



Relationship between mitigation factors and constraints on women entrepreneurship in Kabwe district

William Phiri Abwino, Nobutu Mooka Kalenga

The University of Zambia, Institute of Distance Education (IDE), Graduate School of Business, Lusaka, Zambia

Abstract

Women entrepreneurship has great potential in eliminating poverty and developing people's economies. The success of it requires supporting women to survive the constraints through targeted mitigations. This current study focused on the relationship between mitigation factors and constraints hindering women entrepreneurship in Kabwe District. The research was a mixed method, convergent parallel design. The sample utilized a stratified sampling as it comprised of women with different levels of entrepreneurship. The research instruments (methods) for collecting data in this study were focus group, questionnaire and interviews. The quantitative data was analyzed for frequencies of constraints and mitigations among women entrepreneurs. Then the relationship between constraints and mitigations using Spearman rho correlation test was done. The Mann Whitney U-test for differences in awareness of constraints and mitigations in the entrepreneurs and non-entrepreneurs was done. Qualitative data was analyzed for themes. Qualitatively, women raised issues of fear of venturing in business, lack of time and its management, skills of budgeting, time management, village banking and encouraging women to be independent. The findings showed 97% of women constraints in access to capital, 93% lacked knowledge on sources of capital, 90% cited lack of access to support networks. The study found that 93% of participants thought that knowledge of specific sources of finance as mitigating while 63 % thought that mandating entrepreneurship is helpful. Business skills were found to be strongly correlated with constraints but it was found that there was no difference in awareness on constraints and mitigations in either the group doing business and those not involved. Findings of the study have implication on recommendation for sound policies on training and mentorship on entrepreneurship, women access to financial support and the role of non-governmental organization in areas of mitigations and sensitization on constraints.

Keywords: mitigation factors, constraints and women entrepreneurship

Introduction

Entrepreneurship as an activity has been prevalent among men than women. Women started experiencing problems which included poverty and destitution, especially after the loss of their husbands. They had no option but to engage in entrepreneurship activities to lift their standard of living. According to Audretsch et al (2006), entrepreneurship is increasingly recognized as a crucial element in fostering economic development and growth. The rise of more progressive ways of thinking, popularity of women boosted by feminism rendered a wave of support and acceptance to women entrepreneurs (Bostwick, 2009; Walker, 2016) ^[6, 27]. Women got involved in activities such as dressmaking, black hair care, traders in goods, merchants with ships and steel business (Phyllis & Witleb, 1992; Clifford, 2013) ^[24, 9]. Walker (2016) ^[27] traded and marketed her hair care products successfully such that she became the first African American Female millionaire.

More women were successful as it is revealed by Bostwick (2009) ^[6]. In 1938, Hattie Moseley Austin dealt in selling chickens after her husband died and established Hattie Chicken Shack in Saratoga Springs in New York. This is clear evidence that women can be successful in business. It can also be concluded that entrepreneurship can lift the standard living of people as well as alleviate poverty.

Despite all the possibilities of women entrepreneurship, poverty in Zambia still remains predominant. The poverty levels are at 76.6% (Central Statistical Office, 2015) ^[7]. Furthermore, National and provincial poverty indices are averages and behind those averages are widely varying

poverty rates at the sub province and sub district level. Participation of women in entrepreneurship in Zambia is very low. According to the unpublished information obtained from Kabwe Chamber of Commerce, there are one hundred fifteen registered companies and out of these only fourteen (14) are owned by women. Hence, the current study attempted to establish the cause of low participation in the district.

Very recent studies have shown that very little has been written about women entrepreneurship in Zambia. Notable studies have been those by Walker (2016) ^[27] focusing on the changes and effects of the macro-economic policy as it relates to indigenous female entrepreneurs in Zambia. Therefore, this current study will add to the paucity of literature in Zambia.

