



## Factors affecting the Sustainability of Rural Businesses Launched by Women Who Are Members of Microcredit Funds in Mazandaran Province

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### Abstract

**Purpose-** Women as half of the human resources in rural areas play an important role in entrepreneurship development in rural communities. The reinforcement of rural women entrepreneurship is an effective approach for two development indices, that is., increasing employment and reducing unemployment. So, given the significance of the sustainability of small and medium-sized businesses of women in the rural economy and rural development, it is important to identify the factors influencing the sustainability of the entrepreneurship process among them. In this respect, this study aimed to explore the factors affecting the sustainability of the business of the entrepreneur women who were members of rural microcredit funds in Mazandaran province.

**Design/Methodology/Approach-** The research was a descriptive one. The statistical population was composed of 776 entrepreneur women who were members of 26 rural microcredit funds in Mazandaran province, out of whom 260 women were sampled based on Krejcie and Morgan's table. The main research instrument was a self-constructed questionnaire whose face and content validity were confirmed by a panel of experts. Also, average variance extracted (AVE) and composite reliability (CR) supported the convergent validity and the reliability of the instrument, respectively. Data were analyzed by structural equation modeling using the partial least squares technique in the Smart PLS3 software package.

**Finding-** Based on the results, the sustainable businesses of rural women who are members of rural microcredit funds were positively and significantly affected by the infrastructure, educational-skill, policymaking, economic, and environmental-geographical factors (with coefficients of 0.412, 0.219, 0.175, 0.165, and 0.137, respectively) at the 99% confidence level and by personality and attitude (0.183 and 0.162, respectively) at the 95% confidence level. These factors captured 92.3 percent of the variance in sustainable businesses.

**Research Limitations-** The dispersion of microcredit funds across the counties and the difficulty of identifying entrepreneurs in them, which would constitute the statistical population, were the main limitations and challenges of the research.

**Practical Implication:** The most important approaches to developing sustainable businesses among rural women include identifying motivated entrepreneur women, providing adequate facilities, raw materials, and inputs, creating job opportunities for small home jobs in villages to motivate women businesses, promoting communication between rural women and successful entrepreneurs, arranging visits of successful businesses, holding short-term applied skill development courses, and creating proper conditions for the use of the Internet and cyberspace for marketing their products.

**Originality/Value-** Based on the results, various factors significantly influence sustainable businesses of women who are members of rural microcredit funds. Therefore, organizations and officials can contribute to the development of women's businesses in rural areas through supporting the women by material and spiritual motivations, encouraging them, and reinforcing their commitment and responsibility.

**Keywords-** Entrepreneurship, Microcredit funds, Rural women, Sustainable business, Mazandaran Province

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## 1. Introduction

Today, women's businesses are among the fastest-growing entrepreneurial groups in the world, which play a significant role in the gross domestic product (GDP), employment, innovation, and social welfare (Brush & Cooper, 2012). These small-sized businesses are also influential on the empowerment of rural women (Gibson & Oliva, 2010). In other words, rural women entrepreneurship is a new approach to empowering and creating capacity among rural people and a major instrument to achieve sustainable rural development and create employment and wealth in villages (Chatterjee et al., 2017; Mardanshahi & Nezamzadeh, 2018; Roy et al., 2017). Since the empowerment of rural women is one of the most important policies for rural development in today's world, the social capability of rural women is enhanced by various policies, one of which is the creation of domestic businesses (Sadi et al., 2014). By creating income-generating opportunities, taking various entrepreneurial activities, and launching small-sized businesses, rural women contribute to increasing the total income of their families, thereby improving their consumption and livelihood patterns (Akter et al., 2018; Hoque et al., 2015).

The complicated issue of employment, especially among rural women, has made policymakers, government officials, and experts look for proper approaches for employment and reducing the unemployment rate among women. One of the most effective ways is creating new job opportunities and entrepreneurship in the cooperative sector (Babai et al., 2013) and local organizations. Cooperatives and rural organizations are an important economic pillar for the creation of employment and businesses, which play an important role in using the capabilities, experiences, and skills of rural human resources, including rural women, and work by accumulating their small capitals and relying on the supplementary support of the government in the form of credit-supplying schemes. In these conditions, the development of entrepreneurial businesses in rural areas is a necessary requirement for the persistence of the economic life of rural areas that should be a top priority in Iran's rural development programs

because it can play a significant role in alleviating poverty and improving the welfare of rural families by creating employment and wealth, along with positive implications for them (Omidi et al., 2018).

In recent years, rural development planners have paid particular attention to the role of women in development, especially sustainable and all-inclusive development. However, the actualization of talents and the use of the natural and human capabilities for sustainable development is not feasible if the capital and credit requirement is not supplied (Mozaffari & Ziaee, 2017). So, a solution proposed in the last two decades for accelerating the investment process is to reinforce financial and saving foundations in rural areas to empower them and alleviate the poverty of deprived communities by enhancing productivity with an emphasis on the application of microcredit, which can change and improve people's lives, especially women in need (Mafi, 2009). Financing women with microcredits and macrocredits can be effective in the sustainable development of rural areas, especially in developing countries where women play a very active role in the economic, social, cultural, and environmental affairs of their families and society. Therefore, given the significance of the sustainability of small and medium-sized businesses in the rural economy and rural development, various factors influence the entrepreneurial development of women in different social, cultural, economic, educational, and family aspects. The identification and awareness of the importance and role of these factors can contribute to explaining and facilitating the empowerment of entrepreneurship of rural women and finding effective approaches for two development indices, that is., increasing employment and reducing unemployment in villages. In this regard, this study aimed to explore the factors underpinning the sustainability of the businesses of entrepreneurial women who were members of rural microcredit funds in Mazandaran province. The results will be insightful about the requirements for the business development of entrepreneur women in rural areas in addition to identifying the factors and their roles.

## 2. Research Theoretical Literature

Human resources are the most important development factor of all countries and all societies so that they are regarded as national treasures. Therefore, unemployment and undernourishment have always had harmful socioeconomic consequences (Savari et al., 2014). The most important condition for the growth and development of societies is, therefore, employment because the workforce is a source of success and if it is not used correctly and properly, it will be harmful instead of being useful (Barghi & Zolfaghari, 2018).

As one of the most important economic hubs of Iran, rural areas can play an essential role in GDP, the supply of food requirements of the population, the supply of raw materials, and the economic growth and development (Afrakhteh et al., 2009). Various factors are involved in achieving sustainable rural development. One of the most important factors is entrepreneurship, which has an effective role to play in improving the economy and livelihood of rural communities by creating new opportunities for employment, income, innovation, and welfare (Wennekers & Thurik, 1999). The experience of many populated poor countries where rural people constitute a major part of their populations show that attention to entrepreneurship can reduce the immigration of rural people to urban areas and provide the conditions for their employment, welfare, and progress in their own villages (Zare Ahmadabadi & Arabshahi, 2011). Likewise, Anderson (2006) argues that entrepreneurship is an important means of rural development, the development of employment and non-farming activities, and the improvement of women's livelihood.

