

Bobek, Vito; Schachl, Andrea; Horvat, Tatjana

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The Impact of Women's Economic Empowerment on the Rise of Female Entrepreneurship in Namibia

Vito Bobek^a, Andrea Schachl^b, Tatjana Horvat^c

^aUniversity of Maribor, Faculty of Economics and Business, Maribor, Slovenia

^bUniversity of Applied Sciences FH Joanneum, Austria

^cUniversity of Primorska, Faculty of Management, Slovenia

vito.bobek@um.si, andrea.schachl2@fh-joanneum.at, tatjana.horvat@fm-kp.si

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Abstract

In this paper the authors investigate the importance of women's economic empowerment and its impact on the rise of female entrepreneurship and human capital in Namibia. The research includes a case study analysis with four in-depth expert interviews. Data triangulation ensure the study's validity, and the case was examined through pattern matching. The results demonstrate that female entrepreneurs face challenges such as access to resources and education, socio-cultural norms, a lack of social protection, and a large and unprotected informal sector. The government and institutions shall promote women's empowerment through a direct labour market intervention, support for the informal sector, a gender-sensitive constitutional, legal, and institutional framework, the enforcement and oversight of gender-responsive laws and policies, and access to resources and education. Furthermore, women require digital inclusion, entrepreneur networks, social protection, and reformed socio-cultural norms. If female entrepreneurs are empowered adequately, they will contribute to nations' human capital, economic growth, and development.

Introduction

The relevance of emerging markets, which show considerable economic potential, has become evident over the past decades. They are said to become an economic powerhouse soon, confronting industrialized Western economies. In this regard, the enhancement of human capital is vital. This paper focuses on women's economic empowerment and female entrepreneurship in Namibia. Namibia is in the stage of low-middle development and is dynamic in terms of growth. The GDP per capita at Purchasing Power Parity (PPP) is USD 9.298,09 (The World Bank, 2020a). The nation's growth rates have fluctuated over the last years (The World Bank, 2020b).

Studies revealed that "women are less likely to be entrepreneurs and face more disadvantages starting businesses than men" (UN WOMEN, 2018). Thus, enabling women to pursue entrepreneurial opportunities (Hallward-Driemeier, 2011, pp. 2-3) is critical. In Sub-Saharan Africa (SSA), the labor force participation rate of females aged 15 years or older amounted to 59.6 percent

in 2020. Compared to other regions in the world, such as Latin America, East Asia, the Pacific region, North America, and the European Union, more females are economically active in Sub-Saharan Africa. However, Namibia (54.3 percent) reported lower rates than overall SSA (The World Bank, 2022a).

Female entrepreneurs are recognized to be a source of economic growth and development that is, however, constrained by many factors (Etim & Iwu, 2019, p. 2). Generally, women's economic empowerment (WEE) is crucial to achieving gender equality according to the 2030 Agenda for Sustainable Development by the United Nations (UN) and boosting economic growth (UN WOMEN, 2018).

The concept of WEE implies that females can succeed and advance economically while they can make economic decisions and control resources and earnings (Golla et al., 2011, p. 4). They can engage in and profit from development processes (Eyben et al., 2008, pp. 9-10). WEE consists of economic advancement (economic gain and success), power (control over resources), and agency (ability to define and make decisions) (Golla et al., 2011, p. 4).

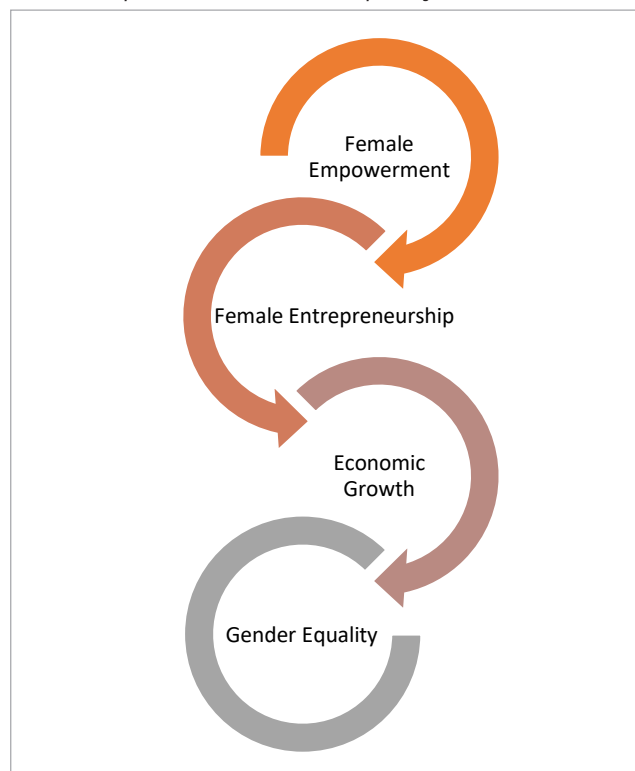
Recent literature suggests factors promoting women's economic empowerment, such as entrepreneur networks, collective action, education, training, and mentoring programs. Besides, capital support from institutions, a balance of paid and unpaid work, and access to property, assets, and financial services are crucial factors. Furthermore, social protection, labour market policies, fiscal policies, and a gender-responsive legal and institutional framework may empower women (Mandipaka, 2014, pp. 1190-1192; Semente, 2019, pp. 12-13; Hunt & Samman, 2016, p. 11; World Bank Group, 2019, pp. 134-135).