Statement of a problem

The availability of developmental activity such as entrepreneurship is very essential in eradicating poverty among citizenry especially the women. Many wealthy individuals in the world emanated from this venture (Amsden, & Clark, 1999) ^[2]. Entrepreneurship is an activity that can be done by anyone irrespective of gender. Besides that, the government and non-governmental institutions have made several attempts (ILO, 2008) to support entrepreneurship of women. Loans as well to start up and establish businesses can be accessed now from many financial institutions in Zambia. Despite these avenues, participation of women in entrepreneurship has remained low including Kabwe District (Central Statistics Office, 2015). Possible causes which could be acting as constraints

for women not to venture into entrepreneurship may not be fully known. Previous studies in other regions have documented constraints ranging from socio-cultural, economic, psychological, managerial, organizational and policy related (Cheurombo, 2014)^[8]. Only one study looked at mitigation but it was specific to mining. Therefore, it was intended in this study to establish the relationship between mitigation factors and constraints on women entrepreneurship in Kabwe District.

Research objectives

The following objectives guided the study:

1. General objectives

To establish the relationship between various mitigations on constraints hindering women Entrepreneurship in Kabwe district.

2. Specific objectives

1. To establish constraints that hinder women engage in entrepreneurship
2. To establish mitigation factors to constraints that hinder women entrepreneurship
3. To examine the relationship between mitigation factors and constraints on women entrepreneurship

Research hypothesis

The following are the alternative and null hypothesis in the study that looked at the relationship between mitigation

factors and constraints in women entrepreneurship: -

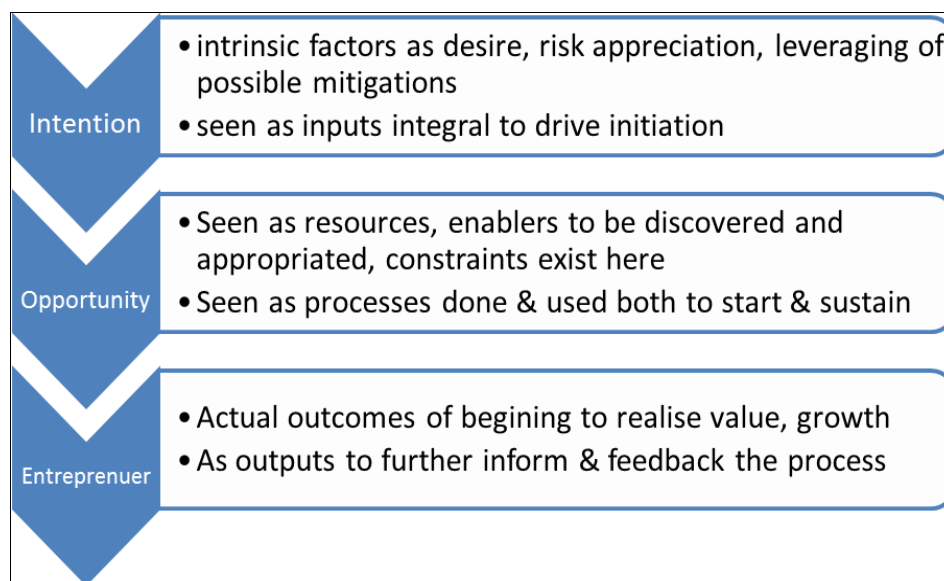
H₀ =There is no relationship between mitigation factors and constraints in women entrepreneurship

H₁ =There is a relationship between mitigation factors and constraints in women entrepreneurship

Theoretical frameworks

This study used a theoretical framework in order to provide sufficient support to explain the need and the relevance of the study. The entrepreneurial value creation theory used in this study explains the entrepreneurial experience in its fullest form, from the intention and the discovery of an opportunity, to the development of the competence, and the appropriation of the reward (Mishra and Zachary, 2014)^[17]. Value Creation Theory explains the study of relationship between mitigation factors and constraints hindering women entrepreneurship. The theory explains the participation, the realization of an opportunity for a new business. Resources also seen as opportunities come out very vividly as a drive to the growth of a business. The absence of these resources becomes a constraint. If an entrepreneur lacks capital to start up or grow a business their intentions would not be realized. The Process at play in the framework to depict variables involved from intention to some Entrepreneurship growth:

Theoretical framework



This diagram illustrates the independent and dependent variable in the current study.

