Women-owned family businesses in Africa: Entrepreneurs changing the face of progress

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Abstract:

Women entrepreneurs are a major economic driver in Africa. The rate of women's entrepreneurship in Africa is higher than any other region of the world. This chapter focuses on women-owned family businesses and their opportunities, challenges, and future. Studies on women-owned family businesses in Africa are divided into South Africa, Central Africa, East Africa, West Africa, and North Africa, and then by country. By examining specific conditions and support systems in each area of Africa, a better understanding of the African situation for women-owned family businesses emerges. Implications for the further development of policies to promote women-owned family businesses are put forth to better understand the barriers women entrepreneurs face with their own families as well as with the environment they operate in and the solutions that work best. In conclusion, women-owned family businesses in Africa have the highest potential in the world, and with further assistance, that potential will become a reality.

Keywords: social capital | family business | global entrepreneurship | woman entrepreneur | small business owner

Article:

Introduction

The total number of female family business entrepreneurs in Africa is unknown, but is estimated to be significant and includes primarily necessity entrepreneurs who are supporting themselves and their families. It is impossible to separate women business owners, women entrepreneurs, and family business. In fact, women-owned businesses are by necessity family businesses, as women primarily start and grow these businesses to support their family as necessity entrepreneurs, and naturally family members work in the business. There is very little research on family businesses in Africa, let alone women-owned family businesses. Most information that is available is anecdotal. However, a few studies did look at how the African context affects family business development. One study looked at the link between social capital and social and economic goals. Results showed that family involvement helps businesses toward economic development, but that social capital acts as an inhibitor that guides the business toward family solidarity and non-economic goals, so there is an excess of family embeddedness that limits the growth and development of family businesses (Lwango, Coeurderoy, & Chabaud, 2012). In a case study analysis of six family businesses in Kenya, the authors conclude that social capital is not tied only to ethnic minority businesses and should be examined in all family businesses in Africa. These businesses wished to preserve their social capital and social status through the family business and to protect their family resources by maintaining their business. In a related study of 249 small and medium family businesses in Kenya, it was found that succession planning did take place, and although the plans were unwritten, they were detailed. Those family businesses that went through a smooth transition had significant growth following the transition (Maalu, McCormick, K'Obonyo, & Machuki, 2013).

The World Bank estimates that nearly two-thirds of women are participating in Africa's labor force (Kron, 2012). Marcelo Giugale, the World Bank's director of Poverty Reduction and Economic Management for Africa, said, "Women in the private sector represent a powerful source of economic growth and opportunity" (Kron, 2012). Per the United Nations data on business women in the informal sector in Africa, women account for 70 % of the agricultural work force and produce 70 % of the food for the continent (Liberia Government, 2012). African women entrepreneurs are gradually getting more attention in the popular press (e.g., *New York Times*, October 11, 2012, "Women Entrepreneurs Drive Growth in Africa" by Josh Kron) and in scholarly publications. Of the 65 papers, workshops, and symposia presented at the first African Academy of Management Conference held in January 2013, 1 looked at some aspects of women entrepreneurs and their businesses.

This chapter investigates family business women entrepreneurs throughout the regions of Africa, their unique characteristics, and the challenges they face given the current economic conditions, and provides recommendations. We focus on the elevated importance of family support in women-owned small businesses owing to potential limitations in raising financial and other forms of capital. How does family support (i.e., moral support provided by family) affect the challenges and advantages in successful venture start-up and management in women-owned businesses? Better understanding of what has shaped women's entrepreneurship and women-owned family businesses could have a lasting impact on the African economy. I begin with an overview of women-owned family businesses and women entrepreneurs in Africa. Then, I report by regions of Africa and by country. Implications for the growth of family businesses and for effects on public policy are discussed.

Women-Owned Family Businesses

African small businesses dominate due to the lower level of economic development. Africa is set to double its population from one to two billion by 2050. With the World Bank reporting in their annual ranking of commercial practices that 36 of 46 governments in Africa made doing business easier in the past year, the opportunities for small business are enormous (The World Bank, 2012), and for women entrepreneurs as well if the formal economy is more opened up for them. The rate of women's entrepreneurship in Africa is higher than any other region of the world, with an estimated two-thirds of women participating in the labor force (Clappaert, 2012). While women-owned businesses are smaller in size relative to businesses men own in Africa (Amin, 2010), most of these businesses are necessity-based and support extended families.