It is vital to assess how WEE can influence the rise of female entrepreneurship in SSA. There is an urgency to evaluate existing measures and their contribution to the success of female entrepreneurs. Besides, the effects on the countries' economic development and growth must be considered. The authors recommend the most promising gender-responsive policies and initiatives that could best support female entrepreneurs in Namibia.

This paper emphasizes the significance of WEE in Namibia to promote female entrepreneurship. Factors that contribute to WEE and impact the rise of female entrepreneurship are evaluated. Figure 1 illustrates the relationships between the main topics of this paper.

A comprehensive literature review demonstrates that there is growing attention to WEE and female entrepreneurship,

Figure 1
Relationships between the main topics of this research



Source: Authors' illustration.

as well as the effects on economic growth and development in various countries (Mukorera, 2020; Phillips et al., 2014; BSR & William and Flora Hewlett Foundation, 2017; Botlhale, 2017; World Bank Group, 2019). Most studies addressed WEE or female entrepreneurship in Africa, South Africa, and some of its provinces, Ghana, Kenya, Tanzania, Namibia, Rwanda, Nigeria, Ghana, and Botswana. However, limited research provides a profound understanding of the relationship between WEE and the rise of female entrepreneurship (Mukorera, 2020; Phillips et al., 2014; World Bank Group, 2019). Besides, no recent literature compared the relationship between WEE and the rise of female entrepreneurship in Namibia. This paper aims to deliver in-depth insight into WEE and its association with the rise of female entrepreneurship in the chosen nations. The authors hope to add some value to the limited number of studies available in this specific field and for this distinct geographical area. Therefore, this paper contributes to previous research by covering an essential part of the research gap.

Based on the problem statement, the authors have defined the following research questions:

1. How does women's economic empowerment influence the rise of female entrepreneurship in Namibia?

2. How can specific gender-specific policies and initiatives contribute to the success of female entrepreneurs in Namibia?

The extensive body of previous literature on women's economic empowerment and female entrepreneurship observed interrelationships between the two concepts. It further contains recommendations to support female entrepreneurs, including several helpful policies and initiatives. Literature focuses on the positive impact of empowered women on a nation's economy. Therefore, the authors defined the subsequent assumptions that are investigated in this paper:

- Women's economic empowerment impacts the emergence of female entrepreneurship in Namibia.
- Certain factors, like gender-specific policies and initiatives, influence the success of female entrepreneurs.
- The promotion of female entrepreneurship has a positive effect on economic progress.

Literature Review

A rapidly growing body of studies deals with gender equality and its interdependence with various countries' economic growth and development. Gender equality is the parity between females and males and involves equal rights, responsibilities, and opportunities for both genders. It acknowledges diversity and recommends the consideration of the interests, needs, and priorities of females and males. Gender equality is a human right that affects the sustainability of human development and serves as an indicator for the latter (United Nations, n.d.). The promotion of gender equality helps in realizing "inclusive" growth, which refers to growth that guarantees equal access to opportunities for all members of society. Studies found a two-way causal relationship between inclusive growth and equity (Asian Development Bank, 2013, pp. 5-6). Gender equality may not only promote economic growth but can also reduce poverty and drive social development. Access to decent work enhances women's self-confidence, social status, and security and positively affects women's families (Otoabe, 2014, pp. 1-2).

If gender equality is not given, gender gaps in education are problematic due to the following reasons (Grantham et al., 2021, p. 79):

- they decrease the employment of women, leading to a smaller workforce;
- they limit the positive effects of education on growth,

like lower fertility rates and child mortality, as well as knowledge transfer to subsequent generations;

- smaller talent pools;
- female-intensive export industries contributing to rapid economic growth are not promoted if significant gender gaps exist.

In addition to the before-mentioned effects, gender gaps in the labour market decrease women's household bargaining power (Grantham et al., 2021, p. 79). Across Africa, Namibia had the second-highest gender parity score of 0.72, which signifies medium inequality (McKinsey Global Institute, 2019, p. 5).

