

Innovations

Entrepreneurship Challenges, Opportunities and Prospects among Women: The case of Hosanna Town, SNNPR – Ethiopia

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Abstract

Background: Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks Hisrich, (2005). **Objective:** The objective of the study was analyzing the Entrepreneurial Challenges, Opportunities and Prospects among Women in the case of Hosanna Town, SNNPR, Ethiopia. **Methodology:** A cross sectional study design was employed using mixed approach where 322 subjects were sampled and approached using two stage stratified random sampling technique. Data analysis was done using descriptive presentation techniques using tables, charts and summary measures of Likert scaled variables and also using One way ANOVA test of mean variation. **Result:** Of the total women engaged in entrepreneurial activities in the Zone those are 1646, only 322 were randomly selected and of whom (315) 97.8% responded to all the questions with non-response rate of 2.2% which is again tolerable. Women entrepreneurs in Hosanna Town having various person demographic factors, economic factors, socio-cultural and policy related factors show that they have no entrepreneurial family; they take entrepreneurship as a last alternative and others.

Conclusion: Engaging youths giving special emphasis in the areas of their challenges is an important way of reducing unemployment and it will of course contribute for zonal development in particular and the country's in general. Many of the factors are subject to socio-cultural like discrimination, prejudice and low level of acceptance.

Recommendations: The other big challenge is less institutional support like banking and financial institutions, TVETs in assisting with on job trainings related on how to update the technical and managerial aspect of their business, other important institutions like electric power, telecommunication and water supply sectors should play their vital role in this aspect.

Key words: 1. Entrepreneurship, 2. Challenges, 3. Opportunities, 4. Prospect, 5. Stratified random Sampling, 6. Cross-sectional design

Background of the Study

In the 21st Century, any country to grow today in the world of intense competition, requires entrepreneurs at the core of the economic development. In the nineteenth century, when there was an upsurge of industrial activities in the western countries, the growth of entrepreneurship in countries like Ethiopia was slow (Bezabih, 2005). During the precolonial and colonial era, the entrepreneur was primarily seen as a trader, money lender, merchant, bound rigidly by caste affiliations and religious, cultural and social forces ranging from the philosophy of karma to the system of the joint family.

The diversification and expansion of industries during the inter war period was encouraged by a tariff policy, which was a deviation from the traditional principle of free trade. The World War II presented abundant industrial opportunities, which could not be properly exploited due to the poor level of industrial infrastructure and other conditions necessary for the growth of industries. Small entrepreneurs received great impetus from the war. British entrepreneurs started plantation and mining under feudal cum colonial conditions.

The European Commission's Best Project defines a female entrepreneur as 'a woman who has created a business in which she has a majority shareholding and who takes an active interest in the decision-making, risk-taking and day-today management (Jiang & Morgan, 1989)

"Global markets and women are not often used in the same sentence, but increasingly, statistics show that women have economic clout—most visibly as entrepreneurs and most powerfully as consumers'. Women's economic empowerment is not just a women's issue, it is at the very core of national development, and the political and economic empowerment of women is a invaluable contribution to sustainable growth and responsible government(Fischer et al., 1993)No nation can attain progress and prosperity without making optimum use of all its resources including its human potential. It is then imperative that women, constituting half of the population must be given their due share in the development process at all the three levels Viz. formation, utilization and benefit distribution of resources.

However this transformation of society is far from over and the women entrepreneurs not only face difficulties while starting up an enterprise but also during the running phase. Globally, they have become a key player in sustaining both social development and economic growth.

Though women's contribution to the socioeconomic well-being of their families and communities through their entrepreneurial activities has received attention from policy makers and researchers, there is still huge barrier in the implementation of the policy direction in involving and enhancing the capacity of the women entrepreneurs (Dzisi, 2008).

Women's engagement in entrepreneurship in developing countries and their experience in self-employment, their contribution to the creation of new businesses and ability to create new jobs, and the consequent reduction in unemployment and poverty are largely invisible in the literature (Khan, 2014).

Researches on entrepreneurial performance, related challenges, opportunities and prospects specially on Women entrepreneurs has not been conducted so far at Hosanna Town specifically at Hosanna Town.

