



FACTORS AFFECTING WOMEN ENTREPRENEURS IN AKWAIBOM STATE, NIGERIA

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ABSTRACT: *Globally, entrepreneurial activities offer tremendous opportunities across the world. However, despite the positives from entrepreneurial activities, the number of women entrepreneurs cannot be compared to their male folks. Findings from extant research has revealed that women are constraint by some factors in their efforts of becoming entrepreneurs yet the contributions of women as entrepreneurs are needed to better the economy. Although such studies have been carried out in various contexts; there still exists a gap in the context of AkwaIbomState. As such, the aim of this paper was to examine the factors affecting women entrepreneurs in AkwaIbom State, Nigeria which is a new context in this study. Using a purposive sampling method, 195 respondents were examined. Though extant literatures have severally posited that Economic and Socio-Cultural factors among other factors affect women entrepreneurs adversely, Findings from this study points in the opposite direction. Instead of Economic and Socio-Cultural factors being impediments for Women entrepreneurs in AkwaIbom State, the results indicate that to a large extent women entrepreneurs in AkwaIbom State face positive Economic and Socio-Cultural factors implying that the Context of the study could be a major determining factor in a research of this nature. The study recommends that more support be given to women entrepreneurs to continue to strive in their businesses as research findings shows that women entrepreneurs contribute greatly to the development of the world economy. This study thus contributes new knowledge to the entrepreneurship literature by bringing new contextual knowledge to the entrepreneurship field.*

KEYWORDS: Entrepreneurship, Women Entrepreneurs, Entrepreneurs, Ventures

INTRODUCTION

The performance of women entrepreneurs in most world economies is well documented. In the Micro Scale Enterprises (MSE) sector worldwide, women make up one-quarter to one-third of the total business population and in manufacturing, they constitute one-quarter of the global labour force (UNIDO, 2001). In Africa, women constitute 70-80% of the total agricultural labour force and they account for over 80% of food production (Abasilim, 2015).Ndubisi (2004) and Mayoux (2001)in their study found that women who engage in Macro, Small and Medium Scale Enterprises (MSME) in Nigeria contributes more than 97% of all business enterprises, 60% of the nation's gross domestic product (GDP) and 94% employment opportunities. Women in Nigeria play a complementary role in the fight against poverty by creating employment opportunities through their small scale businesses (Iyiola



and Azhu, 2014). As such, women entrepreneurs are recently considered as important mechanism for socio-economic transformation among nations (Garba, 2011).

Despite the performance of women entrepreneurs to socio-economic development among nations, being an entrepreneur has been largely seen as a male-gendered enterprise (Baker and Liou, 1997; Achtenhagen and Welter, 2011). This is further strengthened by the total number of male entrepreneurs that are successful and the ratio of male to female managers in most corporate institutions. This implies that there is still a wide gap between male participation in business as entrepreneurs and women entrepreneurs (Cantzler and Leijon, 2007). Statistically, women comprise more than 50% of Nigeria population yet, 35% of them are entrepreneurs (Odoemene, 2003). Simply put, there are wide range of factors that are limiting women from participating and being successful entrepreneurs just like their male folks. Findings from extant research reveals that women participation in business as entrepreneurs are limited due to the fact that most of them are not granted credit facilities like their male counterparts (Abasilim, 2015).

Women are largely constraint by traditions and cultures that brand women as subordinates to men despite their exposure, age and educational attainment, most times they are seen as house-helpers and expected to be at home to take care of the family (Edhote, 2015). In other cases, lack of skills, family support, gender discrimination and religious beliefs are obvious constraints as to why the number of women entrepreneurs in Nigeria keeps decreasing (Ewoh, 2014). Yet, the contributions of women as entrepreneurs are needed to better the economy (Ukonmimi and Agha, 2016). Burch (2013) pointed out that lack of mentorship, securing financing and balancing work and family are the challenges militating against women participation as entrepreneurs inclusive of inconsistent government policies. It is against this background that this study seeks to examine the factors that affect women entrepreneurs in AkwaIbom State, Nigeria.

LITERATURE REVIEW

Several studies revealed that Nigerian women are making tremendous success in entrepreneurial activities, but they are constrained with several challenges (Thomson, 2002; Aina, 2003). This implies that, regardless of the contributions of women entrepreneurs, there are still challenges confronting their success. Although there are many factors that affect women entrepreneurs, such as economic factors, socio-cultural factors, technological factors, legal/administrative factors, environmental factors, family factors among others, this paper will only examine two of those factors.

Economic Factors

Economic challenges that affect women entrepreneurs are fund-related factors that limit the choices of women entrepreneurs. Studies indicates that majority of women entrepreneurs tend to rely on self-generated finance during the startup period of their businesses while most face difficulties in achieving their own startup at times due to lack of access to funds and not having any tangible security and credit in the market (Onuoha, 2010, Cantwell, 2014). They also have difficulties penetrating the informal financial network making access to funds difficult (Sodipo, 2017). It has been found that women suffer the effects of financial and economic downturns more than men since women are considered poorer than men and are



disproportionately employed in unpaid, under paid and non-formal sectors of the economy (Folorunsho, 2009). Due to female children's dependence on their fathers which later translate to dependence on their husband during marriage, women do not enjoy the right over the property of any form and they have limited access over external sources of funds (Haxhiu, 2015), even getting loans from either bank or financial institution becomes exceedingly difficult due to limited funds, they are not able to stock new materials and spend on advertising (Bharthvajau, 2014). Hence, denying women entrepreneurs' access to funds as well as the family upbringing of the female child limits their exposure to marketing ventures especially with limited knowledge, skills and necessary expertise (Ewoh, 2014).