As for the connection between WEE, economic growth, and gender equality, it has been discovered that empowerment is central to achieving gender equality and increasing economic growth (UN WOMEN, 2018). Subsequently, the relevance of gender equality for economic growth should be highlighted – several studies listed constraining and supporting factors for women.

A study in South Africa revealed that economic development could positively affect gender equality in labour force participation. Especially in South Africa, policies should focus on improving economic development and increasing labour market opportunities for South African women. Furthermore, direct labour market intervention by the government was suggested. In particular, the government should increase the quota of female employees in industrial sectors and specialized jobs in the service sector. In addition, they shall initiate and support adequate work-related training programs, provide access to childcare facilities, and establish flexible work contracts (Ruiters & Charteris, 2020, pp. 12-13).

A causal relationship between the gender gap and GDP growth (per capita) and real GDP per capita could be confirmed in both OECD and developing countries. In developing countries, gender equity leads to long-run GDP growth and an improvement of a nation's human capital. However, this does not apply to OECD countries since specific literature suggests that rising equality negatively affects OECD output. Economic progress can generally support closing the gender gap and encourage equity. On the one hand, closing the gender gap in education is recognized as the most relevant factor for increasing a developing nation's real GDP per capita. Gender equality in economic participation and opportunity and political empowerment are other essential factors.

In the example of several Asian economies, rising gender equality can lead to economic growth if women's time is allocated differently and human capital is expanded. Complete removal of gender inequality could lead to an increase in

per capita income. Gender equality policies targeting the decrease of childcare costs can positively affect aggregate output growth (Kim et al., 2016, pp. 1, 23).

In addressing the issues of inequality at work and in society and the lack of financial inclusion in African countries, most African women were employed in the informal sector, which involves jobs with low wages and only a few perspectives of progression. Education and financial and digital inclusion of women is below the global average, and records of gender-based violence represent a severe issue (McKinsey Global Institute, 2019, p. vi).

Expanding on the before-mentioned aspects, specific suggestions to promote gender equality shall be provided in the subsequent section. Due to the close connection between female empowerment and gender equality issues driving or constraining entrepreneurship, the authors regard the stimulation of gender equality as highly relevant.

Various initiatives can increase gender equality. Suggestions cited in the previous section include policies focusing on improving economic development, direct labour market interventions by the government, female quotas, work-related training programs, the provision of childcare facilities, as well as flexible work contracts (Ruiters & Charteris, 2020, pp. 12-13). Besides, investments in education and training programs and gender equality policies targeting the decrease of childcare costs were mentioned (Ghosh & Ramanayake, 2020, p. 13). Awareness of the necessity of female workers shall be built, everyday work must be controlled and prohibited, political empowerment and certain tax advantages can be favourable to women, and compliance policies should integrate gender equality. Furthermore, building networks and aiding women can be beneficial (Habrich, 2020, p. 106).

Economic and social policies and practices can promote gender equality in the labour market. Measures should identify and tackle limitations or barriers for females entering the labour market. Besides, policies shall be gender-sensitive, and good practices must be employed in a comprehensive macroeconomic development strategy focusing on productive employment and decent work (Asian Development Bank, 2013, p. 2). The gender-responsive macroeconomic theory considers norms and the institutional environment that affect women's participation in the workforce (Asian Development Bank, 2013, pp. 7-14).

The before-mentioned recommendations to promote gender equality should be regarded as complementary since WEE has been recognized as a central factor in achieving gender equality and increasing economic growth (UN WOMEN, 2018).

Methodology and Research Design

The research aims to get an in-depth insight into women's economic empowerment and to recognize the most relevant factors and how they influence female entrepreneurship in Namibia. Hence, the excellent research approach is exploratory. Due to the complexity of the topic, the authors chose exploratory over conclusive research, which provides a profound understanding of a research problem (Malhotra, 2020, p. 92). Besides, qualitative research is suitable for examining complex phenomena. Participants may find it challenging to provide sufficient information by answering structured questions, which are more common in conclusive research (Malhotra et al., 2017, p. 154; Malhotra, 2020, p. 93).

The authors' chosen methodology is a case study analysis, a qualitative and exploratory research method (Dul & Hak, 2008, pp. 4-6, 24). When research questions are formulated as "how" or "why" questions, the case study is explanatory (Yin, 2018, pp. 43-44). The authors applied the case study approach due to the complexity and broadness of the topic of women's economic empowerment and its impact on the rise of female entrepreneurship.