On the other hand, it cannot be denied that achievement to real development is not possible without involving the women and their role in rural and economic development cannot be ignored (Mansourabadi & Karami, 2006). Indeed, women's entrepreneurship as a famous mechanism for their empowerment (Brush et al., 2019; Huang, 2018) not only contributes to economic growth and employment expansion but also causes significant entrepreneurial diversity in all economic systems (Verheul et al., 2006). By implementing this mechanism, women's potentials can be actualized (Eddleston &

Powell, 2008). Regarding overlooking the economic activity of rural women and their role in supplying financial and non-financial resources of the household, it can be said that it is so integrated into our culture that men are the only source of livelihood for the household that this mentality cannot be changed easily. This traditional belief puts the activity and work of rural women in shadow and causes their activities to be always neglected (Farshadmehr, 2003). In the meantime, the financial empowerment of rural women and their participation in economic, social, cultural, and political affairs are important factors to achieve sustainable rural development. Indeed, achieving sustainable rural development calls for paying more attention to women (Agahi et al., 2012; Mirakzadeh et al., 2010).

The status of women in society is an indicator of the progress status of that society, and this fact is growingly recognized by more people (Soroshmehr et al., 2011). The participation of women in production and income generation, which used to be fun or an auxiliary activity, is turning into a necessity due to the increasing costs of living and the need for new labor (Farajzadeh, 2010). Despite plenty of potentials and capabilities in rural areas and the ability of rural women to use these capacities, the potentials of rural women have not been actualized properly yet due to some limitations (Papzan et al., 2011; Hosseininia et al., 2015).

In this respect, it is imperative to develop and empower rural women socioeconomically due to the non-use of their entrepreneurial potential, management skills, and socioeconomic share in the economic development of the country and society (Lawatre, 2016) because the economic empowerment of rural women will lead to rural development. The entrepreneurial development of rural women will help to increase their personal abilities and will generally increase decision-making situations in the family and society (Mishra & Kiran, 2012). On the other hand, women are faced with various challenges for launching a business, including environmental, cultural, economic, educational, managerial, and family challenges and each challenge plays an important role in their becoming an entrepreneur and the sustainability of their businesses (Pharm & Sritharan, 2013). Therefore, the identification of these limitations

will enable them to compete with other entrepreneurs (Vaghela, 2013). Therefore, with the help and support of family members, governments, society, male counterparts, and so on, women can join the mainstream of the national economy and contribute to economic development at the national, regional, and local levels (Mishra & Kiran, 2012).

Currently, the empowerment of women is a priority for sustainable development in the world, especially in developing countries. Financing women can play a significant role in the sustainable development of villages, especially in developing countries, where women have a very active role in economic, social, cultural, environmental, family, and social affairs. Microcredits have been proposed in recent decades as a solution for accelerating investment, strengthening the financial and saving basis of rural areas, and eventually, empowering rural women and achieving sustainable livelihood. Microcredit funds help low-income or no-income people to get loans and use them to actualize their capabilities of creating job and income opportunities and accomplishing their life standards.

To improve the socioeconomic status of rural women in Iran, the Ministry of Agriculture-Jahad founded microcredit funds for rural women. The first fund was established in the Firouzja region of Babol County in Mazandaran province in 2000. Currently, Mazandaran province has 119 rural women microcredit funds with almost 4365 members in 19 counties. These funds were launched and developed with the help of the Office for Rural Women to facilitate and accelerate the access of rural women to financial and credit resources for the development of their economic activities, promote the culture of saving among nomad and rural women, develop small businesses, expand home jobs, increase the food security of rural households, increase the interaction of rural and nomad women, expand social capital, and finally, empower them.

A look at the literature shows that extensive research in Iran and other parts of the world has addressed the factors influencing rural businesses and women-specific home jobs with focuses on various dimensions and perspectives. The results of some of them are briefly reviewed here.

Maghsoudi (2017) reported a significant positive relationship between the sustainability of micro-

agribusinesses and business size, the number of activity years, the number of people employed, the size of the initial capital, and current production value and a significant negative relationship between it and the variables of distance to the crop sale point and input costs. According to Sharafi et al. (2019), the most important factors influencing the sustainability of small and medium-sized businesses in Kermanshah province, Iran include intra-organizational factors (including CEO's personal and family characteristics, marketing factors, economic-financial factors, production factors, product characteristics, business characteristics, and communication and information factors) and extra-organizational factors, including political-legal factors, infrastructure-support factor, and extension interventions-related factors. Jegadeeswari et al. (2020) state that innovation and risk-taking, opportunity recognition, resilience, financial control, and management self-efficacy are the most important factors for business survival. In a study in Pakistan, Nasir et al. (2019) concluded that socio-cultural, educational, personal, and financial factors influenced the growth of businesses launched by female entrepreneurs. Moreover, Tadesse (2020) found that inadequate access to training and low educational history, contradictory gender roles, social acceptability, and poor communication network were the most important social factors influencing the sustainability of women entrepreneurs' businesses in Ethiopia.

Pahnecolai et al. (2013) concluded that personality and educational factors were more important driving forces of entrepreneurship development among rural women than other factors. Taghibaygi et al. (2014) showed that the most important barriers against the development of home jobs were personality, personal, economic, household, and governmental barriers from the perspective of women, respectively. The correlation results also showed a positive and significant relationship between membership in organizations, women's educational level, and the development of home jobs. According to Ahmadpour et al. (2014), the success of rural women's microcredit funds is positively and significantly related to economic, social, educational, support, and performance factors, as well as personality attributes. Mozaffari and Ziaee (2017) showed that rural women's

management ability had a significant positive relationship with the variables of skill-building and practical training courses, family support of fund affairs, the amount of loan granted, the method of loan granting, educational level, cooperation and teamworking ability, the number of loans received, participation in fund meetings, family size, village distance from the city, awareness of fund requirements and facilities, and the duration of membership in the fund. In a study on the most important barriers of rural women's employment, Akharati et al. (2018) found a significant difference between employed women and housewives in cultural and social barriers, management educational barriers, and technical barriers, but they did not differ in economic, psychological, and policymaking barriers. Harrison & Mason (2007), Islam & Bahaurul (2009), and Okpukpara (2009) reported that rural women entrepreneurship was significantly related to age, employment type, job experience, dissatisfaction, education, competence, and capabilities. Lawal (2009) found that most women with a family size of <5 in Nigeria had become an entrepreneur. In other words, a bigger family size was effective in women's willingness toward entrepreneurship. Mutisya & Kiai (2016) in Kenya found that age is effective in people's entrepreneurship behavior. Sathiabama (2010) found that in addition to the issues related to marketing their products, the household responsibilities of women prevented them from grasping some opportunities. In a study in Turkey, Karpak and Topcu (2010) mentioned regulations as one of the most important factors influencing the success of small businesses. Davidson et al. (2010) divided the factors affecting entrepreneurship and businesses into internal and external factors. The former included the factors related to entrepreneurs, business structure in rural areas, and business strategy, and the latter, which was found to be particularly influential on business growth, included the industrial sector, environmental campaigns, and other factors related to the specific context of different regions. Mat & Razak (2011) explored the effect of demographic and work environment factors on entrepreneurial women's entrepreneurial activity. It was found that the demographic factors, including education, job experience, and attitude towards risk-taking were influential on women's

entrepreneurial activities. Furthermore, economic limitations such as lack of credit due to lack of assets, sociocultural factors, lack of saving due to low income of the family, and lack of work skills due to the low educational level influence women's entrepreneurial activities. In a study in India, Jyoti et al. (2011) concluded that social, psychological, financial, and support factors had significant effects on entrepreneurial women's orientation and satisfaction.