Literature review

The literature review will highlight global, regional and local studies on women participation in entrepreneurship. Below is a summary

No.	Author	Title	Findings	Gap
1.	Parveen Kumar (2015)	A Study on Women Entrepreneurs in India	Challenges faced by women in India were Lack of Education, short of self-confidence, socio-cultural barriers and Lack of finances.	This was studied in India but the current study is in Kabwe District.
2.	William R. Meek (2009)	The Impact of Social Norms on Entrepreneurial Action: Evidence from the environmental Entrepreneurship Context	The analysis was confined to entrepreneurial activity in the solar energy Sector	The methodology in this study was hypothesis and the current study will use research questions.
3.	Boermans Martin A (2012)	Financial Constraints, risk taking and Firm performance: Recent Evidence from Microfinance Clients in Tanzania	Access to finance and Entrepreneurial Behaviour are an integral Part of Economic Development	This study was in Tanzania while the current study will be in Kabwe one of the Zambian District.
4.	Nziku D. M. (2017)	Female Entrepreneurship in Africa.	Strength of Weak Ties (SWT) can be used by African Women Entrepreneurs to Mitigate	This study only looked at entrepreneurship for women but did

			Principal Agent	not research on the relationship between constraints and mitigation factors.
5.	Mumba, E. (2017)	Causes of Failure of Entrepreneurship in Zambia	In this report the findings are that the innovative ideas and entrepreneurship are at the heart of economic growth.	This study was on causes of failure of entrepreneurship will look at mitigation factors.
6.	Kanayuma, G. (2017)	Challenges and Opportunities for Zambian Women	94% agreed that women entrepreneurship plays a key role in a nation’s development.	The sample for study was on women in entrepreneurship only while the current study will draw its sample from all women irrespective of their level of entrepreneurship.

Research methodology

This research was a mixed method, convergent parallel design. The study collected primary data using questionnaires, interviews and focus group from women in Kabwe district. The population included all women in Kabwe District such as marketers, those in formal employment and those that are not in formal employment as well as non-entrepreneurs who are and not employed to allow exploration of the concepts under study. According to Central statistics the total number of female population for Kabwe District is estimated at 103,579 (<http://www.citypopulation.info/php/zambia-admin.php?adm2id=0102>).

The sample in this study was calculated by a simplified formula by Scott (2016) as demonstrated below. With a 90% confidence level, 0.5 standard deviation and a margin of error (Confidence Interval) of +/- 10%

$$\text{Sample size } n = NZ2S2$$

$$Ne2 + Z2S2$$

$$= 103,579 \times 1.6452 \times 0.52$$

$$= 70,071.8409$$

$$700.7184$$

$$= 99.9999$$

$$= 100 \text{ respondents}$$

The sample utilized a stratified sampling as it comprised of women with different levels of entrepreneurship. The researcher had two types of data quantitative and qualitative data. The quantitative was analyzed firstly to check for frequencies in representation of constraints and mitigations among women entrepreneurs. Then the data was checked for the nature of the relationship between constraints and mitigations on the scatter plot. This was followed by Spearman rho test for correlation or relationship between mitigations and constraints. The Mann Whitney U-test was done too to assess for possible differences in awareness of constraints and mitigations in the entrepreneurs and non-entrepreneurs. Qualitative data was analyzed for themes.

Presentation of findings

The findings are presented in the following sections: the depth of participation of women in Kabwe Districts, Constraints faced by women entrepreneurs in Kabwe District, Mitigation factors identified by women entrepreneurship and the relationship between mitigation factors and constraints.

The depth of participation of women in entrepreneurship in Kabwe

Most women are small scale entrepreneurs. The types of the business involved in are salt selling, tomato, charcoal, kapenta, beans, onions, fish, chickens, tailoring, and restaurants. The reason for engaging in small businesses is because of luck of capital.

“I have no enough capital to expand my business that is why I sell charcoal in small packets”.