Therefore, this study is going to find out the socio-economic, administrative and technical factors which are related to the challenges, opportunities and will try to bring sound recommendations for the concerned bodies.

The main objective of the study was to analyze the existing Entrepreneurship Challenges, Opportunities and Prospects among Women in the case of Hosanna Town, SNNPR – Ethiopia. And more specifically; *to identify the main challenges encountered on women entrepreneurship in Hosanna Town; to find out possibilities and opportunities delivered to women entrepreneurs in Hosanna Town; to rethink and put a future direction in terms of the sustainability of the supports from governmental and non-governmental aspects and the firms on which women entrepreneurs are in.* This study was limited to the Hosanna Town women entrepreneurs because of the limited time and budget, I am forced to limit the scope in only Hosanna Town.

Research Methodology

The study was conducted in Hosanna Town, 235km South-West of Addis Ababa and I started on April, 2022 and ended on June 2022. A cross-sectional Study Design involving quantitative methods will be employed for the study. The sample of women entrepreneurs from 6 woredas of Hosanna-Town was drawn to be our study subjects. All registered Women Entrepreneurs of Hosanna Town were also treated as our target population.

Sampling and Sampling Techniques

Based on the nature of the population, assuming there is homogeneity among the women entrepreneurs at the six woredas of Hosanna Town, 4 were randomly selected and in consultation with the Woredas' Trade and Industry Office. Based on the sample determination formula, 384 number of sample women to be participated in this study will be determined accordingly.

$$n = \left(\frac{z^2 \Pi(1-\Pi)}{d^2} \right) = 384$$

Where $z = 1.96$ assuming normality, $\Pi = 0.5$ probability of success and $1 - \Pi = 0.5$

Method of Data Collection & Data Analysis

For this cross-sectional study, a structured questionnaire was employed. So, the sample of women entrepreneurs were given a questionnaire and data collection was then be done this way.

Data Analysis tools for this study, both descriptive and inferential statistics were employed. Among descriptive statistics, frequency and percentage, tables and charts were employed.

On the other hand, among inferential statistical analysis, one way ANOVA with the multiple comparison (Post-hoc test) for the comparison of mean performance of entrepreneurship across various covariates.

Data Validity and Reliability Analysis

Questionnaires were designed so that the demographic profiles, characteristics of women entrepreneurs and their business, factors those are related to the performance of women entrepreneurship and supports from various sources was designed in a closed ended and likert scales. Before going to data collection, a pretest was done on about 15 random samples to see the reliability and validity of the instrument. The computed Cronbach's alpha (78.8%) reveals that the reliability of the instruments was good and with minor amendments and translation, we could proceed with the data collection. Structured interviews were held with heads of woreda trade and investment offices. A collected data has then been checked for its completeness and coded and entered in SPSS. Finally, analysis was done using simple data presentation techniques (tables, percentages and charts) and summary measures (mean and standard deviations).

Result and Discussion

This session of the thesis mainly focuses on the analysis of women entrepreneurs' profile, and then it highlights the presentation of characteristics of women entrepreneurs, the identified factors and the overview of challenges, opportunities and prospects of women entrepreneurship in Hosanna Town. Before going to the data collection, in assuring the reliability and validity of the tests, the pretest results shows a Cronbach's alpha value of 78.8% taking the number of items in the questionnaire and the characteristics of respondents, the value can verify the reliability of the testes. In addition, it was checked for grammar and other spelling errors using language professionals. Based on the findings of the pretest and comments of language professionals, certain amendments were made on the questionnaire and lastly by giving the necessary orientations to respondents, the questionnaire was distributed to the whole sample women entrepreneurs. In order to get detail information from limited number of respondents, the researcher conducted structured interviews with top officials also. Of the total entrepreneurial activities owned by

women who were about 1450, only 322 were randomly selected and of whom 97.8% responded to all the questions with non-response rate of 2.2% which is again tolerable. All the data computed were followed by necessary interpretations and discussions so as to achieve the desired goals. The interpretation of the results for the likert questions, the mean scores less than 2.00 implies “Strongly Disagree”, 2.00 - 2.50 implies respondents “Disagree”; scores 2.50 - 3.00 shows neutral or undecided, greater than 3.00 - 3.50 indicates “Agree” among respondents and above 3.50 indicates “Strongly Agree” on the issues posed rounding results to the nearest whole integer Haxhiu E. (201). The data was based on the answers by respondents including education level, current age, marital status and family size and their business characteristics.