Poon et al. (2012) and Rijkers & Costa (2012) concluded that low social capital among family members, difficult access to public markets, credits, capital, and educational facilities were some important barriers to rural women's entrepreneurship development. In a study on the problems of developing entrepreneurship among rural women in India, Kumbhar (2013) concluded that such factors as the lack of a certain life plan, poor financial freedom, the lack of direct ownership on assets, unawareness of own potentials, and low risk-taking were the most important challenges of entrepreneurship development among rural women. According to Parveen (2014), educated rural entrepreneurs have better business skills and abilities than those that had not participated in educational courses. Moreover, it was found that married female entrepreneurs are faced with more business challenges due to their dual responsibilities at home and work. Islam & Ahmed (2014) in Bangladesh found that marketing negotiation and skills, sales management, self-awareness, long-term participation in business, and business-related training were effective in developing women entrepreneurship. Bamiatzi & Kirchmaier (2014) also considered sales increase as an indicator of women's business development. Saharan (2015) enumerated the microcredit challenges and barriers in empowering poor Indian women as the lack of knowledge and awareness of market and profitable opportunities created by selected difficult professions, poor accounting, recruitment of many relatives in the production unit and their pressure on dividing the profit, determination of contractual and haphazard prices, high interest rates, inattention to depression rate, and regulations and policies that gradually lead to the bankruptcy of women's micro-businesses. Based on some studies including Jamali (2009) in Lebanon, Ramadani et

al. (2015) in Albania, Macedonia, and Kosovo, and Roomi & Parrot (2008) in Pakistan, making a balance between family commitments and work commitments is one of the most important problems of women entrepreneurs. Rattanawiboonsom & Ali (2016) state that economic and infrastructure factors are more influential on women's businesses so that they are important factors of rural women entrepreneurship viability. Mehtap et al. (2016) also referred to such factors as poor economy, lack of finance, fear of risk, gender discrimination, and inability to make a balance between work and life as the most important barriers of rural women's businesses in Jordan. Similarly, Deo et al. (2016) argue that women entrepreneurs should minimize all losses arising from the lack of education and low educational level as they result in the lack of management skills to achieve a high level of performance in everyday activities. In a study in Zimbabwe, Nyoni (2017) showed that women entrepreneurs' performance in food sales was affected by the severe deficiency of adequate financial resources, while Suryana et al. (2017) in Indonesia mentioned business environment and entrepreneurship abilities as two major obstacles of rural women's businesses. Gómez-Araujo & Bayon (2017) concluded that entrepreneurship models in Spain had no impact on entrepreneurship in rural areas whereas fear of failure in entrepreneurship had a negative effect on businesses in rural areas. According to Akter et al.'s (2018), in Bangladesh, increasing awareness, knowledge, skills, and technology use will reinforce and finally develop entrepreneurship, and this will, in turn, enhance women's socioeconomic capabilities. Sandybayev (2018) mentioned innovation as one of the most important factors influencing women entrepreneurship in the United Arab Emirates.

Given the research goal and the review of the research conducted in Iran and other parts of the world, various factors can influence the development of businesses and entrepreneurship. This is more important when it comes to the women's sector. Currently, the significant role of women, especially rural women, in development-related activities has been revealed and has drawn attention. Rural women are now a pillar of rural and agricultural activities and are engaged in different dimensions including economic

activities along with men. The extent to which women participate in rural and agricultural activities varies with conditions and situations so that women play a more essential role in northern regions and provinces of Iran, e.g., Mazandaran, due to their agricultural advantage, which entails their more effectiveness in the economic dimension. With increasing awareness about the role of women in this respect and their abilities and capabilities in managing economic activities in their villages and families, various institutions were founded to empower, organize, and orient their activities. One of these institutions is rural microcredit funds. As was already mentioned, these funds were founded in 2000 in a pilot project, and they have continued until now. These funds are characterized by granting loans to rural women, involving women in financing, the tendency towards employment creation and loan granting for the expansion of home jobs by relying on small savings, and in general, empowering women in entrepreneurship. However, various factors are involved in accomplishing these goals and women's success in economic activities, such as launching businesses and developing employment and entrepreneurship. The identification of these factors and their role can contribute to developing and accelerating women entrepreneurship. In this regard, the present study aimed to explore the factors influencing the sustainability of rural businesses launched by women who were members of microcredit funds in Mazandaran province so that the most important factors affecting rural entrepreneur women businesses could be determined.

### 3. Research Methodology

#### 3.1 Geographical Scope of the Research

Mazandaran province in the north of Iran has an area of 23,756 km<sup>2</sup> accounting for 1.46% of the total area of Iran. The province is delimited by the Caspian Sea in the north, the provinces of Tehran, Alborz, and Semnan in the south, Guilan province in the west, and Golestan province in the east (Figure 1). Based on Iran's administrative divisions, Mazandaran has 22 counties. According to the 2016 census, the province has a population of over 3,283,577 people including 1,084,786 households. Of this population, 57 percent live in rural areas and 43 percent in urban areas. The relative population

density is 135 persons/km<sup>2</sup>, which is high considering the total population and area of Iran. The province currently has 119 rural women credit funds with 4365 members in 19 counties. The statistics of Agriculture Jihad Organization of Mazandaran in 2020 show that all rural

women microcredit funds were active and about 3493 people have launched small and medium-sized businesses in the rural areas and have started entrepreneurship in the agricultural and non-agricultural sectors with the assistance of these funds.

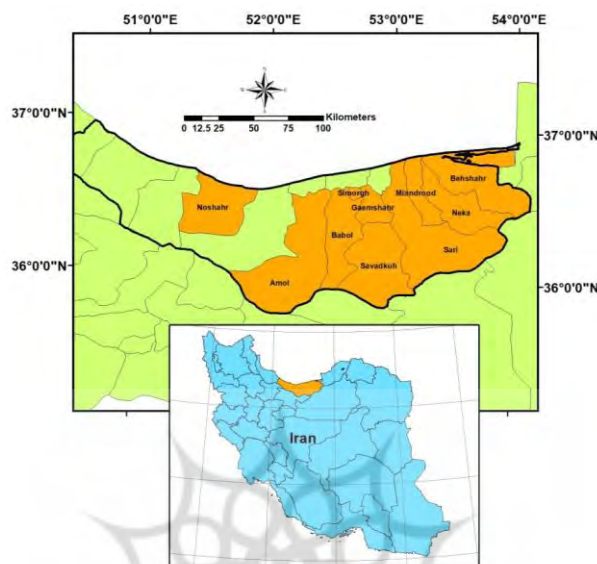


Figure 1. The geographical location of the study site

### 3.2. Methodology

The research is a quantitative descriptive study using survey method for data collection. The statistical population was composed of 776 entrepreneur women with at least five years of activity. They were members of 26 rural women microcredit funds in 10 counties of the province. Based on Krejcie and Morgan's table, the sample size was determined to be 260 member women (Table 1) who were selected by the stratified

random technique. Given the research goal, that is, the identification of the factors influencing the sustainability of rural women businesses using structural equation modeling, the requirements of this method were also considered during sampling. According to Ding et al. (1995), a sample size of 100-150 is required to model a covariance structure, and the samples smaller than 100 are not valid enough for these studies (Abasi, 2017).

