbands (16 interviews). As a 32-year-old woman from Amhara said “I married my husband because he enabled me to start working and learn new things about business and support me financially.” However, marital breakdown and divorce are risk factors for women as entrepreneurs, in addition to the personal and social difficulties that they engender (21 interviews).

Several of the women interviewed mentioned being a mother was the main reason for being an entrepreneur (11 interviews) while others stated that having a successful business and a constant source of income was key to providing a good education, and overall a good life, to their children (30 interviews). However, conversations tended to focus more on women’s marriage status and marital relations rather than on their motherhood or parenting roles.

Macro- and meso- level: Government and other types of institutional support, apart from access to agricultural extension knowledge and services, are seldom mentioned. Exceptions include references to improvement of roads and public transport (two interviews and two FGDs), land policies (eight interviews and six FGDs) and financial support for starting a business (three interviews). However, references to societal expectations, gender norms and stereotypes are common across the three regions. Specific gender normative issues related to financial management, overall business-related decision-making and marital status have been previously highlighted. Other gender normative issues include asset distribution and women’s mobility restrictions. Overall, women noted unequal asset distribution on the basis of gender and local customs, including to land, through inheritance (11 interviews and 13 FGDs). Importantly, during the discussions it became apparent that this is slowly changing as more women are inheriting land, primarily due to new land policies that provide equal ownership rights for men and women, and to redistribution laws that particularly benefit the newly-wed (8 interviews, 6 FGDs).

Across the dataset, women’s mobility restrictions are identified as hindering women’s entrepreneurial and trading activities (21 interviews and 16 FGDs). The personal reputation of women seems to be closely associated with women staying in the house and with women not having to “go out and work” (16 FGDs). According to 14 of the 16 FGDs, women face norm-related barriers to selling at the market without having a male figure by their side. For instance, the standard responses to a hypothetical scenario (which featured across all FGDs),

where a married woman sells in the market the produce from her land while her husband takes care of housework responsibilities, were overwhelmingly negative. Several noted that the woman in question would be alienated and insulted not only by men but also by other women, friends and family, and that such behaviour could also incite domestic violence.

Mental health: Several women mention stress and conflict related to entrepreneurial activities and trading (21 interviews and 11 FGDs), including verbal and physical violence from their partners or others (six interviews and eight FGDs); with 19 interviewees feeling the burden of being a woman entrepreneur “constantly going against societal expectations.” Lack of time for oneself and for others is also an issue, as noted by a woman from Oromia when asked about how her business has affected other activities in her life: “In hard times, [my family and I] will work the whole day because there is no available labour. It is tiresome. So, it puts additional burden on me, I may not eat or sleep on time. I will have to work on some of the other things [household and business responsibilities] at night. There is no rest.”

Additional findings

- (1) *Risks:* This is an area only superficially covered in the 5M and 8M frameworks, but we found it plays an important role in the Ethiopian context. The main risk factors related to entrepreneurship and trading include women’s personal safety in communal spaces, ostracism, domestic abuse, divorce, ill-health, indebtedness and failure, which could lead to further marginalization and poverty (27 interviews and 16 FGDs). Divorced women with children find it particularly difficult to continue with their entrepreneurial activities without support from relatives (six interviews). Women with less money and assets are usually unable to save and struggle to pay off debts, despite being members of credit or savings associations, as shown by a 37-year-old, divorced woman from SNNPR: “I am paying off a debt that I took out three years ago and cannot afford to save. The money was useful because I tried to expand my business, but I was robbed on the bus two years ago which almost destroyed my capacity to work.” Indebtedness can also be the result of borrowing money to buy agricultural inputs or to purchase non-agricultural equipment (seven interviews). Other women, however, indicated that being willing to take risks was part of being an entrepreneur (eight interviews and seven FGDs), as summarized in the following quote by a woman from the Amhara region: “I believe you need courage to try it out and confidence to decide. I also think you need to be willing to take risks. However, taking risks may cost you a lot of things . . .”
- (2) *Entrepreneurial spirit:* The willingness to “try new things”, of being “curious” and “not afraid” were constantly highlighted across the dataset, regardless of the woman’s particular circumstances or location. We consider that these characteristics are a reflection of women’s entrepreneurial spirit. Entrepreneurial spirit is understood as representing “a combination of entrepreneurial attitudes and entrepreneurial activities in creating and managing a venture” (Pawitan *et al.*, 2017, p. 263). The data show that this spirit is indeed characteristic of many of the women who took part in the study (30 interviews and 8 FGDs). The following quote by a woman from Oromia encapsulates this: “I like to try new things. I try because I am curious. When I manage to be successful, it gives me pride and confidence . . . and I have also gained some financial rewards from such efforts.” Joy and meaning are constantly expressed in the local stories of women across the dataset (28 interviews and 8 FGDs) and, to many, these feelings are the key sustenance and driving force behind all their initiatives (26 interviews). Women also speak about how their successful enterprises have translated into a new-found respect and appreciation from their families,

neighbours and friends, and even from their communities (30 interviews). Women who have had businesses for a long time speak about the key role their enterprises had played in their lives in economic terms and in boosting their confidence, becoming role models for their daughters and other women (22 interviews).