The majority, about 147 (46.7%) of the women entrepreneurs were engaged in trade sector of whom the majority 103 (32.7%) being High School complete, the next larger number was in service sector 105 (33.3%) of whom 61 (19.4%) again being High School complete. Only 63 (20.0%) of the respondents were found to be engaged in Production sector of the business. Women entrepreneurs were asked to provide answers based on their current age category as under 25, 25-34, 35-44, 45-54 and 55-64 and the reasons why they started their own business.

The majority 105 (33.3%) of the women entrepreneurs started their business because they were dissatisfied by their job of whom 84 (26.7%) were in age group 35-44, followed by 21 (6.7%) who are within age group 55-64. The next larger number 63 (20.0%) of businesses started because of the reason to make more money of whom 26 (8.3%) were in age group 35-44 followed by 25 (7.9%) within age group 45-54. Women entrepreneurs were asked to provide an answer based on their marital status as Married, Single, Divorced and Widowed and the main challenge at the start-up of their business.

The majority, about 125 (39.7%) of women entrepreneurs responded that the main challenges at the start-up of their business being lack of information of whom 62 (19.7%) were married followed by 42 (13.3%) single and 21 (6.7%) divorced. The next challenge reported by women entrepreneurs was lack of experience 106 (33.7%) of whom 64 (20.3%) being married, 42 (13.3%) were single. Women entrepreneurs were also asked to provide answers based on their characteristics of family history in entrepreneurship by family size. Majority of the respondents 200 (63.5%) said they don't have entrepreneurial history in their family of whom 86 (27.3%) of them having family size of four and followed by 77 (24.4%) of them having five family size. The next largest respondents 58 (18.4%) responded as if their brothers were entrepreneurs of whom 38 (12.1%) were having family size four followed by 19 (6.0%) who has family size of more than five.

There are various characteristics that make women entrepreneurs and their enterprises vary from their male counterparts. Of course there are also common elements. To this respect, this study has analyzed from the perspectives of: the legal status of their business, the location of the business, source of skills to run the business, source of fund, number of employees in the business, and experience before opening own business.

The women entrepreneurs were asked to provide answer about the legal status of their business. Based on the survey result, the majority (69.21%) of the respondents responded as sole-proprietorship, while only (30.79%) declared that the status of their business is partnership. About 84 (26.7%) of them gave answer that they get from personal savings, 84 (26.7%) borrow from relatives or friends and 84 (26.7%) from inheritance and the rest 63 (20.0%) from bank loan. Moreover, Female entrepreneurs were asked question if they get external support to setup their business and they provided the following answers. About 84 (26.7%) of them gave answer that they had financial support, 147 (46.7%) of them had technological support, 21 (6.7%) had networking and the rest 63 (20.0%) of them had other supports. About 168 (53.3%) of them gave answer that their family are very supportive, 84 (26.7%) of them said their family see it as an imposition and the rest 63 (20.0%) said their family to be unsupportive. About 84 (26.7%) of them gave answer that they get from their husband, 189 (60.0%) of them said from banks and the rest 42 (13.3%) get from business associations.

Among the women entrepreneurs in the study, about 269 (85.4%) of them responded that they found economic factors to be challenges in starting up business and the rest 46 (14.6%) of them said they didn't face an economic challenge. Of the total women entrepreneurs in the study, 105 (33.3%) of the women entrepreneurs responded as they disagree for having an access to loan or finance, 42 (13.3%) strongly disagree and neutral or undecided, 105 (33.3%)

agree and the rest 21 (6.7%) strongly agree. Though the number of women entrepreneurs who disagree and agree with the statement are equal, large number of the respondents has faced the problem of access to loan or finance. It is unlikely to even think about the entrepreneurship without the seed money.