Table 1. The distribution of the statistical population and the sample size of entrepreneur women who were members of rural microcredit funds

County	Number of active funds	Number of fund members	Number of entrepreneurs	Sample size per fund
Behshahr	1	30	20	7
Neka	1	34	16	5
Miandoroud	1	40	18	5
Sari	1	33	31	10
Qaemshahr	9	355	301	100
Simorg	1	39	32	12
Savadkuh	1	49	45	15
Babol	3	141	96	33
Amol	5	125	112	38
Nowshahr	3	115	105	35
Total	26	961	776	260

### 3.3. Variables and indicators

The main instrument was a self-designed questionnaire for which the literature was reviewed and the variables and items were listed. The result was a collection of 142 items out of which, 8 items in the first section were related to demographic and professional characteristics. The second section was assigned to sustainable business indicators with 29 items including 4 items for the component of motivation and diligence, 12 items for the component of process management, 7 items for economic conditions, 4 items for innovation in process, and 2 items for technology. The items were all assessed on a five-point Likert scale ranging from very low (= 1) to low (= 2), nearly (= 3), high (= 4), and very

high (= 5). The third section of the questionnaire collected data on nine main factors influencing the sustainable business of women who were members of rural microcredit funds. It was composed of 105 items including 31 items for the factor of personality, 6 items for the factor of attitude, 10 items for the factor of family, 9 items for the economic factor, 13 items for the sociocultural factor, 27 items for the education-skill factor, 2 items for the environmental-geographical factor, 5 items for the infrastructure factor, and 4 items for the policymaking factor. They were all assessed on a five-point Likert scale ranging from very low (= 1) to low (= 2), nearly (= 3), high (= 4), and very high (= 5), too (Table 2).

**Table 2. Different sections of the questionnaire along with their items**

Indicator	Dimensions	No. of items
Demographic characteristics		4
Professional characteristics		4
Sustainable business	Motivation and diligence	4
	Process management	12
	Economic conditions	7
	Innovation in process	4
	Technology	2
Factors affecting sustainable business	Personality	31
	Attitude	9
	Family	10
	Economic factor	9
	Sociocultural factor	13
	Educational-skill factor	27
	Environmental-geographical factor	2
	Infrastructure	5
	Policymaking	4

After the data of the questionnaires were collected and classified, they were subjected to descriptive and inferential analysis in the SPSS<sub>23</sub> software package. Moreover, the Smart PLS<sub>3</sub> package was used to derive the structural equation model (SEM). The conceptual model of the research was tested by the models analysis algorithm in Smart PLS<sub>3</sub> in three sections to check the fit of the measurement model, the fit of the structural model, and the overall fit of the model (measurement and structure) (Davari & Rezazadeh, 2013). The fit of the measurement models was checked by testing the reliability and validity of the research constructs. A test's reliability is related to the accuracy and stability of its measurement. Fornell & Larcker (1981) have proposed three criteria for checking the reliability of constructs - reliability of each item, composite reliability (CR) of each construct, and

the average variance extracted (AVE). The fit of the measurement models was also examined by three criteria of reliability, convergent validity, and divergent validity. The CR method was employed to calculate the reliability of the questionnaire. Constructs whose CR is greater than 0.6 are reliable enough. The closer this value is to 1, the more reliable it is (Amani et al., 2012). As such, the values smaller than 0.6 show unreliability (Davari & Rezazadeh, 2013). In the research model, a sort of SEM that includes measuring measurement and structural models is tested. The test of the measurement model aims to check the validity and reliability of the measurement model, and the test of the structural model aims to test the research hypotheses and the effect of latent variables on one another. The validity of the measurement model was checked by convergent and divergent validities.



Convergent validity, or AVE, shows the mean of variance shared between each construct and its indicators. The values greater than 0.4 are regarded to be adequate. In other words, it is called confirmatory validity, that is, a factor loading of 0.5 or higher (Lin & Lee, 2017). The Fornell-Larcker criterion was employed to check the discriminant (diagnostic) validity. Fornell & Larcker (1981) argue that each latent variable should be greater than the highest square of the correlation of that variable with other latent variables. In other words, the root square (AVE) of a construct should be greater than its correlation with other constructs. This shows that the correlation of a construct with its indicators is stronger than its correlation with other constructs. Gefen & Straub (2005) suggest that the factor loading of an item on its related construct should be, at least, 0.1 units greater than its factor loading on other constructs.

#### 4. Research Findings

##### 4.1. Demographic characteristics

The results show that 81.2 percent of the respondents were normal members of rural microcredit funds. The respondents' mean history of membership was 12.32 years with a minimum of 4 years and a maximum of 18 years. The results showed that the studied women were,

on average, 41.42 years old. The youngest was 23 and the oldest was 58. In terms of educational level, 35.8 percent were educated at diploma or lower levels whereas 25.8 percent had a bachelor's degree or higher. The respondents had also a mean family size of about 5 people.

Modeling the equation of factors influencing rural women's sustainable businesses

The linear relationship of the latent and observed variables was checked by SEM in the PLS software package. This approach focuses on maximizing the variance of dependent variables accounted for by independent variables. First, to check the convergent validity and reliability of the research measurement instrument, the factor loadings of the observed variables were calculated. The results in Tables 4 and 5 show that the variables with factor loadings of greater than 0.5 were confirmed. As the results for the validity and reliability of the research measurement instrument show, all variables had CRs of greater than 0.8, implying the high reliability of the instrument since the closer the CR is to 1, the more reliable the measurement instrument is. Moreover, the minimum AVE in the convergent validity should be 0.4 (Davari & Rezazadeh, 2013). The AVE values reflect the convergent validity of the components.

**Table 4. The factor loadings of the observed variables of the sustainable businesses**

Component	Item	Symbol	Factor loading
Motivation and diligence CR = 0.854 AVE = 0.595	I am interested in developing a business in the village.	an1	0.661
	I try hard to gain new production experiences.	an2	0.810
	I make a lot of desire and effort to increase my knowledge and job skills.	an3	0.825
	A positive attitude and a sense of satisfaction are an integrated part of my business.	an4	0.779
Process management CR = 0.946 AVE = 0.595	I want to create new job opportunities in rural business.	mo1	0.729
	I identify new markets related to my business.	mo2	0.794
	I seek to raise capital and various financial resources to ensure the sustainability and growth of my business.	mo3	0.833
	I use various and new methods in distributing and selling my products.	mo4	0.841
	It is possible to provide appropriate inputs on a timely manner.	mo5	0.809
	I use the expertise and skills needed to work.	mo6	0.756
	I have good cooperation and communication with support centers such as extension service centers, banks, etc.	mo7	0.731
	I use risk management programs in the production and marketing process of products.	mo8	0.769
	The right place and location have been chosen for the business.	mo9	0.806
	In my business, I use specialized and educated manpower.	mo10	0.792
	I use participatory management in business.	mo11	0.757
	I take advantage of opportunities to make positive changes in the way we	mo12	0.617

	work and produce a product.		
Economic conditions CR = 0.855 AVE = 0.526	The production level increases annually.	egh1	0.651
	I have access to adequate liquidity in the production process.	egh2	0.642
	There is enough demand for the product.	egh3	0.682
	I have the right initial capital to start and run a business.	egh4	0.786
	There are regional advantages for the product.	egh5	0.770
	It is possible to sell the product in markets outside the production place or to export it.	egh6	0.786
	Annual profits and income increase.	egh7	0.743
Innovation process CR = 0.898 AVE = 0.688	I use new production methods and techniques in my business.	no1	0.775
	I offer new and various products in my business.	no2	0.874
	I use creative and different methods compared to similar businesses.	no3	0.872
	I support the ideas and innovations proposed during the work.	no4	0.792
Technology CR = 0.891 AVE = 0.804	I use new tools and production technology in my business.	fa1	0.914
	I use appropriate technologies to increase production and storage in the business.	fa2	0.879