Nevertheless, studies concerning women entrepreneurs in Africa are sparse, and family businesses owned by women even sparser. There have been only nine academic studies on women entrepreneurs in Africa in the past five years. While the differences between countries, culture, and contexts are vast, it is worthwhile to summarize these studies to gain a better overall understanding of African women-owned family businesses. According to Fick (2002), there is no single one Africa. Following this logic, I have divided the literature on women entrepreneurs and their family businesses into regions of Africa.

South Africa

Business policies that favored white men were the norm in South Africa. Therefore, women where automatically discriminated against in starting businesses (Marthur-Helm, 2005). In 2008, a Gender Policy Framework was passed that forbid all forms of discrimination against women. Despite this law, discrimination in the traditional male-dominated construction industry persisted, according to a number of sources (Bryne, Clarke, & Van Der Meer, 2005; Dainty, Bagihole, Ansari, & Jackson, 2004; Lingard & Lin, 2003; Oldham, 2004). Against these odds, women were still entering the South African construction industry at the lowest grade levels, which restricted them to public sector project values that were at a minimum (about 20,000 euros), with five to ten workers including themselves (Madikezela & Haupt, 2009). Haupt and Fester (2012) studied South African women-owned construction businesses in anticipation of an empowerment initiative for all of South Africa. The authors completed a thorough review of current and past studies and included recommendations based on what they learned in the analysis. The authors recommended the implementation of fair procurement practices, construction sites that are women-friendly, a construction bank, and the immediate implementation of career-aligned training with mentoring components to transform existing construction businesses. Enabling current businesses to expand to be multi-skilled and participate in the mainstream construction sector with higher grades of contractors was essential for this transition (Haupt & Fester, 2012). As a result of Haupt and Fester's (2012) well-publicized study, workshops and greater stakeholder involvement ensued, gradually changing mainstreaming women-owned construction businesses in South Africa. These women are supporting entire families and extended families with their businesses.

There are women entrepreneurs making a difference in South Africa. Sibongile Sambo is a pioneer in aviation, leading an exclusive charter aircraft company, women-owned family business (Kron, 2012). Argentina Ndlovu started a family business with her husband who became unemployed as a welder. At the time she started the family business, the family of four was living on less than $60 per month from government grants. With a loan from the Phakamani Foundation, she formed a borrowing group with four other women entrepreneurs starting family businesses. Her portion of the group loan created sample products with her husband's welding skills. They are successfully growing their welding business and have taken a larger loan to buy metal and other materials, and now employ other men in the welding business. Argentina Ndlovu manages all the business finances, and her family business has grown in Bushbuckridge, a city and municipality in the Mpumalanga province of South Africa (Phakamani Foundation, 2013).

In Lesotho, a landlocked country surrounded by South Africa that is just over 30,000 km in size and has a population slightly over two million, women-owned businesses were found to grow significantly less than male-owned businesses (Downing & Daniels, 1992). The authors explored 54 female entrepreneurs' growth patterns using census data. These women-owned businesses, which were overwhelmingly family businesses, began because the women were dissatisfied with their salaried jobs and insufficient income to support their families and so they were pushed into self-employment. They were motivated by pull factors, including the need for independence, self-fulfillment, and work flexibility to also meet family demands, and greater work challenges. Ghosh and Cheruvalath (2007) found that only one-fifth of women enter entrepreneurial ventures because of pull factors, while four-fifths enter because of push factors. In 2006, Act no. 60 was passed for the entire country of Lesotho, which removed women from minority status. But women in the study were unaware of this, and banks were still requiring the husband's approval before granting credit, which is not allowed now. Better communication concerning the enactment of this law, as well as communication on the radio and other means to let women know of entrepreneurship training, education, and networking that the government is trying to promote step-by-step, is needed.