Regarding the access to market, the majority of women entrepreneurs 147 (46.7%) responded that they disagree, 84 (26.7%) agree, 42 (13.3%) strongly disagree and neutral or undecided and none of them 0 (0.0%) strongly agree with the statement I have access to markets. This shows that about 47 % of women entrepreneurs in Hadiya do not have access to market to sell their products. In the absence of access to markets the operation of women entrepreneurs could be limited.

Comparison of factors affecting Women Entrepreneurs

No	Factor	Grand Mean	Grand St.Dev	Severity Rank
1	Economic Factors	2.59	1.102	3 rd
2	Legal and Administrative Factors	2.34	0.982	1 st
3	Socio-Cultural factors	2.52	1.038	2 nd

The grand mean (2.34) with grand standard deviation (0.982) depicts that the legal and administrative factors are sever than socioeconomic factors which is having grand mean of 2.52 with grand standard deviation 1.038 followed by the economic factors that has a grand mean of (2.59) and a grand standard deviation of (1.102).Using the one-way ANOVA for the mean score difference of the factors, the average score of agreement for economic factors across the age group is significantly different. The average score of agreement for legal and administrative factors across the marital status groups is significantly different. The average score of agreement for socio-cultural factors across the educational level is significantly different (p-value < 0.05).Following the significant ANOVA results for the mean score agreement for age, marital status, educational level, the Post-Hoc Analysis was conducted to see which groups’ significant score is different. From the post-hoc multiple-comparison test, we can clearly see that the mean score agreement for the three covariates varies among all the levels of categories.

Discussion

Regarding the impact of economic factors on women entrepreneurship from the descriptive analysis, almost all the variables: *managerial skills, land ownership, capital inheritance, necessary technology, inputs (raw materials)* were found to be very important factors in influencing the women entrepreneurship. The results are in line with the study conducted by Admassie&Amha (2008).Factors as *inheritance, necessary technology, land ownership, raw materials, and managerial skills* show low level of agreement among the respondents. A study by (Mahbub, 2000) also supports the results in the descriptive analysis. We can clearly see variables as *taxes charged on my business are reasonable, highly supported by banks and financial institutions and I am beneficiary of government grants, interest rates charged by banks are very reasonable* were found to be the issues we should prioritize and intervene followed by *support by government, access to policy makers, business registration procedure and loan without collateral which is also supported by* a study by Walelign and Wondimu (2002).

Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers.

The findings of the entrepreneurs from with their family entrepreneurial history, educated to degree level, forty to fort five at the start up and having the relevant experiences contradict with the findings by Birley, S. (1989) whose total applicability in developing countries like Ethiopia is questionable but, his findings may work in most developed countries.

About family size, Shane (1997) and ILO (2003) found that women entrepreneurs have an average larger family size, this study found that the majority women entrepreneurs have a family size of about 4 which is even less than the average family size in Ethiopia that is 4.6 CSA, (2016). This result appeared in contradiction and needs further investigation.

World Bank (2005), ILO (2003), Samiti (2006), Tan (2000) and SMIDEC (2004) addressed that women entrepreneurs performance are affected by a number of economic, social/cultures and legal/administrative factors. Some of the findings of this study go in line with these and some others go against.

The performance of women entrepreneurs in Hosanna Town are highly affected by economic factors such as lack of own premises (land), financial problems, low access to market, inadequate access to trainings, lack of technology and raw material.

Regarding to socio-cultural conditions, conflicting gender roles, lack of social acceptability and network are the severe factors that affect women entrepreneurs in the Zone. However, gender inequalities, attitude of employees towards the business.

Moreover, the reasons for such changes may be better access to media and other facilities that may change the attitude of the society.

The legal and administrative issues, network with administrative bodies, access to policy makers, amount of tax and interest rate charged and the overall legal and administrative environmental factors are the serious problems of women entrepreneurs in the zone.

Also issues related to government incentives, legal, instructional and policy constraints, assistance and support from government bodies and request of collateral for borrowing money are also found to be challenges of women entrepreneurs. Though the result goes in contradiction to the study by Wube, (2010). Though it is not easy to conclude from the descriptive study, having the structure for support of the women entrepreneurs, every organ should act accordingly so that we can at least reduce the most prominent challenges.