- (3) *Perceptions of change*: Across regions, women spoke about gender normative improvements over time, specifically in terms of access to education (16 interviews and 8 FGDs). They also mentioned the importance of new laws and policies for the protection of women's rights and personal well-being which did not exist previously (19 interviews and 6 FGDs). Women from Amhara noted an increased awareness of gender matters by both men and women, attributed to community conversations and training on gender equality, harmful traditional practices and HIV/AIDS (six interviews and three FGDs). In relation to gender norms for business and enterprises, FGD participants also recognized normative relaxation, particularly amongst younger couples (11 FGDs). Some women interviewed also asserted changes were occurring, albeit much too slowly (nine interviews), as expressed in the following quote by a 40-year-old woman from Amhara: "In our time, the whole thing was decided and done by the man. The younger couples are supporting each other and their life is changing very much."

As part of the study, adult women were requested to reflect on where they stand "now" (at the time of the study) in terms of power and freedom to make life decisions as compared to a decade before. Using a depiction of a five-step ladder called the "ladder of power and freedom" (Petesch and Bullock, 2018), women were asked to rate their ability to make important decisions in their lives, including about work, starting/maintaining a business or an income-generating activity, about the use and control of productive resources, on whether to start or end a relationship and about their freedom to decide about motherhood. The bottom step, Step 1, represented almost no decision-making power. The top step, Step 5, indicated people who were able to make most major life decisions. Overall, the data indicate there is an apparent improvement in women's current power and freedom compared with a decade earlier, with women moving up the scale.

Significantly, over half of the women said that ten years ago they had almost no power to make meaningful decisions about their own bodies or lives, as portrayed in the following quote from an FGD participant from Oromia: "We were on first step; I am sure we all agree. We were inferior, we were housewives. We stayed at home; we didn't have assets. In general, we lived in a desperate situation with no education." Some of the reasons for this improvement relate to changes in marital status with divorced, separated or widowed women becoming the heads of their households and sole decision-makers (16 interviews and 8 FGDs). Other reasons were linked to increased awareness about women's rights, education and gender equality (24 interviews and 6 FGDs). A final reason for this change in power and freedom seems to relate to economic independence gained via expansion of income sources and business initiatives (29 interviews). Importantly, this latter point was made by married and divorced/widowed women across regions.

Discussion

In this article, we have applied a feminist lens to interrogate the E4D grand narrative in the context of Ethiopia which, amongst other things, is advanced as a key strategy for poverty eradication, women's empowerment and gender equality. The 5M and 8M frameworks developed to study women's entrepreneurship demonstrate that both entrepreneurship and gender are social phenomena. The frameworks are based on the original 3M model (market, money and management) which constitute the core elements of entrepreneurship

(Bates *et al.*, 2007). Building from these three elements, the 5M framework added “motherhood” and the “meso/macro environment” to represent the broader, complex and gendered contexts that influence women’s entrepreneurial activities (Brush *et al.*, 2009). Given that the 5M framework was mostly based on higher-income contexts, Abuhussein and Koburtay (2021) added three more categories (mental health, maturity and maintainability) to make the model better suited to the diverse cultural contexts of the Middle East and North Africa. Overall, the frameworks were useful resources that helped to counter the optimism and uniform nature of the E4D narrative, prioritizing the local, situated experiences of rural women. Likewise, the eight categories underpinning the frameworks were helpful to structure analysis of women’s entrepreneurial activity in rural Ethiopia. However, other issues that were only superficially addressed by the frameworks, or not covered at all, also emerged.

The findings demonstrate inherent limitations of the E4D narrative espoused by the international development community and the Ethiopian government, specifically regarding (1) who is and can be an entrepreneur and (2) the emphasis on entrepreneurship as a solely positive activity. Furthermore, the local stories suggest (3) a stronger relationship between certain issues advanced in the frameworks and less with others, which could suggest a revision of the grouping and number of the 5M and 8M categories, including issues that the categories were unable to capture. We discuss (1–3) individually next. Informed by these issues, the 5M and 8M frameworks as the findings, in the final section (4), we propose a framework for rural women’s entrepreneurship in lower-and-middle-income countries.