A case study can provide an in-depth insight into a research problem while considering its context, which requires the scrutiny of various data. A method called "data triangulation" is helpful in this context, as it can improve the construct validity of the study. It refers to collecting information from several sources to develop overlapping evidence. Therefore, the following indices were regarded as the most suitable to provide valuable insights into the investigated issues:

- FLFP rate by The World Bank
- Self-employment rate by The World Bank
- Women, Business and the Law Index by The World Bank
- Global Gender Gap Index by the World Economic Forum
- Gender Development Index by the UNDP
- UNDP Women's Empowerment Data
- Global Entrepreneurship Monitor Data
- Doing Business Index (Starting a Business) by The World Bank.

After the desk research, primary data was collected. The authors performed four online semi-structured in-depth expert interviews. The authors conducted semi-structured interviews to enable participants' flexibility while maintaining structured interviews with comparable outcomes. The in-depth expert interviews were performed

between April and June 2022. The participants were asked questions related to gender equality, entrepreneurship framework conditions, policies and initiatives of WEE, as well as women and economic development. In the first section, the questions let interviewees assess developments of the FLFP and female self-employment rates, the importance of female entrepreneurship over wage employment, the significance of the informal sector, and the consequences of economic empowerment on gender equality. The second part described entrepreneurial framework conditions and female entrepreneurs' challenges. The third segment aimed to describe the relationship between WEE and female entrepreneurship. In addition, the relevance and implications of specific policies and initiatives to empower female entrepreneurs were evaluated. The fourth part of the interview helped to explain the relationship between the FLFP and the economy. The role of female entrepreneurs and the importance of WEE for the promotion of economic growth were questioned.

Table 1 shows the characteristics of the chosen participants whose personal data was omitted for data protection.

The authors' strategy was to rely on theoretical propositions relating to the assumptions made. This strategy implies the study's goal and design-build on theoretical propositions, involving research questions and a literature review. It supports structuring the analysis, highlighting the context and concepts proposed by existing literature that needs to be investigated. It further helps assess if the study's assumptions are valid (Yin, 2018, p. 243).

For this study, the time-series analysis covered the timeframe 2000 - 2020 for the indicators of GDP per capita at PPP and the FLFP rate. Those two indicators provided sufficient data and promised to deliver beneficial results if analysed for a specific time interval. The timeframe of 20 years appeared to be adequate, as it considers various economic and regulatory developments while guaranteeing

the availability of comprehensive and valid data.

This study's interviews were transcribed. As the transcription process is time-consuming, software was used to assist the researchers. Data reduction involves data coding, which separates data into meaningful fragments with references. It combines interview responses and data obtained from other sources into categories. Coding lets the researcher derive conclusions and assume implications (Malhotra et al., 2017, pp. 243-244, 246). Mayring (2015) recommends two types of content analysis that describe how categories can be defined. Researchers may either choose (a) a deductive approach which entails a system of pre-defined categories, or (b) an inductive method that lets the author derive categories from collected data. Mayring (2015) highlights the relevance of the inductive approach for qualitative content analysis, which involves open coding and aims to explain the gathered material realistically (Mayring, 2015, pp. 85-86). The interview questions were semi-structured, generating data that could not be integrated helpfully if categories were pre-defined. Therefore, the authors chose to apply an inductive approach to incorporate the variety of newly gathered information. The data were merged into Microsoft Excel sheets per country, sorted into four categories and 13 to 14 subsections. The subcategory on women's challenges was split into 6 to 7 dimensions. The subgroup which contained measures was divided into 11 to 12 subsets. The authors applied data triangulation and asked the study participants to elaborate more on ambiguous statements to increase the study's validity.

Results and Discussion

Gender-related indices

Gender-related indices help to explain the level of empowerment in Namibia. The following indices were

Table 1

Participants in in-depth expert interviews

	Namibia
Female entrepreneurs	Namibian entrepreneur, Garment producing business
	Namibian investment company founder, Tech Start-Up, and Event management
Women's Empowerment and Entrepreneurship Organizations/Institutions	SME Development Officer and Head of membership services at the Namibian Chamber of Commerce
	English teacher, Namibian High School

Source: Authors' own illustration

used to describe the current situation: The Women, Business and the Law Index, the Global Gender Gap Index, the Gender Development Index by the UNDP, UNDP Women's Empowerment Data, and data from the Global Entrepreneurship Monitor, as well as the Doing Business Index. Conclusions from the indices were discussed in expert interviews.

The WBL Index describes how legal gender discrimination affects female employment, entrepreneurship, and the economy. Namibia attained an overall score of 86.3 out of 100. Namibia scored highly on the dimensions of women's decision to work, pay, marriage, assets, and pension. However, mobility, parenthood, and entrepreneurship required reforms for better equality. The score of 75 for the entrepreneurship dimension signified that there were constraints on females starting and operating a business. No provisions in the law prohibit women's credit access discrimination (The World Bank, 2022b).