Factors for challenges, the increasing opportunity and prospect identified in this research show that all are not doing what is expected of them.

The woreda trade and investment offices in providing working premises (land), the TVETs and Higher education Institutions in training entrepreneurs, the micro finances and Banks in providing financial supports.

All these are joint responsibilities among these stakeholders in bringing women entrepreneurs in MSEs in to high performance. That is why the researcher concludes that much is not done in this regards.

The in-depth-interview was aimed to understand well the main challenges women entrepreneurs face today. Mss Woinshet of age 45 said that “women in entrepreneurship in Hosanna town are not well supported by the government bodies.” Mss Alem aged 37 on the other hand told that “the main challenge starts during the start-up of the business. The challenge being internal and external, your families themselves as part of the community don’t accept woman entrepreneur could enter to the business and make it happen.”

Conclusions

Women entrepreneurs in Hosanna Town having various person specific factors, economic factors, socio-cultural and policy related factors show that they have no entrepreneurial family; they take entrepreneurship as a last alternative and others. Based on these facts, it is possible to say that the entrepreneurship trainings is not given to women entrepreneurs in the business. Or even if it is delivered practically, attention might not be given by women entrepreneurs. Within all its limitations, the contribution of women entrepreneurs for the country’s ongoing development is un-doubtful. Engaging youths giving special emphasis in the areas of their challenges is an important way of reducing unemployment and it will of course contribute for zonal development in particular and the country’s in general.

Recommendations

In the course of this study, I have noticed that women entrepreneurs whose business and life seems safe and sound face many challenges. Many of the factors are subject to socio-cultural like discrimination, prejudice and low level of acceptance. The other big challenge, may be the big challenge for female entrepreneurs, is the *less institutional support* like banking and financial institutions, TVETs in assisting with on job trainings related on how to update the technical and managerial aspect of their business, other important institutions like electric power, telecommunication and water supply sectors should play their vital role in this aspect.

As a country, currently Ethiopia is in reform in every direction and following such reform institutional setup that attract and motivate women entrepreneurs needs to be created. Offering up to date training and support, they would be even more motivated and we would have a higher percentage of female involvement in the business compared to the recent one and currently engaged may shift to the next higher business. Based on the findings of the study, the necessary recommendations are forwarded to existing and potential entrepreneurs, to MSEs, Micro Finances Institutes and TVET Institutions.

- Though entrepreneurship naturally is not risk free, the currently involved and potential entrepreneurs should not see it as their last resort. Starting own business creates *sense of independence, flexibility and freedom; make own boss, give time and financial freedoms*. Moreover, in the era of globalization, it would be unthinkable to get employed easily because of the serious competition throughout the world and to overcome the different economic, socio-cultural and legal/ administrative challenges they face, women entrepreneurs should make lobbies together to the concerned government officials by forming strong women entrepreneurs associations. Women entrepreneurs should also be open for networking and new information. For example, they should also approach known individuals and senior entrepreneurs, NGOs, banks and other supporting organizations. Lastly, Women entrepreneurs in the business of the zone should take the initiative in facilitating the platform to share experiences with other entrepreneurs in other regions and in Addis this can grow to the level of exhibition and semi-annual meetings so that they can learn a lot from best practices and they can be shaped.
- The Heads of the trade and investment and job creation and development should design different screening mechanism while selecting candidates and the selection should be on competitive basis taking their business plan and minimum capacity into consideration. Coming from one/same kebele should not be criteria to form a cooperatives association, rather members' skill compositions, their ethical attitudes and commitment to work should also be taken in to account. In the zones like Hadiya, as the demand to get land/ premises is very high, the office heads should also discuss with municipalities and other administrative bodies to help women entrepreneurs' owners get working premises (land). The municipality in collaboration with the respective office heads should also facilitate ways they can be differently treated by institutions like telecommunication, water supply, electric power and arrange ways they can access policy makers so that they can be beneficiaries of different governmental incentives such as tax exemptions, decreasing interest rates on loans etc.

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