(1) Who is and who can be an entrepreneur

The local stories of rural women demonstrate at least two issues that could weaken the E4D narrative as advocated in Ethiopia. First, the local stories reflect a gender normative environment that, for the most part, hinders women’s entrepreneurial activities – albeit this appears to be slowly improving particularly for the younger generations. Overall, the dominant gender normative environment in the rural areas of the study confirms men as the head of the household and of the public space and, at the same time, sets punitive social rules and regulations for women. Women engaged in entrepreneurship seem to threaten this order as they constantly defy gender norms by owning businesses, managing income, leaving their residences to work or to sell in markets, or by acquiring knowledge and innovating. Moreover, to a large extent, marriage – which is often decided not by the woman in question but by others – determines women’s ability to engage in entrepreneurial activities, with women stating entrepreneurship can often be met with resistance before, during and after marriage, especially from the extended family-in-law. Thus, entrepreneurship programmes in Ethiopia that do not directly engage with gender normative issues may ultimately fail to support women and their entrepreneurial ventures while also failing to shift the cultural perception to understand that women can also be entrepreneurs.

This leads to the second issue: who is an entrepreneur in the E4D narrative? As noted in the review of the grand narrative above, it is participation in the formal sector which determines whether an individual is an entrepreneur or not. What does this say about the women in this study who run micro- and small, informal businesses but still comply with the other elements associated with entrepreneurship, such as innovativeness, productive capacity and overall entrepreneurial spirit? More generally, if these women are not considered to be entrepreneurs, who are the entrepreneurs in Ethiopia, a country with no national unified registry of enterprises, limited and unreliable data on micro- and small enterprises, and a nascent formal sector (Stevenson and St-Onge, 2005; Desta, 2018)?

None of the study respondents mentioned the issue of business formality, neither as a challenge nor as an area of opportunity. This absence demonstrates flaws in a definition that

regards the formal economy as the primary characteristic for entrepreneurship, especially in low-income contexts. The literature on micro-entrepreneurship and the informal economy calls on development programmes to strategize on how to integrate the informal economy into broader sustainable development efforts, especially because of the apparently positive role played by the informal sector in low-income households across LMICs (Destá, 2018; Krishnan *et al.*, 2017). Likewise, scholars of women's entrepreneurship highlight the fact that viewing entrepreneurship primarily as an economic activity conceals broader issues, such as "who and what are represented within the main theoretical and research frameworks of this literature and who and what are left out" (Calás *et al.*, 2009, p. 553). Perhaps it is time for a definition of E4D that embraces not only the "otherness" in entrepreneurship (see, for example, Ramoglou, 2013), but also that acknowledges its contextual dynamics and situatedness.

(2) Enterprising as a solely positive activity

Much of the promise of E4D rests on a linear assumption that views women in isolation from their contexts and frames them as "untapped potential" for investments that can yield women's empowerment, gender equality and economic progress. The societal pressures faced by women entrepreneurs and the general lack of support for enterprising in rural Ethiopia receives little attention in the E4D grand narrative. Moreover, women's day-to-day limitations and concerns are rendered invisible. Significantly, the local stories show that women find entrepreneurship as a desirable activity and recognize the benefits of having a business, particularly in terms of financial gains, empowerment and social recognition. Yet they also highlight the less benign effects of enterprising including concern for their own personal safety, uncertainty, ostracism, criticism, stress, limited social life, fear of indebtedness and failure that could lead to poverty.

The 8M category of "mental health" advanced by Abuhussein and Koburtay (2021) was particularly helpful to contest the E4D narrative because it centred on issues rarely captured by policymakers, development agencies or even academic research. Indeed, stress, conflict and the overall "burden" of entrepreneurship were highlighted by many women across the dataset. The findings also show some of the structural challenges faced by rural women entrepreneurs, including lack of basic infrastructure, such as paved roads and public transport and gender-based barriers, such as restrictions on women's physical mobility and land ownership. Other challenges include limited decision-making and access to expert knowledge, as well as lack of control of women's own personal finances.

Overall, the local stories provided a nuanced perspective on the E4D narrative, challenging its solely beneficial aspects. In particular, the stories evidence the absurdity of a narrative that places an incommensurable responsibility on the shoulders of individual women often immersed in contexts with fragile political stability, low economic dynamism and restrictive gender normative environments.