On the other hand some women enjoy what they are selling *“I went into chicken rearing because it is a good business and it gives enough returns”.*

Further women entrepreneurship in Kabwe is also as a result of necessity just like as it stated in literature (Vossenber, 2013) *“when they saw they were suffering due to economic constraints”.* *“I started business when my husband died.”*

Qualitative data on constraints faced by women Entrepreneurs in Kabwe district

The interviews and focus group was conducted and below was what the respondents had to say

- R1 *“We order things that are very expensive and therefore making things difficult for re-sale”.*
- R2 *“Access of loans are available in the markets, the only challenge is to pay back as business are not able to bring out enough returns”*
- R3 *“Women are looked down as a weaker sex, hence are not considered to be capable of doing certain business such as construction.”*
- R4 *“Some husbands do not allow women to start business because of jealousy.” “Most women do not know the things that are on demand on the market and where to sell their goods in order to make profit”*
- R5 *“Women fear taking risks. They would rather be safe than being sorry” “Women fear to participate in business where they would spend some weeks away from their homes for fear of finding husbands and children to have gone astray”*
- R6 *“We work from 08:00 to 17:00 hrs and the remaining time is for caring the family and sleeping”.*

Qualitative data on mitigation factors for constraints

M1 *“More information should be provided to women on the benefits of entrepreneurship.”*

M2 *“Providing training on financial discipline, focus and self-discipline, skills of budgeting, time management would be of importance to us”.*

M3 *“Making continuous follow-ups on the training done as single trainings are not enough”*

M4 *“Village banking”.*

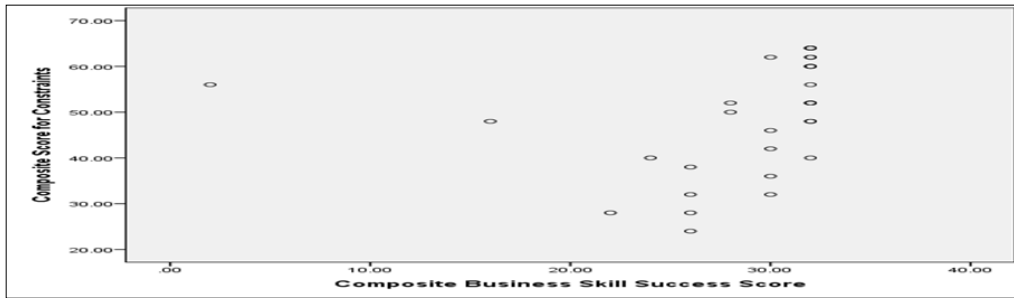
M4 *“Encouraging women to be independent” and “Need to motivate women”*

M5 *“Selling genuine products”*

Inferential statistics on the relationship of constraints and mitigation factors

A scatter plot to assess the nature of the relationship was performed in SPSS Version 22. The result shows an inverse relation where a regression line if drawn from left

descending to the right displays increased constraints overwhelm mitigations. Considering the reported p-value of 0.000 in table 1, there is strong evidence to believe existence of a relationship between constraints and business skills.



Source: Field Data 2023 A spearman rho for correlation was done and the results were as follows:

Fig 1: scatterplot for testing the relationship between mitigation factors and constraints