**Table 5. The factor loadings of the observed variables related to the factors affecting sustainable businesses**

Component	Item	Symbol	Factor loading
Personality CR = 0.952 AVE = 0.401	The spirit of risk-taking	sh1	0.500
	The level of confidence	sh2	0.535
	Ability to adapt to others	sh3	0.660
	The level of creativity and innovation	sh4	0.636
	Will and diligence	sh5	0.591
	Ability to deal with problems	sh6	0.687
	Insistence on problem-solving	sh7	0.615
	The amount of will	sh8	0.721
	The spirit of innovation	sh9	0.460
	Independence-seeking	sh10	0.537
	The level of failure tolerance	sh11	0.508
	The level of commitment and responsibility	sh12	0.627
	The level of success and perfectionism	sh13	0.609
	The extent of opportunism	sh14	0.559
	The level of self-actualization	sh15	0.666
	Attention to the future (foresight)	sh16	0.668
	The degree of courage in decision making	sh17	0.624
	The degree of willingness to take risks	sh18	0.504
	The amount of internal control	sh19	0.512
	Optimism	sh20	0.684
	Decisiveness	sh21	0.645
	Being idealistic	sh22	0.599
	Being different from others	sh23	0.593
	The level of motivation for continuous progress and hard work	sh24	0.628
	Having an entrepreneurial spirit	sh25	0.599
	Having a competitive spirit	sh26	0.671
	Willingness to cooperate and work in groups	sh27	0.753
	Having a purpose in life	sh28	0.749
	Foresight	sh29	0.716
	Ability to coordinate resources	sh30	0.751
	Motivation for progress	sh31	0.698
Attitude CR = 0.900 AVE = 0.602	Level of interest in entrepreneurship and starting a small business	ne1	0.823
	Belief in women's ability to run a business	ne2	0.861
	The degree of belief in entrepreneurship development	ne3	0.856

	Belief in the power of women in employment	ne4	0.699
	Positive attitude towards women's participation in economic activities	ne5	0.749
	Encouraging rural women to engage in economic activity	ne6	0.642
Family CR = 0.933 AVE = 0.585	The extent of women's influence in family decisions	kh1	0.710
	Division of labor and cooperation of family members	kh2	0.798
	Encouragement by family members	kh3	0.776
	Spouse/family support for women's economic activity	kh4	0.805
	Spouse and children's help with household chores	kh5	0.861
	Spouse and children's help with business	kh6	0.826
	Family belief and trust in the individual and her abilities in business	kh7	0.761
	Family's help in providing the necessary knowledge and information	kh8	0.739
	Extent of administrative and operational assistance by the family	kh9	0.615
	The extent of the family's intellectual assistance in long-term decisions and planning	kh10	0.729
Economic CR = 0.896 AVE = 0.522	The level of financial support of the spouse/family from the woman's economic activity	eght1	0.797
	The degree of financial independence	eght2	0.731
	The amount of initial capital availability	eght3	0.780
	Adequate government support and facilities	eght4	0.752
	The level of support and partnership of economic investors	eght5	0.611
	The extent of access to low-interest bank facilities	eght6	0.620
	The use of the financial support of friends and acquaintances	eght7	0.724
	Easy access to raw materials and institutions	eght8	0.668
	Extent of financial management	eght9	0.447
Sociocultural CR = 0.904 AVE = 0.468	Gaining knowledge, information and work experience	ej.fa1	0.582
	Positive attitude of society towards women in entrepreneurial and business activities	ej.fa2	0.544
	Extent of participation in group activities	ej.fa3	0.188
	Communication with experts of relevant departments and organizations	ej.fa4	0.794
	Acceptance of economic activity of successful women entrepreneurs in the society	ej.fa5	0.678
	Existence of social security for the presence of women in the fields of entrepreneurship	ej.fa6	0.566
	Creating a culture for the presence of women in various activities in the village	ej.fa7	0.479
	Respect for the opinions and decisions of women in society	ej.fa8	0.680
	The role of women in expressing solutions to society's problems	ej.fa9	0.726
	Women's awareness of their social rights	ej.fa10	0.769
	Appropriate space for women's economic activity	ej.fa11	0.790
	Existence of women's employment support organizations	ej.fa12	0.769
	The extent of the spread of entrepreneurial culture	ej.fa13	0.522
Educational-skill CR = 0.903 AVE = 0.402	Providing more opportunities for rural women to connect with successful local entrepreneurs	am.ma1	0.579
	Visiting successful relevant businesses	am.ma2	0.548
	Familiarity with the benefits of starting a small business	am.ma3	0.350
	Participating in short-term skills development classes	am.ma4	0.453
	The extent of use of the information of rural female facilitators	am.ma5	0.515
	The extent of the use of extension experts' information	am.ma6	0.364
	Use of books, magazines, publications, brochures and CDs of skills training	am.ma7	0.501
	Extent of technical and vocational training	am.ma9	0.684

	Participating in entrepreneurship classes (especially women-specific entrepreneurship courses)	am.ma10	0.601
	Participating in skills and applied training courses tailored to the business	am.ma11	0.661
	Establishing educational communication between entrepreneurs	am.ma12	0.691
	Extent of familiarity with legal, financial and accounting knowledge and skills	am.ma13	0.672
	Extent of familiarity with knowledge and information in the field of marketing	am.ma14	0.548
	Familiarity with marketing and its methods	am.ma15	0.646
	Specialized acquaintance with manufacturing business	am.ma16	0.594
	Familiarity with starting a small business in the field of processing and packaging of products	am.ma17	0.566
	Familiarity with financial management and accounting	am.ma18	0.413
	Holding training courses to increase economic skills	am.ma19	0.475
	Knowledge of the rules, conditions and rules of starting and running a business	am.ma20	0.328
	Awareness of the business market situation	am.ma21	0.489
	Knowledge of new methods in business	am.ma22	0.608
	Awareness of government programs and support for home-based businesses	am.ma23	0.614
	Interested in learning more about the business	am.ma24	0.70
	Use of consulting services of technical and engineering companies	am.ma25	0.600
	Use of radio and television programs	am.ma26	0.564
	Number of participants in training courses	am.ma27	0.110
Environmental-geographical CR = 0.946 AVE = 0.595	Suitable climatic conditions in the village	mo.jo1	0.938
	Availability of various activities due to favorable natural conditions	mo.jo2	0.929
Infrastructure CR = 0.908 AVE = 0.665	Access to public transportation	zi1	0.833
	Access to the appropriate road	zi2	0.857
	Existing infrastructure (such as roads)	zi3	0.872
	Existence of factories, workshops and processing industries in the village	zi4	0.825
	Existence of local markets to offer the products	zi5	0.676
Policymaking CR = 0.866 AVE = 0.619	Appropriate position of rural women in development policies	si1	0.780
	Existence of a special organization or trustee to support women entrepreneurs	si2	0.764
	Rural women entrepreneurship support policies	si3	0.824
	The position of rural women in Iran's development policies	si4	0.777
Demographic CR = 0.821 AVE = 0.641	Age	far1	0.593
	Marital status	far2	0.639
	Education	far3	0.240
	Family size	far4	0.552
Professional CR = 0.963 AVE = 0.533	Membership type	he1	0.284
	History of membership in the fund	he2	0.113
	Enterprise size	he3	0.770
	Number of years of the activity in the enterprise or business type	he4	0.626