Central Africa

In Central and West Africa, family business women, who are primarily traders, support an average of three children and typically take care of three more dependents. In addition, they employ at least one other person who has a family. This other employee is often part of their extended family (United Nations Department of Public Information, 2011). However, there is little information on female family business owners. Only one study has been conducted on women entrepreneurs in Central Africa, and it does not include any information on the family business. Amine and Staub (2009) examined environmental barriers to women entrepreneurs, including those that comprised social-cultural, legal, economic, political, and technological barriers. Negative conditions in the local regulatory environment, as well as normative and cognitive systems, were identified. These conditions and barriers resulted in additional burdens for women who wanted to become entrepreneurs and start their own businesses in sub-Saharan Africa. Social marketing was one tool to impact negative social beliefs, attitudes, norms, and behaviors against women-owned businesses and women entrepreneurs. Social marketing was viewed as a solution to change the institutional systems and market environments, although it was noted that it would be a long, gradual process. Sub-Saharan women are cross-border traders, selling used clothes, tin kitchenware, and styling hair. They own fashion salons, small food stores, and even watering holes designed for men (Kron, 2012). In sub-Saharan Africa, women produce up to 80 % of food for household consumption and sales in markets (Ben-Ari, 2014). When it comes to crops such as rice, wheat, and corn, which are consumed by those in the rural communities, women-owned family businesses produce 90 % of the food consumed (Ben-Ari, 2014). These women-owned family businesses need more training in terms of production, management, and selling skills.

East Africa

There have been more studies on women entrepreneurs in East Africa compared to the rest of the regions, particularly examining microfinancing. Small businesses in Ethiopia employ an estimated 1.5 million, and a higher proportion of women due to a high rate of female heads of households both in the urban (35 %) and rural (20 %) areas (Desta, 1999). The author found that these women-owned businesses use small amounts of money and that the women entrepreneurs have little business background. These businesses generate low profits and savings, so there is a low level of earnings back into the business (Desta, 1999). Start-up capital comes from personal savings or from relatives who loan money, moneylenders (interest rates as high as 300 %), and microfinance services. Microfinancing can be defined as including savings, credit, insurance, and other forms of financing (Kirkpatrick & Maimbo, 2002). According to Pitamber (2003), approximately 60 % of microfinance loans go to farm investments and the remaining 40 % go to businesses and petty trading accounts.

There is one well-publicized superstar in Ethiopia, Bethlehem Tilahun, founder of SoleRebels, who grew her 2004 hand-made, eco-friendly sandal shop into a multi-million-dollar business, with sales around the world (Kron, 2012). She has approximately 100 employees and believes she is changing people's minds about Africa, one pair at a time (Kron, 2012). One study found that 123 Ethiopian women-owned family businesses created 852 jobs for themselves and others, of which 596 were full-time, paid jobs, or 4.8 jobs per enterprise. They had no problem accessing microfinancing but were not large enough for bank loans, and were thus caught between the two. Eighty-five percent depended on personal savings and family support for their business financing. The inability to acquire land title and lack of working premises hinders women entrepreneurs (International Labour Organization, 2003).

Belwal, Tamiru, and Singh (2012) surveyed and interviewed 86 women in three cities (Kirkos, and Bole sub-cities of Addis Ababa) to examine the effect of microfinancing on the success of women-owned businesses. Results showed that small women-owned businesses partially benefited from credit and savings services, but the income has not resulted in any qualitative improvement in their lives other than repaying the loans and maintaining the businesses already established before the microfinancing. Their business grew very little, and they were unable to employ anyone outside of their family. More importantly, they could not cover their personal care, education, or medical costs, and therefore the improvements in their lives were small (Belwal et al., 2012). The authors recommend changes in policy that would benefit women entrepreneurs and extend microfinance institution (MFI) services to deal with the constraints these women-owned family businesses face. Another study in Ethiopia also looked at microfinancing for women entrepreneurs (Belwal et al., 2012). MFIs have given women more loans because of the social benefits that they have gained from participating in these programs. These include having higher aspiration levels, lower marginalization, higher use of contraceptives, and less likely to marry at an early age (Ledgerwood, 2000; Tesfaye, 2003).