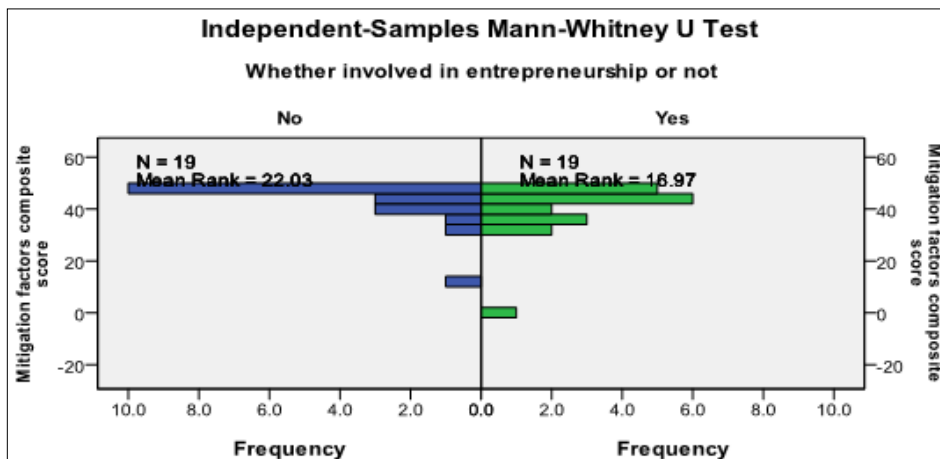
Table 1: Correlation Summary Statistics

		Correlations		
			Composite Score for Constraints	Composite Business Skill Success Score
Spearman's rho	Composite Score for Constraints	Correlation Coefficient	1.000	.618**
		Sig. (2-tailed)	.	.000
		N	30	30
	Composite Business Skill Success Score	Correlation Coefficient	.618**	1.000
		Sig. (2-tailed)	.000	.
		N	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

The results of the spearman’s rho show a statistically significant relationship between business success skills and constraints (p-value <0.001). As shown in the scatter plot the negative correlation reveals the impact of increased constraints on mitigations. The Mann-Whitney test for

differences in groups was also done giving the confidence level at 0.05. The test was done at the same level of significance but this time regarding mitigation factors. The findings were as seen below:



Source: Field Data 2023

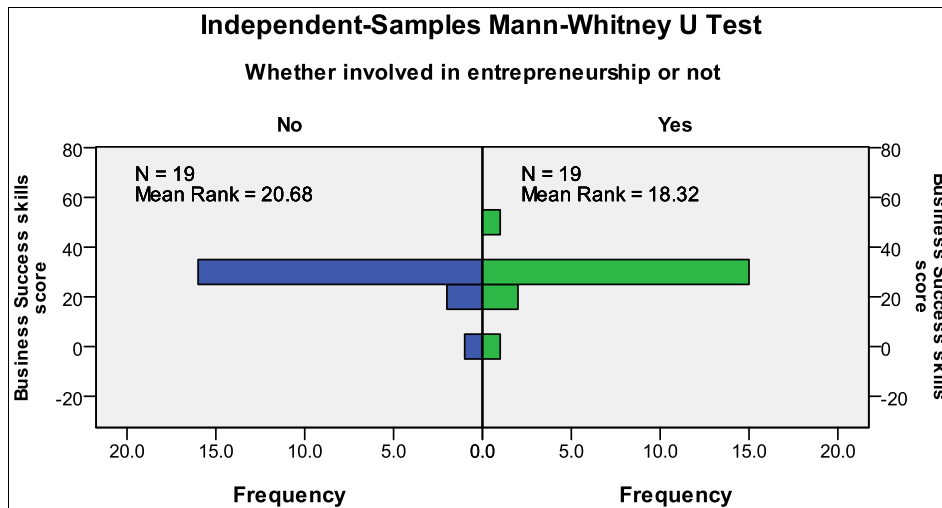
Fig 2

Table 2: Mann-Whitney U-Test

Column	Row	V3
Test	1	Independent-Samples Mann-Whitney U Test
Sig.	1	0.162899887254484
Decision	1	Retain the null hypothesis.
Null Hypothesis	1	The distribution of Mitigation factors composite score is the same across categories of Whether involved in entrepreneurship or not.

Although the mean rank is 22.03 and 16.97 respectively for those not in business and those doing, the results still shows

no difference in the two groups and the null hypothesis of no difference still holds.



Source: Field Data 2023

Fig 3

This study found that there was no difference in the two groups (The entrepreneurs and the non-entrepreneurs). If knowledge levels are the same and those with such knowledge are not starting business, then there could be other factors responsible as seen in the entrepreneurship value creation theory (Mishra & Zachary, 2014) [17]. Things like intent, self-efficacy, opportunity recognition are equally important. Future studies should explore any of these other factors among the women in Central Province

Discussion

As has been seen in the results of this study, a considerable number of constraints face women in their path to start business. This has been found in other studies (Agrawal, 2018). Mitigation factors identified are also in line with what has been noted elsewhere (Mumba, 2017) [18].