The GGGI helps to compare progress towards gender parity globally and shows gaps in gender and empowerment dimensions (World Economic Forum, 2021, pp. 5, 8). In 2021, Namibia ranked 6th out of 156 countries with an overall GGGI score of 0.809. Generally, Namibia is improving its score substantially and is moving towards parity. Regarding economic participation and opportunity, the country scored 0.794, which was visibly higher than 0.614 in 2006. In terms of educational attainment, Namibia scored 1.00, which signified parity. The country attained 0.980 points for health and survival, a few more than in 2006. Namibia significantly improved in political empowerment, from 0.172 points in 2006 to 0.463 points in 2021. However, there was still great potential for development towards parity. These improvements signal that the country is steadily closing gender gaps (World Economic Forum, 2021, pp. 291-292). The country performed better than the average SSA, with a GGGI score of 0.672 (World Economic Forum, 2021, p. 7).

The GDI is a ratio of female to male Human Development Index (HDI) values. Among other sub-indices, it covers the HDI, expected years of schooling, mean years of schooling, and the estimated GNI per capita. A value close to 1.00 indicates parity and a small gender gap. In 2019, Namibia's HDI rank was 130, and had medium human development. The country had a GDI value of 1.007. Females' HDI value was 0.648, which was lower than the 0.643 of males. Women were expected to attend 12.7 years of school compared to the 12.5 estimated years for men. Women's mean years of schooling amounted to 7.3 years in contrast to males, who attended school an average of 6.7 years. In addition, females' estimated GNI per capita was USD 8,482, compared to USD 10,287 for men. The gender gap appeared small, and

Namibia was moving towards parity. Namibia's GDI was more significant than the SSA average of 0.894. The country also had a higher HDI than the SSA average of 0.516 for females and 0.577 for males. In addition, the expected years of schooling were higher than the SSA average of 9.5 years for women and 10.6 years for men. Likewise, the mean years of schooling were higher than the SSA average, which was 4.9 years for females and 6.7 years for males. The GNI was much above the SSA average of USD 2,937 for females and USD 4,434 for males (UNDP, 2019a).

The UNDP Women's Empowerment Data covers information on socio-economic empowerment. Namibian females' share of senior and middle management employment amounted to 48.2 percent between 2009 and 2019 (UNDP, 2019b). Interviewee 3 claimed that organizations in the capital city of Windhoek are not uncommon to find organizations owned, run, or managed by women.

In 2017, 80.7 percent of Namibia's female population aged 15 and older had an account at a financial institution or with a mobile money service provider. Hence, Namibia performed better than the overall SSA. These percentages grouped Namibia into the top third of all studied countries. Regarding the days of mandatory paid maternity leave, Namibia's government and employers granted mothers 84 days. Hence, the country was found in the bottom third of all countries, undershooting the SSA average of 91 days (UNDP, 2019b).

The GEM database lists statistics on entrepreneurial framework conditions. The data demonstrate (Global Entrepreneurship Monitor, 2021) that in 2013, Namibia had great potential for improvement due to the following results on a nine-point scale:

- Entrepreneurial framework conditions regarding entrepreneurial finance 2.60 points;
- Governmental support and policies 2.95 points;
- Government entrepreneurship programs 2.39 points;
- Entrepreneurial education at school stage 2.77 points;
- Entrepreneurial education at post-school stage 3.10 points.

Due to the lack of recent data, other indicators and expert interviews are considered valid assumptions about Namibia's entrepreneurial framework conditions.

The Ease of Doing Business Index ranks 190 countries based on their performance across several topics that are related to doing business. In 2020, Namibian women and men needed about 54 days to start a business, costing

8.9 percent of income per capita. The total number of procedures to register a firm was 10 for both genders. Compared to the SSA average, Namibia performed better regarding the cost but worse in terms of procedures and time. In SSA, females needed 36.3 percent of their per capita income and an average of 7.5 procedures to start a business. Sub-Saharan African women's mediocre time to start a business amounted to 21.6 days, less than half of the 54 days in Namibia. Namibia ranked 173rd out of 190 listed countries regarding registering property. It was followed by starting a business, trading across borders, and resolving insolvency. Namibia had the 104th Doing Business Rank, with an overall score of 61.4. These rankings indicate a problematic environment for entrepreneurs, requiring significant improvements (World Bank Group, 2020b).

Female labour force participation

The FLFP rate is lower than the LFPR of males. It illustrates, however, that the gap is getting smaller. Compared to a gap of 14.5 percent in 2000, the difference between the FLFP rate and LFPR of males only amounted to 7.7 percent in 2020. The FLFP rate fluctuated slightly over the investigated timeframe and reached 54.3 percent in 2020, compared to a 62 percent participation rate of males (The World Bank, 2022f). The time series by The World Bank is based on International Labour Organization (ILO) estimates and has been harmonized for better comparability across countries and over time (The World Bank, 2022c).