Discriminant and diagnostic validity is a supplementary concept that can be calculated by the Fornell-Larcker factor. According to this

factor, a variable should have higher dispersion among its own indicators versus the indicators of other latent variables. So, the AVE of any latent

variable should be greater than the highest square of its correlation with other latent variables (Fornell & Larcker, 1981). To reduce calculations, the equivalent method, that is, the comparison of AVE root square with correlations, can be

employed. Based on Table 6, which presents the results of correlations and AVE root square (on the diagonal of the table), the discriminant validity of the reflective constructs of the model can be concluded in terms of the Fornell-Larcker factor.

**Table 6. The correlation of latent variables with the square root of average variance extracted (AVE)**

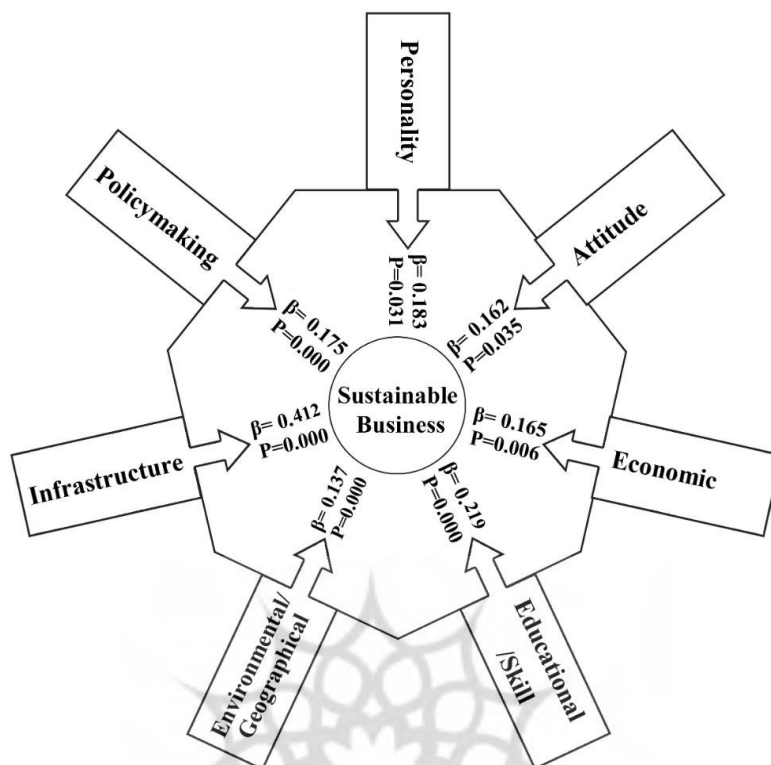
Components	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Personality (1)	0.633											
Attitude (2)	0.784	0.776										
Family (3)	0.602	0.661	0.765									
Economic (4)	0.606	0.635	0.836	0.722								
Sociocultural (5)	0.643	0.576	0.647	0.685	0.684							
Educational-skill (6)	0.692	0.617	0.694	0.729	0.801	0.634						
Environmental-geographical (7)	0.685	0.619	0.596	0.577	0.561	0.776	0.772					
Infrastructure (8)	0.638	0.548	0.533	0.449	0.532	0.643	0.920	0.816				
Policymaking (9)	0.630	0.526	0.539	0.451	0.527	0.553	0.639	0.637	0.787			
Demographic (10)	0.104	0.070	0.097	0.051	0.124	0.132	0.108	0.080	0.135	0.529		
Professional (11)	0.052	0.121	0.154	0.145	0.095	0.140	0.220	0.107	0.073	0.160	0.519	
Sustainable business (12)	0.774	0.693	0.690	0.664	0.669	0.822	0.713	0.870	0.734	0.092	0.125	1.00

The results as to the significance of the components in Table 7 indicate that the sustainable businesses of rural women who are members of rural microcredit funds have positively and significantly been affected by the economic factor, educational-skill factor, environmental-geographical factor, infrastructure factor, and policymaking factor (with coefficients of 0.165, 0.219, 0.137, 0.412, and 0.175, respectively) at the 99% confidence level and by personality and attitude (0.183 and 0.162,

respectively) at the 95% confidence level. Moreover, it is revealed that the family factor, sociocultural factor, demographic and professional factor have had no significant effect. Figure 2 presents the final model of the factors significantly influencing the sustainable businesses of rural women who are members of rural microcredit funds. Based on the results, infrastructure and educational-skill factors are the most important factors influencing the development of businesses.

**Table 7. The t-values and significance level of the research components**

Relationship/path	Path coefficient	t-value	Sig.
Personality – sustainable business	0.183	2.169	0.031
Attitude – sustainable business	0.162	2.114	0.035
Family – sustainable business	-0.023	0.677	0.499
Economic – sustainable business	0.165	2.876	0.006
Sociocultural – sustainable business	0.032	0.806	0.421
Educational/skill – sustainable business	0.219	5.294	0.000
Environmental/geographical – sustainable business	0.137	4.491	0.000
Infrastructure – sustainable business	0.412	14.810	0.000
Policymaking – sustainable business	0.175	4.978	0.000
Demographic – sustainable business	-0.017	0.665	0.507
Professional – sustainable business	-0.002	0.108	0.914



**Figure 2. The final model of the effect of significant components on sustainable businesses of women who are members of rural microcredit funds**

Table 8 presents the results of the measurement model’s quality assessment. This index measures the model’s capability of predicting observed variables by using the value of the corresponding latent variables. SSO represents the sum of the squares of observations for each latent block, SSE represents the sum of the square of prediction

errors for each block of the latent variable, and SSE/SSO represents the common validity index or CV-com. If the CV-com is positive for the latent variables, the measurement model is said to have good quality. The values obtained in this research confirmed the model’s quality.