A related survey on small business owners involved a microcredit program in Kenya, neighboring Ethiopia (Bradley, McMullen, Artz, & Simiyu, 2012). The authors questioned the premise that if capital is increased through funding education, access to networks, or loans, then business development would naturally follow. In fact, in developed countries where access to capital is more abundant, only 3–10 % of the population is entrepreneurs (Bosma, Acs, Autio, Coduras, & Levie, 2009). Therefore, they found reason to doubt that people in emerging economies are more entrepreneurial than the general population in developed nations. The authors argue that a creativity and discovery view is more important to economic development as capital becomes more abundant. They tested this proposition with 201 small business owners who were involved in microcredit programs. The study did not report gender of these owners.

They found that firm performance does lead to reduced signs of poverty, and innovation was found to be an important intervening variable for business, social, and individual capital to improve results for business owners (Bradley et al., 2012). Differentiation-related innovation (defined as newness compared to competitors' product offerings), compared to novelty-related innovation (defined as newness in relation to the community in which the customer lives), was more important for entrepreneurs' firm performance (Bradley et al., 2012). Findings showed that family business experience had a positive relationship on differentiation-related innovation but a negative relationship with novelty-related innovation. However, family business experience did have a positive relationship with performance. The authors contend that capital alone is not enough, but rather that performance of poor entrepreneurs is one of ideas, so creativity is as important in a developing economy as in a highly developed one. Implications for public policy and what industries entrepreneurs enter with microfinance loan and the outcomes on innovation and performance are discussed. None of the industries entered by the small business owners led to positive results with performance or innovation. Coming from a family business does have a positive effect on the development of women-owned family businesses. In one study conducted by Stevenson and St-Onge (2005), Kenyan female small business owners with ten or more employees operating with a business license were more likely to have a college degree with managerial experience and come from an entrepreneurial family as well as have a supportive husband who may or may not be involved in the business. Njeru and Njoka (1998) found that Kenyan women received good family support in the launching of their businesses, but later this support is limited or withdrawn because of the fear of husbands losing dominance over their wives. In Kenya, ethnic cultures focus on the need for affiliation rather than on achievement in girls.

In Kenya, women-owned family businesses in agriculture and fishing industries have remained in the background, although it is widely acknowledged that women farmers are feeding the continent. In a study on small-scale fisheries in the Kenyan Lake Victoria Basin, fishing was found to be the livelihood for 75 % of women, and their entire families depended on it; however, men controlled all aspects of the industry, from fishing to selling in the market (Esuha, Fletcher, and Kibas (2003). Grace Kamotho, a lecturer at Karatina University in Nairobi, where she also trains farmers in new practices and technological advances, said that women are more associated with food preparation and care of their families than men. Women procure food for their families, have gardens, and also manage the food products—how much to keep for their household and how much to sell (Ben-Ari, 2014). More emphasis is now being urged to train women in the agricultural sector to start family businesses. In Zambia, a male farmer was quoted as saying, "there were men who have died and left their spouses and children. Their farms are still functioning but better after their death. This is because women were involved in the planning and decision-making" (Ben-Ari, 2014). In Rwanda, located in East Central Africa, laws have changed to allow wives to be registered with their husbands, which has resulted in approximately 20 % increase in farms registered by women and an increase in the number of women-owned family businesses (Kron, 2012).

Another example of an enterprising women-owned business in Zambia is a group of 14 women who started a fish farm by paying $1.00 a week into the group. Fish stocks have dwindled in the past few years in Lake Kariba, the world's largest artificial lake that borders Zambia and Zimbabwe, and it was becoming harder for families to survive. They were helped by Self Help

Africa, with some access to capital and training. They made a profit of $400 per family the first year, and the group already plans to reinvest in their business by buying at least one or two more fish cages. The profit was approximately $7000 the first year. They are all supporting their families with the business (Self Help Africa, 2014).