Data illustrate the disparity between genders in Namibia. However, the statistics do not include unpaid workers or those employed in the informal sector (The World Bank, 2022c).

Statistics show that everyday work is highly relevant in Namibia, amounting to more than half of the country's total employment. The numbers of informal workers are significantly higher in rural areas. Informal work is widespread among Namibian females. The sector occupied 61.2 percent of the total female workforce in 2018. The highest share of informal employment was found in private households, as well as in the sector of agriculture, forestry, and fishing. In addition, the importance of informal work in construction, manufacturing, wholesale and retail, and accommodation and food services are not to be underestimated (Namibia Statistics Agency, 2018, p. 54).

Between 1999 and 2019, the share of female self-employment of total female employment was continuously higher than that of males. In 1999, self-employed females made up a share of 46.7 percent of total female employment in Namibia. The share declined between 2012 and 2016

before it rose to 43.5 percent in 2019 (The World Bank, 2021c). In general, Namibian females' share of total female and male self-employment was 56.25 percent in 2021, while males constituted 43.75 percent (ILO, 2021). The gap is narrowing, amounting to 10.19 percent in 2019. The World Bank applies a broader definition of self-employment than the definitions of entrepreneurship in chapter 2 (The World Bank, 2021a). Hence, it may also include self-employed people who are not directly referred to as entrepreneurs.

The assessment of indicators suggests that Namibia is gradually closing gender gaps, performing better than the average SSA for the GGGI. It has improved economic participation and opportunity and has a perfect score for educational attainment. Despite significant improvements, there is a potential for political empowerment, which was proved in the interviews. The interviewees believed that WEE would help to reduce poverty, patriarchal structures, and gender-based violence, close the gender gap, improve economic participation and opportunity, as well the political representation of women. The gap in education and executive positions were perceived to be minor. Namibia generally has medium human and high gender development, outperforming the SSA averages. The gender gaps in HDI, schooling, and GNI appear small, and Namibia is moving towards parity.

Nevertheless, the country's HDI rank and mean years of schooling emphasize the importance of further improvement. Namibia is in the top third of countries regarding its share of females in management and financial accounts. However, the country performs poorly in terms of maternity leave. The interviews confirmed the presence of females in management positions. Namibian females benefit from work and pay laws, marriage, assets, and pensions. However, the nation's administration must enhance women's mobility, parenthood, and entrepreneurship regulations. Based on the GEM results, entrepreneurial finance, governmental support and policies, entrepreneurship programs, and entrepreneurship education in schools must be improved. The interviewees confirmed this observation. Also, the Doing Business Index describes challenging entrepreneurship framework conditions. The most problematic areas mentioned were registering property, starting a business, and trading across borders. Interviewees mentioned time-consuming and costly but easy procedures. The conditions might, however, be dependent on the industry. According to interviewees, entrepreneurs receive institutional support in registering their business, but greater access to information would be needed. Overall, some interviewees believed that there is a robust support system for female entrepreneurs through finance, training, and entrepreneurship programs, laws, and policies. Despite some favourable conditions,

the interviewees recognized the following challenges for women entrepreneurs in Namibia:

- Education;
- Access to finance and other resources;
- Access to information;
- Limited access to technology and the internet;
- Business networks;
- Balancing work and family life;
- Socio-cultural norms;
- A lack of social protection;
- Deficiencies in support of the informal sector.

Subsequently, the level of empowerment, the FLFP, and self-employment rates are reflected. Namibian females' official LFP rate is lower than the one of males. Official numbers of self-employed women are higher than those of men. LFP and self-employment rates do not indicate significant increases, which could indicate the necessity of extended empowerment to raise numbers. According to the interviewees, a large informal sector, lack of education and literacy, teenage pregnancy rates, social norms, and high unemployment influence participation rates negatively. However, they recognized increased enablement of women for economic participation. The interviewees confirmed the benefits of WEE.

Statistics on self-employment rates and results from interviews show that, on the one hand, a large part of women is working on their account out of necessity and a lack of attractive wage employment opportunities. On the other hand, many women become independent entrepreneurs and generate income. The consistent FLFP rates and slight fluctuations in self-employment could be linked to the previously described challenging entrepreneurial framework conditions and constrained economic opportunities for females. The author assumes excellent potential for women's economic empowerment in Namibia. Government policies and initiatives can help to empower women.

Policies and initiatives

The literature lists several policies and initiatives that shall empower women and help female entrepreneurs across various countries. These measures were assessed in expert interviews to evaluate their relevance, implications, and how they contribute to the success of female entrepreneurs in Namibia.