**Table 8. The common validity of the latent variables in the structural model of sustainable business of female members of rural microcredit funds**

Component	SSO	SSE	Q2 (1-SSE/SSO)
Personality	7800	5167.707	0.337
Attitude	1560	877.833	0.437
Family	2600	1354.286	0.479
Economic	2080	1276.425	0.386
Sociocultural	2860	1881.005	0.342
Educational-skill	3640	2507.696	0.311
Environmental-geographical	520	272.869	0.475
Infrastructure	1300	672.105	0.483
Polycymaking	1040	666.547	0.359
Demographic	520	488.606	0.060
Professional	520	598.041	-0.150
Sustainable business	260		1.00

## 5. Discussion and Conclusion

Given the high potential of women in the rural economy and the low livelihood level of households, rural women are struggling with challenges to launch small businesses, which sometimes results in the failure of their businesses and efforts. Now, questions can be raised about the sustainability level of businesses launched by entrepreneur women who are members of rural microcredit funds and the factors that can influence the development of rural businesses. In this respect, the present study explored the factors affecting sustainable businesses of entrepreneur women who were members of rural microcredit funds in Mazandaran province.

As was revealed by the results, the mean history of the studied women's membership in rural microcredit funds was over 12 years, showing their proper level of experience in these funds. Regarding their educational level, it was found that over 64 percent of the respondents were educated at a level higher than the high-school diploma. In addition, the results regarding family size showed the access of the participants to an appropriate human force to launch small and home job opportunities in rural areas.

Based on the SEM results, the factor of personality had a positive and significant effect on the sustainable businesses of the studied women. This corroborates with the results of [Zarei Pahnecoulai et al., \(2013\)](#) according to that personality factors were influential on the development of women entrepreneurship. We observed that the sustainable businesses of the women studied here were affected by attitude positively and significantly. [Sharifzadeh & Karimi \(2016\)](#) mention the interest in entrepreneurship and the encouragement and consultation of the family members as the main attitude factors influencing the development of rural women's businesses. The findings showed that the family factor had no significant effect on the sustainable businesses of entrepreneur women who were members of rural microcredit funds. This finding is consistent with the report of [Yaghoubi Farani et al. \(2015\)](#). However, [Taghibaygi et al. \(2014\)](#) found that the family factors had a positive effect on the development of rural women's businesses. We found the positive and significant effect of the economic factor on sustainable businesses of the studied women, which is

supported by the results of [Taghibaygi et al. \(2014\)](#) and [Yaghoubi Farani et al. \(2015\)](#). The results showed that the sociocultural factor had no significant effect on the sustainable businesses of the entrepreneur women who were members of rural microcredit funds. [Amini and Taheri \(2017\)](#) argue that cultural factors have no significant impact on the economic activities of rural women, which is similar to our findings. However, sociocultural barriers are important factors on the entrepreneurship path of rural women ([Heidari Sareban, 2012](#)). Furthermore, the results showed that the effect of the educational-skill factor was positive and significant on the sustainability of the businesses launched by the women who were members of rural microcredit funds. Similarly, [Zargarani \(2013\)](#) confirmed the effect of skill enhancement on the success of rural women's businesses.

[Hosseini et al., \(2015\)](#) and [Sayydeh et al., \(2017\)](#) have also noted that various skills and training are strengths for the businesses of rural women entrepreneurs. According to [Movahedi and Soleymanian \(2017\)](#), the development of rural entrepreneurship is affected by three factors of specialized entrepreneurship training, the use of information and experiences of successful women entrepreneurs, and the use of media and the Internet as educational-skill components. As the results showed, the effect of the environmental-geographical factor was positive and significant on the sustainability of the studied women's businesses. [Amini and Taheri \(2017\)](#) concluded that environmental factors had a positive and significant effect on women's economic activities. [Shaterian et al., \(2017\)](#) reported that environmental-geographical factors were most strongly influential on rural women's non-entrepreneurship. We also found that the infrastructure and policymaking factors were positively and significantly influential on the sustainability of the businesses run by the rural women who were members of rural microcredit funds. Similarly, [Shaterian et al. \(2017\)](#) state that access to facilities has a direct effect on the development of entrepreneurship among rural women. Likewise, [Smallbone \(2009\)](#) points out that poor communication and transportation infrastructure is a major barrier against the development of small and medium-sized enterprises by rural entrepreneurs. On the other

hand, Arasti et al. (2013) emphasize the need for policymaking for the development of entrepreneurship and businesses among women. However, demographic and professional characteristics had no significant effect on the sustainability of the rural women's businesses. But, Taghibaygi et al. (2014) found that these characteristics were influential on the development of home businesses. In addition, the businesses of the studied women were found to be significantly affected by the components of motivation and diligence, process management, economic conditions, innovation in process, and technology. This means that the establishment of sustainable businesses by women depends in the first place on their motivation and diligence and in the second place on their ability to use new technology.

As was stated, rural women in Mazandaran province play a distinctive role in agricultural and rural activities when compared to other provinces, which is related to the specific conditions and situation of Mazandaran province as a hub of agricultural activities, its high number of villages, and its high rural population density. This attribute holds for the economic activities too, such as their tendency to launch and develop rural professions and businesses. This is of particular importance to those women who are the heads of their families. Therefore, the relevant organizations, including Agriculture Jihad Organization, established microcredit funds to support them and orient their activities by providing financial support for running home jobs and businesses. The present research aimed to identify the factors influencing the development of sustainable businesses in order to help this important goal. Based on the results, the organizations and institutions that are related to

agriculture and rural development, e.g., Agriculture Jihad Organization, Imam Khomeini Relief Foundation, and Industry, Mining, and Trade Organization, are recommended to contribute to the development of women's businesses in rural areas through supporting the women by material and spiritual motivation and encouraging them and reinforcing their commitment and responsibility. They can help the sustainability of these activities by supporting microcredit funds.

In addition, given the importance of the infrastructure factor as the most important factor underpinning the development of rural businesses, it is recommended to take essential actions, such as facilitating the communication of rural women with successful entrepreneurs, arranging visits of successful businesses, holding short-term applied courses on skill development, granting facilities and raw materials, and creating conditions for the use of the Internet and cyberspace for the development of the marketing of products. Furthermore, officials can greatly contribute to the development of women entrepreneurship and employment by providing key infrastructure in rural areas such as creating and/or expanding public transportation, launching processing industries in accordance with the activities of rural women and as per the regional potentials such as medicinal plant production and processing, and holding bazaars and exhibitions at the local, county, province, and national levels.