In Kenya, Tanzania, and Uganda, access to microfinance services improved risk management, empowered women, and lowered their vulnerability to risk (Cohen & Sebstad, 2005). It also led to reduced stress from deleting savings and borrowing or selling of their assets, while enabling them to better deal with tough financial times (Cohen & Sebstad, 2005). However, in these countries, demand for rural financial services remains unmet. One outstanding woman entrepreneur in Uganda has beaten the odds. Lovin Kobusingya owns a business that produces popular fish sausages (Kron, 2012). Kati Fish Farms sells approximately 1100 lb of fish sausage a day, which amounts to eight tons of fish a week (Kron, 2012). She said, “I always knew I was a businesswoman. Women are actually contributing a lot more than men (to the economy). We always find ourselves multitasking between work and raising a family. If it could be equated in terms of currency, it would be 80 percent of the economy” (Kron, 2012). She is 29 years of age and a mother of two children, all supported by her business (Kron, 2012).

West Africa

In Ghana and Niger, a qualitative study of cowpea street food vendors was conducted in 2009. These businesses are important to the alleviation of poverty through employment of women while also providing low cost, nutritious food for the low-income city population. Income from these women-owned businesses contributed directly to the overall welfare of their families, including health and education (Otoo, Fulton, Ibro, & Lowenberg-Deboer, 2011). In Niger, women earned four times more than the legal minimum wage, and sixteen times higher in Ghana. The researchers found that religious beliefs, stable locations, and lack of financial resources contributed to these women’s success (Otoo et al., 2011). Government initiatives do not target women-owned businesses specifically to promote small and medium-sized enterprises (SMEs), and when programs do focus on women-owned businesses that are primarily family businesses, they have been mostly at the subsistence and micro levels, rather than growing the businesses from micro to small or small to medium levels (Dovi, 2006).

Access to microfinancing helps grow businesses. One study of female-owned enterprises in Ghana found that access to microfinancing increased efficiency by 11 %, and those businesses with male spousal influence were less efficient than when they were independently managed by women (Akpalu, Alnaa, & Aglobitse, 2012). One success story is Leticia Osafo-Addo, CEO of Processed Foods and Spice Company, who, 23 years ago, began by making ten jars of black pepper sauce (known as *shito*) in her kitchen for friends. Her biggest challenge in Ghana was securing capital with interest rates from banks as high as 50 %. The Ghana Investments Promotion Centre facilitated the acquisition of 51 % of her company by an Austrian soup company, increasing its value, so she was able to secure loans from government ministries that allowed her to refurbish a rented factory site and open the factory in 2006 (Dovi, 2006). Her story is common in Ghana, with 80 % of women-owned businesses that are primarily family businesses stuck at the micro, small, or medium level. Businesses in Ghana include farming, agribusiness, textile manufacturing and garments, as well as arts and crafts (Dovi, 2006). Many do petty trading instead of productive entrepreneurship. Military rule in the 1970s and 1980s set the country back, as many foreign investors were driven away. Now the country is implementing market reforms through a private-sector development strategy, and reforms are under way.

In Nigeria, 62 active women-owned business entrepreneurs from three regions were surveyed, and data were gathered on personal demographics, perceptions of the business environment and their venture, and motivation to start their business. Results showed that women entrepreneurs are affected by family dynamics and microfinancing that partially shape and influence the business and how it is developed (Halkias, Nwajiuba, Harekiolakis, & Caracatsanis, 2011). The researchers found no, or very few, significant differences between male and female women entrepreneurs, although female women entrepreneurs overwhelmingly are supporting their families with their business revenue. The authors suggest that the level of education on role models for women-owned business entrepreneurs be further explored (Halkias et al., 2011). While Nigerian women provide the majority of labor, their productivity is severely lowered by overall inequality in education and unequal access to land and productivity inputs. Women make larger contributions to economic life than men in Nigeria, and they support their own family and employ family members in their family businesses (Bardasi, Blackden, & Guzman, 2007). Women's basic survival needs have led, from the 1980s onward, to starting businesses as a necessity to support themselves and their families (Halkias, Nwajiuba, & Caracatsanis, 2009).