First, the direct labour market intervention by the government through tax advantages or female quotas was reflected upon by Interviewee 1. The expert stated, "I think that's a very relevant and important incentive that can be given to female entrepreneurs." She believed that currently, such measures are not implemented. Interviewee 2 claimed that policies exist and that in hiring processes and government tenders, preference would be given to women, people with disabilities, and previously disadvantaged individuals. Interviewee 3 believed in the advantages of a direct labour market intervention by the government. She was however not aware if female quotas or tax advantages are currently in place. Interviewee 4 added to this observation that a direct government labor market intervention will ensure equal market access. To support informal entrepreneurs, Interviewee 1 perceived a need to amend policies and regulations to make them more inclusive and lenient.

Economic progress

Over the past two decades, Namibia's GDP per capita at PPP increased from USD 5,202 in 2000 to USD 9,298 in 2020 (The World Bank, 2022g).

Namibia is one of the world's nations with the lowest population density. It is an upper-middle-income country rich in natural resources. Namibia became independent in 1990, and since then, foreign investments and good governance have helped to promote economic growth and stability. Despite some economic growth, unemployment rates are high (app. 20% in 2020). The mining sector is vital to the nation's economy and contributed around ten percent to the GDP between 2014 and 2020. Nevertheless, it only employs a small fraction of the labour force. The agricultural sector occupies around 30 percent of the workforce but is less relevant to GDP. The climate makes agriculture vulnerable. In addition, the services sector contributed more than 60 percent to the nation's GDP in 2014, and 59% in 2020. Manufacturing becomes less and less critical in terms of GDP, but the sector is an essential provider of jobs (Herrington & Kew, 2018, pp. 30-31; WTO, 2014b, pp. 205-209). The country's economy relies on international trade, of which mining dominates exports (WTO, 2014b, p. 209). Namibia's economy is expected to experience moderate growth (Atlas of Economic Complexity, 2019b).

The entrepreneurship framework conditions are challenging, there is great potential for women's economic empowerment, and the FLFP and self-employment rates do not fully exploit their potential. At the same time, Namibia's GDP per capita at PPP has fluctuated but increased gradually, diminishing between 2019 and 2020. Based on the assumptions of

recent literature and interviewees, economic growth could be further promoted through human capital and women's empowerment.

Conclusion

The analysis of women's economic empowerment and its impact on the rise of female entrepreneurship in Namibia emphasized the importance of WEE. Factors that contribute to WEE and impact the rise of female entrepreneurship were evaluated. Specific policies and initiatives to drive WEE and the rise of female entrepreneurship were recognized. In addition, positive effects on the country's economic progress and achieving gender equality were identified.

It was found that Namibia has greater equality between genders than SSA overall. Likewise, in Namibia, gender development and human development, schooling, and gross national income were more favourable than, on average, in SSA. Namibia's situation in terms of the gender gap in gross national income was found to be severe. Despite significant improvements, there is potential for political empowerment, which was proved in the interviews. The interviewees believed that WEE would help to reduce poverty, patriarchal structures, and gender-based violence, close the gender gap, improve economic participation and opportunity, as well the political representation of women. Women's participation in management positions seemed to be on the rise.

The entrepreneurship framework has potential for improvement in Namibia. The interviews confirmed challenging conditions, which, however, seem to improve. The significant barriers were identified as education, finance, and other resources, access to information, low ICT adoption, balancing work and family life, socio-cultural norms, a lack of safety and social protection, and a lack of support for the informal sector.

In Namibia, female labour force participation was considered lower than their male counterparts. Obstacles such as high unemployment, the dominance of the informal sector, gender discrimination, and limited access to resources influenced low participation rates. According to the interviewees, a large informal sector, lack of education and literacy, teenage pregnancy rates, social norms, and high unemployment influence participation rates negatively. However, they recognized increased enablement of women for economic participation. The interviewees confirmed the benefits of WEE.

To raise women's workforce participation and female entrepreneurship, WEE was identified to be crucial.

Based on the research outcome, the authors recommend the implementation and enforcement of the following empowering measures to enable women and female entrepreneurs:

- The government should directly intervene in the labor market in Namibia, for instance, through tax advantages or female quotas;
- Policies and more significant support for the informal sector are required to be enhanced, i.e., through better regulation of the sector, mentorship and support facilities, social protection, access to facilities, funding and education, access to business networks and technology;
- Namibia must enable a constitutional, legal, and institutional reform as well as include more women in policy-making;
- Namibia should review, adapt, strengthen, and enforce gender-responsive laws and policies;
- Extended access to resources, assets, and institutions needs to be enabled. Namibian authorities and institutions should also enhance information dissemination;
- Namibia's authorities must provide female entrepreneurs' access to finance, micro-finance, and private funding institutions; institutions must implement simpler processes and supervise the distribution of funds; education towards financial literacy will be crucial;
- Namibia must expand ICT adoption, promote digital inclusion, and provide ubiquitous access to electricity;
- Initiatives and expenditures for targeted education and training programs for females must be implemented;
- Gender-responsive macroeconomic policies shall be considered as a measure in Namibia;
- The country must enable more extraordinary women's collective action and leadership, mentoring, entrepreneur networks, and associations;
- The country's administrations shall help in educating citizens to shape socio-cultural norms and attitudes that benefit and empower women; men must be included in this movement;
- A balance of paid and unpaid work shall be enabled through affordable and approved childcare facilities, nannies, and flexible work schemes;
- More inclusive social protection needs to be offered to women.