(3) Expanding the analytical categories for studying rural women's entrepreneurship

The eight categories underpinning the 5M and 8M frameworks were found to be relevant to many aspects of women's entrepreneurial activity in rural Ethiopia, even when the context was very different from those that had originally informed the two frameworks. However, women's entrepreneurship is a complex and multifaceted issue, especially when analysing a context as diverse as Ethiopia. As a result, other issues emerged that were only superficially addressed by the frameworks or not covered at all. These were considered in the "Findings" section under (a) risks associated with entrepreneurship; (b) entrepreneurial spirit; and (c) perceptions of change. Significantly, there were several issues that the eight categories were

unable to capture. Against this background, we develop a new framework which provides an analytical resource to interrogate entrepreneurship narratives, arguments or assumptions in rural or LMIC contexts, providing a counter-narrative to E4D.

First, many low-income countries like Ethiopia have societies where the individualized norms of capitalist economies are not uniformly dominant and intertwined with other values, including kinship, interdependence and networks of reciprocal exchange (Carnegie *et al.*, 2019). For this reason, we propose that the category “money” should also consider these issues when relevant. In our analysis, many of the interviewees mentioned the importance of traditional practices that ensure women can benefit from reciprocal capital or labour exchanges. This was particularly important for separated or widowed women engaged in agricultural activities (22 interviews), with some women reporting that their inability to access this non-capitalist form of exchange could risk their entire enterprise (11 interviews).

Second, we suggest the topics encompassed under the categories “management”, “maturity” and “maintainability” be grouped together and treated as a single category. In the Ethiopian case, we found it detrimental to conduct separate analyses for each category, as women continuously weaved together issues of human and social capital, skill and knowledge acquisition, expansion of core competencies, business stability and capacity to analyse and assess their business environment. Certainly, both Brush *et al.* (2009) and Abuhussein and Koburtay (2021) note the high interdependence across all categories but, in our case, these three categories were particularly intertwined.

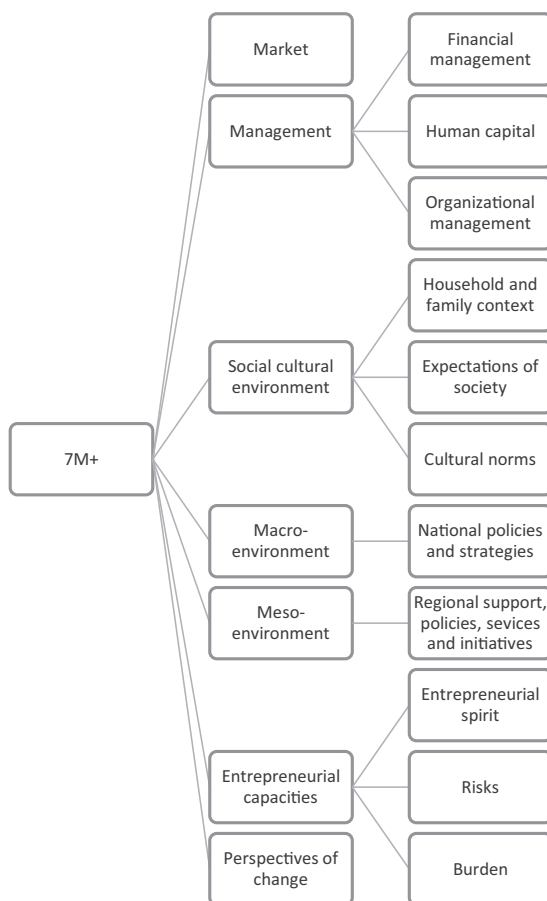
Third, the category “mental health” demonstrated some of the limitations of the E4D narrative, including the effects of stress and conflict and the overall “burden” of entrepreneurship for women in Ethiopia. To further strengthen this category, we suggest two additions: include the issues captured under (a) *risks associated with entrepreneurship* which relate not only to indebtedness but also to the risks of behaving in a way which is not approved by the family or society or making the entrepreneur more vulnerable to being threatened by men, both in the home and outside; and to incorporate the other, more positive, emotions, attitudes and behaviours organized under (b) *entrepreneurial spirit*. For many interviewees, the latter acted as the key sustenance and driving force behind their initiatives, and was crucial to create and manage their enterprises.