Reducing the barriers to entry, such as access to credit and education, are essential for women entrepreneurs who have family businesses to grow in Nigeria. One example is Adenike Ogunlesi, who has built her woman-owned children's clothing empire from selling pajamas out of the trunk of her car (Kron, 2012). In Nigeria, women make up 60–80 % of the agricultural workforce, but men usually make the key management decisions; this has left women out of agricultural extension services, which have focused on men and their production outputs and needs (Ben-Ari, 2014). Women's agriculture output has been less than men's due to limited access to resources, such as land, credit, and inputs needed for production (Ben-Ari, 2014). This is due, in part, to the high illiteracy rate among women. It is estimated that the value of female-owned businesses farmers' tools is one-fifth of men's tools (Ben-Ari, 2014). When women-owned family businesses get ahead economically, this benefits all people by creating an environment that is better for the health of individuals, strengthens families, and earns overall better respect for human rights.

In Burkina Faso, a landlocked small country of 274,200 km^2, women-owned family businesses produce shea butter, which is exported for use in cosmetics and skin care products as well as in food products, such as chocolates. A survey conducted by *The New York Times* in 2010 in a village in Burkina Faso by USAID found that for every $1000 of shea nuts sold, $1580 was generated in other economic activities and trades to support families (Moudio, 2013). Other top shea butter-producing countries include Nigeria, Mali, Ghana, Côte d'Ivoire, Benin, and Togo. Overall, it is estimated that three million African women work directly or indirectly with shea butter, many of which are women-owned family businesses, according to the UN Development Program (Moudio, 2013). Lucette Ndogo, a well-known shea butter vendor in Douala, Cameroon, said, "I have been making good money for my family selling shea butter." She buys it in bulk from Burkina Faso and then sells it for a profit to clients who trust the quality of her products (Moudio, 2013). This is just one example of a successful women-owned family business entrepreneur. According to Antoine Turpin of IOI Loders Croklaan, which produces edible oils, “shea butter is an important source of revenue to millions of women and their families across Africa.” IOI Loders Croklaan buys approximately 25 % of all shea nuts picked by women in West Africa (Moudio, 2013). This amounts to exports of $90 million to $200 million a year from West Africa (Moudio, 2013).

Cameroon, a country in West Central Africa, has benefited from village savings and loan groups run by Plan Cameroon and MC2, a microfinance partner (https://plan-international.org/where-we-work/africa/cameroon/what-we-do/our-successes/helping-women-support-their-families). Eighteen hundred women-owned businesses are members that give them access to credit and savings, including education plans that cover their family’s needs. The Web site tells of one woman, Margaret, who now has her own shop and a reliable source of income selling seeds and other commodities that support her seven children so she can send them to school and afford healthcare. Before the loan program, two of her children were expelled from school for unpaid fees, as she could not afford. It is estimated that in all, 10,000 women like Margaret are in social groups in different parts of the north-west region of Cameroon who are receiving support from Plan Cameroon. This is just one example of how microfinancing programs can support women-owned businesses that entire families rely on for support (Plan Cameroon, 2014).

North Africa

A recent study by Hattab (2012), in examining the Global Entrepreneurship Monitor (GEM) data on Algeria, Egypt, Lebanon, Morocco, Syria, West Bank, and Gaza Strip, and Yemen from 2008–2009, concluded that more Arab women are starting businesses in these countries, but the percentage is low compared to men. Only an average of 28 % of adult women are “economically active” in the Middle East, the lowest rate in the world (Freedom House, 2010; The World Bank, 2007; UNDP, 2005). Sudan was the largest country in Africa before the secession from South Sudan in 2011 (Fisher, 2013). North and South Sudan has been at war for more than three quarters of its existence since it declared its independence from the British and Egyptian governments in 1956. It is bound to the north by Egypt, northeast by the Red Sea, east by Eritrea and Ethiopia, south by Kenya, Uganda, and Zaire, west by The Central African Republic and Thad, and northwest by Libya. As of 2011, the population of North Sudan was estimated at 45,047,502. Sudanese population is one of the most diverse on the African continent within two distinct major cultures—Arab and black African. There are hundreds of ethic and tribal subdivisions and language groups, which makes effective collaboration a major political challenge. Conflict rooted in deep cultural and religious differences has slowed Sudan’s economic and political development and forced massive internal displacement of its people.