The results of this research confirmed the authors' assumptions that women's economic empowerment impacts the emergence of female entrepreneurship in emerging markets. It was confirmed that there might be a strong connection between WEE and female entrepreneurship. The two concepts may be interrelated, and entrepreneurship can be a means of empowerment. Women entrepreneurship can elevate women's economic, financial, and social status and lead to gender equality. WEE was identified to be vital to creating successful entrepreneurs. As expected, the research further demonstrated that selected gender-specific policies and initiatives could influence the success of female entrepreneurs. The interviewees saw a significant benefit in previously mentioned empowerment measures.

Finally, it was found that promoting female entrepreneurship can positively affect Namibia's economic progress. In addition, it was confirmed that women entrepreneurs could drive economic growth and development in Namibia. They create jobs, alleviate poverty, improve welfare, and stimulate innovation. WEE helps female business owners to sustain and grow their companies and contribute more to the country's GDP. Hence, WEE can increase society's wealth and foster sustainable growth and development.

However, the importance of the informal sector was surprising. Also, socio-cultural norms (such as the indicators that measure perception of the social values towards entrepreneurship from the GEM Adult Population Survey) seem to influence women entrepreneurs' opportunities more than expected significantly. In addition, the authors did not anticipate ICT adoption and lack of access to electricity to be a barrier to a great extent.

In response to the problem statement, which highlighted women entrepreneurs' disadvantaged situation, the authors emphasized the significance of WEE for female entrepreneurs. The identified research gap could be reduced by providing an in-depth insight into the link between WEE and female entrepreneurship. The research questions were answered effectively through a case study analysis, and a great understanding of the underlying issues and their influences was delivered. It was beneficial to combine data from various sources to ensure the validity of the results.

The authors recommend further research on how socio-cultural norms can be shaped in the Southern African Development Community (SADC) region. In addition, additional research will be required to describe how greater access to finance can be enforced. Due to the significance of the informal sector, the authors suggest that future studies could address initiatives to support informal entrepreneurs explicitly. As a lack of political empowerment was recognized, future studies could address this issue. Furthermore, research on the promotion of greater digital inclusion will be beneficial. Finally, the authors recommend an investigation of the most effective gender-responsive laws and policies. It might be helpful to assess the laws and policies of prosperous nations in this regard.

Based on the findings, the authors believe that if Sub-Saharan African women entrepreneurs are empowered adequately, they transform into successful entrepreneurs and contribute to their nation's economic growth and sustainable development. WEE will be vital to shaping a prosperous future for disadvantaged females in Namibia.

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Vpliv ekonomskega opolnomočenja žensk na rast ženskega podjetništva v Namibiji

Izvleček

V tem članku avtorji raziskujejo pomen ekonomskega opolnomočenja žensk in njegov vpliv na rast ženskega podjetništva in človeškega kapitala v Namibiji. Raziskava vključuje analizo študije primera s štirimi poglobljenimi intervjuji s strokovnjaki. Triangulacija podatkov zagotavlja veljavnost študije, primer pa je bil proučen s pomočjo ujemanja vzorcev. Rezultati kažejo, da se podjetnice soočajo z izzivi, kot so dostop do virov in izobraževanja, družbeno-kulturne norme, pomanjkanje socialne zaščite ter velik in nezaščiten neformalni sektor. Vlada in institucije spodbujajo opolnomočenje žensk z neposrednim posegom na trgu dela, podporo neformalnemu sektorju, ustavnim, pravnim in institucionalnim okvirom, ki upošteva vidik spola, izvajanjem in nadzorom zakonov in politik, ki upoštevajo vidik spola, ter dostopom do virov in izobraževanja. Poleg tega ženske potrebujejo digitalno vključenost, podjetniške mreže, socialno zaščito in spremenjene družbeno-kulturne norme. Če bodo podjetnice ustrezno opolnomočene, bodo prispevale k človeškemu kapitalu, gospodarski rasti in razvoju držav.

Ključne besede: enakost spolov, politike, ki upoštevajo enakost spolov, žensko podjetništvo, človeški kapital, Namibija