1. History of women entrepreneurship in Kabwe district

They reported that their husbands were unable to provide all the needs of the home. Therefore, the goal of their business was to offset what husbands were bringing at home. The other reason that prompted women into entrepreneurship was the death of their husbands. When the husbands die there will be no provision and if not acted upon suffering was crippling in.

2. Description of the types of business done by women in Kabwe district.

Most women are small scale entrepreneurs. The types of the business involved in are salt selling, tomato, charcoal, kapenta, beans, onions, fish, chickens, tailoring, and Restraunts. The reason for engaging in small businesses is because of lack of capital.

3. The constraints that the women entrepreneurs face in Kabwe

This research unveiled several constraints that women in Kabwe face in their entrepreneurship. They face challenges such as: Lack of capital – this is the most constraint that hinder women from participating in entrepreneurship. Nawaz (2009) [19] alludes to lack of capital to be a key factor for women entrepreneurship development. Insufficient access to capital – the women in Kabwe acknowledged the accessibility of capital littered everywhere including markets. Despite this the women cannot access capital

because the interest on the loans is high and they make little profit to return what they owe. William et al (2009) [28] observed that surveys of current and potential entrepreneurs suggest that obtaining adequate access to capital is one of the biggest hurdles to starting and growing a new business. Lack of Basic Education – it was discovered that most women doing business in the district have not gone very far in terms of education. Lazer (2003) [16] equally argues that individuals with balanced skills and familiar with different fields and professions are more likely to become entrepreneurs. Lack of Market Knowledge - Most women exhibited ignorance on what is on demand on the market and where to sell their goods in order to make profit.

According to Saifi (2017) [25] customers always trust those entrepreneurs who come up with unique solutions to solve their problems. Limited access to new markets. Women selling in markets in Kabwe are satisfied with a current situation in Zambia. The only challenge they face is that many women marketeers are not interested in selling in the markets, they prefer vending in the street. This creates a challenge to those in the markets as they are hindered access to customers. Poulton, Kydd and Dorward (2006) [23] justified the importance of market information as having the potentials to market efficiency and strengthen the bargaining position or competitiveness of smaller players. Fear - There was an indication of fearing to venture in business as a result of failing by women in the District under study. According to Basu (2016) [4] is to start small, achieve positive results and build on that momentum. The consistent of achieving positive results on a smaller scale builds momentum. This helps to create the longer success in the long run. Weaker Vessels - Some women in Kabwe feel that women are hindered because they are weaker vessels. Hence causing gender inequality.

Lack of interest and laziness, training and creativeness. Interest is a key to success and if one is lazy nothing can be accomplished. Laziness should not be entertained in entrepreneurship (Kappel, 2019) [13]. Women feel that lack of training is a great retrogressive. If women were creative they would have adding value to their businesses as it is a key to success. An entrepreneur’s mind revolves around new ideas and opportunities for innovation. Creativity allows a person to devise interesting processes which gives so many advantages to entrepreneurs. Lack of time and its

management - Lack of time and its management is very challenging among women. This is more peculiar to the women that are working and those with families.

Time management is very important, it helps to reduce psychological stress resulting from untimely completion of responsibilities and tasks (Sigh, 2018). Lack of Access to Support networks and Mentorship - The women in Kabwe indicated that they don't have support networks and mentorship to help them succeed in their business. Hayton and Cacciotti (2018) ^[10] state that reaching out to mentors who are directly related to the business in question is key and helpful. Lack of access to information and communication technologies. The efficient use of ICT, driven by better high-speed internet is widely recognized as key to raising productivity and stimulating innovation in the global village. Fraud - Women experience fraud on their goods. Mumba (2017) ^[18] attested this as a cause of failure of women entrepreneurship in Zambia. Disasters - It was reported that the roofs of the markets are blown out especially rain season causing damage to goods in the markets. Disasters disrupt economic development and decrease start-up activity in the short-run. Lack of vision – Participants felt that women have no vision in entrepreneurship. Vision brings about daring to explore, challenge, insist, keep pushing and have determination to succeed. Unfavorable business environment. Women in Kabwe District feel that business environment is not favourable. Commodities are expensive due to the economy that is high. Further, there are no good feeder public roads and this hinders some customers from reaching the place of operation. Furthermore, other women feel the market was limited and not good in Kabwe District. Though in the same direction other women do not agree as they say the markets are enough for everybody. The other thing is that despite working so hard the profits attained are very low.