There have been two studies on women entrepreneurs and their family businesses in North Sudan. The 1999 study by Pitamber found that most women entrepreneurs in Sudan are 20–49 years of age and are married with four to five children. The vast majority (90 %) lack computer skills. The majority of women entrepreneurs had at least high school degree, 97 % started the businesses themselves, and their businesses are primarily beauty salons, foods and cookies, and handcrafts. Three percent had permanent locations in shopping centers and buildings outside the home. While Sudanese women entrepreneurs face many challenges, the most pressing concerns are the lack of training, difficulties obtaining funding, lack of government support, and balance between business and family responsibilities.

I conducted a study with co-authors Welsh, Memili, Kaciak, and Ahmed (2013), and we examined 96 women entrepreneurs primarily from the capital city of Khartoum. Only 15 % of women reported their businesses as a family business. Retailing comprises 32 % of the businesses, followed by 19 % in food-related businesses, 10 % in design businesses, and 10 % in tailoring businesses. Other service businesses comprised 19 %, including 2 % in day care businesses, 2 % in henna design skin art businesses, and 2 % in real estate businesses. We focused on the impact of the family support (i.e., moral support provided by family) on the challenges and advantages perceived by women entrepreneurs. Indeed, family moral support may be a key resource for Sudanese women entrepreneurs when external sources of support are substantially limited owing to not only the national economic challenges but also the difficulties in establishing peace and political stability. In such a context, raising human, social, financial, and even survivability capital can be extremely difficult for Sudanese women entrepreneurs, elevating the importance of family moral support for them.

To have a better understanding of the impact of family support on the perceived challenges and resources, we examined the effects of family moral support on the Sudanese women entrepreneurs' perceptions concerning entrepreneurial challenges (i.e., personal problems and need for additional management skills/knowledge) and advantages (i.e., benefits of education and benefits of previous work experiences). Consistent with our expectations, we found a negative relationship between family moral support and perceived personal problems. We also found that family moral support affects the perceptions regarding the need to obtain additional management skills/knowledge positively. These findings suggest that family moral support can make Sudanese women entrepreneurs feel stronger to manage personal problems and also realize and acknowledge the areas for development. However, family moral support does not lead to significant positive perceptions regarding the benefits of education and work experiences (Welsh et al., 2013).

Conclusion

Africa has the highest potential for women-owned entrepreneurial family businesses in the world. This is especially true in rural economies where women are the backbone in agriculture and play a major role in providing for their families' well-being through microenterprises or trading. Ninety percent of these women in the rural areas are necessity entrepreneurs, supporting their families on their microenterprises and farming trade (Kibas, 2005). Women also create entrepreneurial small-scale businesses directly and indirectly related to farming (Self Help Africa, 2014). These rural women are driven by the need to provide for their families rather than by profits, so they do not "beg" from their spouses for money to feed, clothe, and provide medical support to their children. Their total earnings go to the benefit of their entire family (Kibas, 2005). They are unaware of support mechanisms, such as sources of funding for activities that generate income in their businesses (Kibas, 2005). One challenge faced by these women-owned entrepreneurial businesses is the responsibility of providing for the extended family and relatives rather than re-investing in their business (Kibas, 2005). In terms of economic and social impact, the potential is huge and will play a major role in the future well-being of the continent. Future research should focus on longitudinal studies that can investigate the impact of changes in the lifestyles and culture along with government initiatives on women entrepreneurs over time and by country. Indeed, it would be interesting to explore how the changes encouraging more opportunities for women-owned family businesses will affect Africa in the long run. Policies and government initiatives that support women-owned family businesses will provide huge dividends for the continent. Training, access to reasonable capital, child care, and social programs to break down the stereotypes concerning women and their businesses are just some of the beginning initiatives that need to be undertaken. Future research can also examine the impact of African women-owned family businesses on innovations in the economy. The future holds hope for an Africa where necessity-based women-owned family businesses are not the prevailing norm, but the exception.

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