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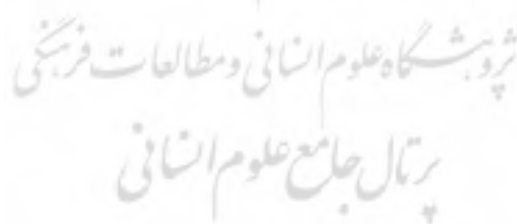
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## عوامل مؤثر بر پایداری کسب و کارهای روستایی زنان عضو صندوق‌های خرد اعتبارات استان مازندران

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### چکیده مبسوط

#### ۱. مقدمه

تسریع دسترسی زنان روستایی به منابع مالی و اعتباری برای توسعه فعالیت‌های اقتصادی، ترویج فرهنگ پس‌انداز در بین زنان روستایی و عشایری، توسعه کسب و کارهای کوچک، گسترش مشاغل خانگی، افزایش ضریب امنیت غذایی خانوار روستایی، افزایش سطح تعامل زنان روستایی و عشایری و گسترش سرمایه اجتماعی و در نهایت توانمندسازی آن‌ها، راه‌اندازی و به مرور توسعه داده شد. صندوق‌های اعتباری خرد کمک می‌کند تا افراد کم درآمد یا بدون درآمد با دسترسی به شرایط دریافت وام، از توانایی‌های‌شان در ایجاد فرصت‌های شغلی و درآمدی در رسیدن به استانداردهای زندگی خود سود ببرند. در راستای حصول به اهداف این صندوق‌ها و موفقیت زنان در زمینه فعالیت‌های اقتصادی از جمله راه‌اندازی کسب و کارها و توسعه زمینه اشتغال‌زایی و کارآفرینی، عوامل متعددی اثرگذار هستند. اهمیت شناسایی این عوامل، از لحاظ تمرکز بر فعالیتهای زنان روستایی اهمیت بیشتری پیدا می‌کند. شناسایی و تبیین نقش و اهمیت این عوامل، می‌تواند موجبات و زمینه توسعه و گسترش کارآفرینی زنان را تسهیل و تسریع بخشد.

#### ۳. روش شناسی تحقیق

تحقیق حاضر از نوع توصیفی - پیمایشی است. جامعه آماری این تحقیق را ۷۷۶ نفر از زنان کارآفرین عضو ۲۶ صندوق‌های اعتباری خرد روستایی استان مازندران تشکیل دادند که ۲۶۰ نفر از آن‌ها بر اساس جدول کرجسی مورگان به عنوان نمونه انتخاب شدند. ابزار اصلی سنجش تحقیق پرسشنامه محقق ساخت است که روایی ظاهری و محتوایی آن با استفاده از نظرات اساتید و متخصصان مورد تأیید قرار گرفت. علاوه بر این مقادیر به دست آمده از میانگین واریانس استخراج شده (AVE) و پایایی ترکیبی (CR) نشان از روایی همگرا و پایایی مناسب پرسشنامه بود. برای تجزیه و تحلیل

زنان به عنوان نیمی از نیروی انسانی روستاها، نقش مهمی در توسعه کارآفرینی جامعه روستایی دارند. تقویت کارآفرینی زنان روستایی راهکاری مؤثر در راستای دو شاخص توسعه یعنی افزایش اشتغال و کاهش بیکاری تلقی می‌شود. از این رو با توجه به اهمیت پایداری کسب و کارهای کوچک و متوسط زنان در اقتصاد روستایی و به دنبال آن توسعه روستایی، شناسایی عوامل مؤثر بر استمرار فرآیند کارآفرینی آنان بسیار مهم است. در همین راستا تحقیق حاضر با هدف بررسی عوامل مؤثر بر پایداری کسب و کار زنان کارآفرین عضو صندوق‌های اعتباری خرد روستایی در استان مازندران انجام شده است.

#### ۲. مبانی نظری تحقیق

زنان روستایی به‌عنوان رکن اصلی فعالیت‌های روستایی و کشاورزی محسوب شده و همگام با مردان در ابعاد مختلف از جمله فعالیت‌های اقتصادی مشغول هستند. امروزه توسعه توانمندسازی زنان به عنوان یکی از اولویت‌های اصلی توسعه پایدار در جهان بویژه در کشورهای در حال توسعه مطرح می‌باشد. در این راستا، تأمین مالی زنان می‌تواند نقش مهمی در توسعه پایدار روستاها، به خصوص در اینگونه کشورها-که زنان نقش فعالی در امور اقتصادی، اجتماعی، فرهنگی، محیطی، خانواده و جامعه دارند- ایفا نماید. با آشکار شدن جایگاه و نقش زنان و قابلیت‌ها و توانمندی‌های آنان در مدیریت فعالیت‌های اقتصادی روستا و خانواده، نهادهای مختلفی به منظور توانمندسازی، سلامتی و جهت‌دهی فعالیت‌های زنان در این زمینه، تأسیس گردید. طی چند دهه اخیر، صندوق‌های اعتبارات خرد از جمله راهکارهای مطرح شده با هدف تسریع فرآیند سرمایه‌گذاری و تقویت بنیاد مالی و پس‌انداز در مناطق روستایی و نهایتاً توانمندسازی زنان روستایی و رسیدن به معیشت پایدار بوده است. این صندوق‌ها در سطح روستاها با اهداف تسهیل و

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روستاها با هدف کسب و کار زنان، فراهم کردن زمینه‌های ارتباطی بیشتر زنان روستایی با کارآفرینان نمونه، بازدید از کسب و کارهای موفق، شرکت در کلاس‌های توسعه مهارتی کاربردی کوتاه مدت، ایجاد شرایط مناسب برای استفاده از اینترنت و فضای مجازی برای بازاریابی محصولات تولیدی و غیره، از مهم‌ترین راهکارهای توسعه کسب و کار پایدار زنان روستایی است. در این مسیر، سازمان‌ها و مسئولین ذیربط می‌توانند از طریق حمایت و پشتیبانی زنان با انگیزه و تشویق مادی و معنوی آنان، در جهت توسعه و موفقیت، ایجاد تعهد و مسئولیت‌پذیری زنان روستایی، گامی اساسی در زمینه پایداری کسب و کارهای کوچک و متوسط زنان روستایی بردارند.

**کلیدواژه‌ها:** زنان روستایی، کسب و کار پایدار، صندوق‌های خرد اعتبارات، کارآفرینی.

#### تشکر و قدرانی

پژوهش حاضر برگرفته از پایان‌نامه کارشناسی ارشد نویسنده اول (فاطمه حسین‌زاده)، گروه ترویج و آموزش کشاورزی، دانشکده کشاورزی، دانشگاه آزاد اسلامی، واحد ساری، ایران است.

داده‌ها از مدل‌سازی معادلات ساختاری و با رویکرد حداقل مربعات جزئی از طریق نرم‌افزار Smart PLS3 استفاده شد.

#### ۴. یافته‌های تحقیق

بر اساس نتایج حاصل از تحقیق پنج عامل زیرساختی، آموزشی-مهارتی، سیاستگذاری، اقتصادی و محیطی-جغرافیایی با ضرایب ۰/۱۷۵، ۰/۱۶۵ و ۰/۱۳۷ در سطح ۹۹ درصد اطمینان و دو عامل شخصیتی و نگرشی با ضرایب ۰/۱۸۳ و ۰/۱۶۲ در سطح ۹۵ درصد اطمینان تأثیر مثبت و معنی‌داری بر کسب و کار پایدار زنان کارآفرین عضو صندوق‌های اعتباری خرد روستایی داشته که ۹۲/۳ درصد از واریانس کسب و کار پایدار را تبیین کرده‌اند.

#### ۵. نتیجه‌گیری

با توجه به نتایج به دست آمده از تحقیق، عوامل مختلفی بر کسب و کار پایدار زنان عضو صندوق‌های اعتباری خرد روستایی تأثیر داشته است. در این راستا شناسایی زنان کارآفرین با انگیزه، در اختیار قرار دادن تسهیلات کافی، مواد اولیه و نهاده‌ها، ایجاد فرصت‌های شغلی کوچک خانگی در



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