4. Mitigation factors of constraints faced by women Entrepreneurs

Government/NGOs support for women in business venture. The women rated this as very important. They would love to see government and NGOs coming on board to give support to the women in business. Moreover entrepreneurship should be encouraged by the whole society and such supports are critical for motivating entrepreneurial activities in the country. Consulting services for the setting up of businesses – this also was viewed as one of the very important aspects. Securing Finance for Entrepreneurship ventures - The women acknowledged the need for more capital. The European Union has put into place a wide range of programs and subsidies aimed at facilitating investments in start-ups. Management resources leadership – This is an ability to utilize the available resources effectively into a business. The women agreed to this fact as very important. Legal knowledge that contribute to success of entrepreneurship – Having knowledge of law that governs business cannot be overemphasized. (Johnson, 2015). Making the formation of entrepreneurship a government priority. Many governments in the world such as Tanzania have put entrepreneurship as their priority and mandatory activity to be carried out by their citizens (Kushoka, 2018) ^[14].

5. The relationship between mitigation and constraints factors on women entrepreneurship

The 0.618 correlation coefficient between constraints and mitigation factors as shown in table 1 confirms that there is a strong positive correlation between the two variables. The results give a strong evidence to believe H₁. As shown in the scatter plot the negative correlation reveals the impact of increased constraints on mitigations.

Conclusion

It is clear from the findings of this study that the women in entrepreneurship in Kabwe district are affected by constraints just like globally. The constraints range from lack of capital, insufficient access to capital, lack of education, lack of market knowledge, limited access to new markets, fear, lack of interest and laziness, training and creativeness, lack of time and its management, lack of access to support networks and mentorship, lack of access to information and communication technologies, fraud, lack of vision, and unfavorable business environment. Amongst all, lack of capital tops it all.

In light of the above constraints, the women expressed a need for government and NGOs to support women entrepreneurship. The support can be in form of disseminating vital information, training and apprenticeship. Further consulting services was viewed as very important aspect to overcome the challenges that are hindering the growth of women entrepreneurship in Kabwe. When women are availed with these services it goes a long way to support the growth of this venture. Among other mitigation factors are resources management skills, legal knowledge, government making a formation of entrepreneurship a priority. In addition, Zambia should emulate other countries such as Saudi Arabia which encourages its entrepreneurs to build a more vibrant economy basing on businesses as it is a crucial part of this process as global is fast changing. Lamontagne (2014) disclosed the existence of female entrepreneurs in Saudi Arabia that women have taken advantage to move from their social constraints and fulfill their dreams to build their businesses and become a catalyst for change.

The results showed that mitigations (interventions) were significantly related to constraints. The relation between mitigations and constraints is negative. Considering the reported p-value of 0.000 and a correlation coefficient of 0.618 in Table 1, there is strong evidence to believe existence of a relationship between constraints and business skills.

Taking into account that women naturally do not take risks and entrepreneurs are risk or opportunity takers, women require much support as evidenced by the relationship between constraints and mitigations. Adequate intervention will have to be availed in form of skills training, survival strategies, financial literacy, information technology, market research, assertiveness and record keeping among others. Local Chambers of Commerce in Kabwe should be the support base with all information necessary to boost the local economy through women participation. Findings of this study will be disseminated to them including discussion how to implement it in their strategic plan.

Recommendations

Considering a number of constraints identified among women entrepreneurs, the following recommendations emerged: Government and other stakeholders such as NGOs should allocate adequate funds for women entrepreneurship, provision of entrepreneurship training, monitoring and evaluation, good entrepreneurship policies and provide mentorship on entrepreneurship.

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