Finally, expectations and norms hugely impact the women of our study, affecting all other categories by restricting women’s ability to work, to leave the home, to make decisions, to access markets and knowledge, to develop skills and to make investments. As recognized by the authors of the 5M and 8M frameworks, gender norms play a key role in women’s entrepreneurship. Indeed, one of the strongest contributions of the 5M is precisely its emphasis on the broader socio-cultural environment affecting entrepreneurship. Although this is captured under the broader “meso/macro environment” category, we propose it has its own category receiving greater recognition in its own right. We suggest this independent category to be termed “sociocultural environment.” Having this as an independent category matters because “. . . researchers may recognize that women face resource constraints and, in some cases, socio-cultural constraints, but they make no effort to incorporate distinct measures of these factors into empirical work to detail their separate effects” (Kantor, 2002, p. 133). Likewise, as a single category, it could also more easily incorporate the themes highlighted under (c) *perceptions of change*, namely improvements in women’s status and in women’s power and freedom to make major life decisions. In our study, the responses to the “ladder of power and freedom” were some of the most insightful findings. Importantly, and although in our case the study participants highlighted positive changes; this tool could be used in other Ethiopian communities and regions or even in different LMICs to better comprehend women’s perceived changes over time and how this impacts their entrepreneurial activities, either in a positive or more negative way.

(4) A new framework for rural women’s entrepreneurship in LMICs

Informed by the insights gained from the local stories of rural women in Ethiopia, we propose a “7M+model” (Figure 1). Arguably, the model could be more suitable to study rural women’s entrepreneurship in LMICs than, for instance, the 5M framework which has been implicitly designed to reflect the situation of women’s enterprising in urban, high-income countries – including an overt emphasis on individualism rather than on kinship or extended family relations as it is the case in Ethiopia. Likewise, the 7M+model might also be applicable to other LMICs from sub-Saharan Africa and elsewhere where women entrepreneurs face similar issues linked to local social–cultural dynamics.

In this framework, the category “market” remains the same while “management” encompasses money and different types of management, namely financial, human capital and organizational. The category of “motherhood” is replaced with the sub-category “household and family context” because the women in our study placed much more emphasis on their household and family situation than on motherhood. Although caring for children



Source(s): Authors

Figure 1.
The 7M+model as an
alternative for rural
women’s
entrepreneurships
in LMICs

was an important aspect of women's responsibilities and tasks, when speaking about business opportunities and ventures, the broader emphasis was put on their family (including extended family and in-laws) while their household context was emphasized as influencing their entrepreneurial activities. Family was at the core of women's entrepreneurship, it affected access to their labour supply, child care support, decision-making, access to key resources and sources of financial and emotional support. "Household and family context", together with "expectations of society" and "cultural norms" are organized under the category "social cultural environment" which has been removed from the 5M "macro-environment" of policies and economics, receiving greater recognition in its own right. "Cultural norms" and "societal expectations", likewise originally derived from the 5M framework as they constituted the macro-meso environment. Expectations and norms greatly impact the women entrepreneurs in our study, affecting all other Ms by restricting women's ability to work, leave their home, make decisions and access markets. In the 7M+ model, the "macro-environment", namely national policies and strategies, were separated from the "meso-environment" (regional support, policies, services and initiatives) to distinguish between national policies which did not appear to have much impact on the women entrepreneurs who took part in our study and regional and local ones, such a credit and savings groups, which did.

Based on the additional findings derived from the local stories, we made two further additions: "entrepreneurial capacities" and "perspectives of change". The former is made of three sub-categories: "entrepreneurial spirit"; the "risks" of being an entrepreneur; and the "burden" of entrepreneurship, which more closely relates to the 8M's. "mental health" category as it specifically refers to the physical and mental pressure experienced by entrepreneurs. Finally, "perspectives of change" is one of the most valuable additions because it captures women's perceptions of changes in agency and in gender norms over time.

Conclusion

This article advances an innovative partnership between feminist analysis and established women's entrepreneurship frameworks to contest dominant assumptions both in the entrepreneurship field, as well as in development studies. By anchoring the study in the local stories of women from rural Ethiopia, we were able to derive a counter-narrative to E4D and existing frameworks as the stories suggested a situated and more nuanced reading of the environment for rural entrepreneurship for women in Ethiopia, while showing evidence of larger structural issues at play. This counter-narrative challenges entrepreneurship's solely positive effects. These local stories also contributed to a more comprehensive understanding of rural women entrepreneurs, including recognition of their complexity, strengths and limitations.

Consistent with the purpose of critical discourse analysis, we contribute to a more nuanced narrative for E4D, addressing a social wrong in which women's perspectives and voices are unheard and, at the same time, countering the apparent uni-vocality, unambiguousness, one-sidedness and quasi-religious nature of the current narrative. Fundamentally, this study urges policymakers, development professionals and scholars to critically reflect on the limitations and opportunities of E4D, and to consider the negative effects that promoting an uncritical grand narrative of entrepreneurship in LMICs could have on women's lives.

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