Economic factors faced by women entrepreneurs could lead to competition in the market, lack of access to the markets, lack of raw materials, lack of capital or finance. Although women find it difficult to access funds just like their male counter parts, when female entrepreneurs could access funds, banks and other lending house demand unreasonable collaterals as banks have perceived fear of women being successful entrepreneurs (Mahbub, 2000). Veena et al (2012) posits that sometimes credit may be available for women through several schemes but their access to these funds is limited by bottlenecks and gaps with multiplicity of scheme which sometimes are not adequately listed with limited networking among agencies as such, clients approaching one institution are sometimes not made aware of the best option for their requirement (ibid).

Socio-Cultural Factors

In our society, more importance is given to male children as compared to female children. Socio-cultural environment refers to the elements of the social system as well as the cultural values where perceptions that the place of women is in the kitchen and that male folks are forever superior to the female child (Nazifa and Muhammad, 2018). Leonard (2013) noted that Female headed households in Uganda claimed that the inability to save-up their startup capital prevents them from engaging in business activities. He further posited that Women's lack of assets, due to gender discriminatory property and inheritance practices in many countries limit their access and control over resources which greatly impact negatively on women entrepreneurs. Thus socio-cultural factors are another horrible constraint affecting the performance of women entrepreneurs.

Ibrahim (2014) found that socio-cultural factors that affect women entrepreneurs does so indirectly through attitudinal disposition of most Nigerian being that women are more perceived to have their place at home hence men are naturally seen to shoulder responsibilities hence, business is considered purely male oriented which contributes indirectly to the negative performance of women entrepreneurs in Nigeria making most women to distance themselves from entrepreneurial activities and those willing to may be highly negligible when compared to male folks. These mindsets results in lack of schooling and necessary training for women which impedes the progress of women and handicap them in the world of work. Most times, women have to obtain permission from men for almost everything as they are not treated as equals. Examining women and their perception towards risk and their ability to foresee risks (environmental, business, financial, and operational risk) may not be easily comprehended. The level of risk undertaken by women entrepreneurs may probably determine their level of involvement and success in entrepreneurial activity. Garba (2011) asserts that men may be more successful than women who are known to be risk averters due to their patriarchal home and precarious responsibilities.



Gender gap is another socio-cultural issue that limits the entrepreneurial disposition of women. Garba (2011) posits that gender gap in ownership and control of property is the most important factor contributing to the challenges of women entrepreneurs. This is because women are viewed to have less confident, less motivation for entrepreneurship, less preparatory education, less desire to startup business compared with men entrepreneurs (Kirkwood, 2009). Traits such as aggressiveness, goal-oriented, proactiveness, competitiveness, innovativeness among others require for running successful entrepreneurial venture are assumed to be masculine in nature and highly demanding hence, men are usually assumed to be better than women both in business and other human endeavors. This suggest that women entrepreneurs are naturally disadvantaged which contributes to their inferiority complex and feeling of dependency which consequently affects their entrepreneurial growth and success (Murdi et al 2010; Arenius and Minniti, 2003)

RESEARCH METHOD

The aim of this study was to examine the factors that affect women entrepreneurs in AkwaIbom State. The study used a survey design with a purposive sampling method. 200 questionnaires were distributed in Uyo metropolis but 195 were returned in a usable form and were used for the analysis. Descriptive analysis of the data is here presented.

Analysis

The study sought to examine the factors that affect women entrepreneurs in AkwaIbom State. From the field work, below is the analysis of the two factors investigated in this study.

Table 4a: Economic Factors affecting Women Entrepreneurs in AkwaIbom State

Economic Factors	SA (Strong Agreement)	N (Neutral)	SD (Strong Disagreement)	TOTAL
Access to Funds	157 (80.5%)	9 (4.6%)	29 (14.9%)	195 (100%)
Access to Markets	180 (92.3%)	3 (1.5%)	12 (6.2%)	195 (100%)
Access to information	160 (82.0%)	6 (3.1%)	29 (14.9%)	195 (100%)
Access to raw materials	130 (66.7%)	18 (9.2%)	47 (24.1%)	195 (100%)
Competition	161 (82.6%)	2 (1%)	32 (16.4%)	195 (100%)

Table 4a above shows the Economic factors affecting women entrepreneurs in AkwaIbom State. The analysis indicates that women entrepreneurs have strong access to funds as shown by the high percentage (80.5%) of agreement by the respondents to the question on access to funds against the low percentage (14.9%) of disagreement to the question. This implies that majority of women entrepreneurs in AkwaIbom State are satisfied with the financial access they have from the activities of micro-finances houses and other lending institutions in the state given the ease of access to funds they have received to fund their business but only a few of them face difficulties in accessing funds from financial institutions.

The analysis shows that women entrepreneurs in the state have strong access to the Market in selling their products or services as indicated by the high percentage (92.3%) of agreement by the respondents to the question on access to markets against the low percentage (6.2%) of



disagreements to the question. This implies that majority of women entrepreneurs in AkwaIbom State are gratified with the strong acceptance of their products and services in the market place and ease of entry they have into the market while only a few of them have limited access to the market for their goods.

The analysis reveals that women entrepreneurs in the state have strong access to vital Information to exploit business opportunities available and to develop their businesses further as indicated by the high percentage (82.0%) of agreement by the respondents to the question on access to Information as against the low percentage (14.9%) of disagreements to the question. This implies that majority of women entrepreneurs in AkwaIbom State are pleased with the information sources available in the state and the content of such information which may have helped in the development of their businesses while only a few of them have limited access to Information to exploit or develop their businesses.

The Analysis indicates that women entrepreneurs in the state have adequate access to Raw Materials for the production of their goods and services as shown by the high percentage (66.7%) of agreement by the respondents to the question on access to Raw Materials as against the low percentage (24.1%) of disagreements to the question. This implies that more women entrepreneurs in AkwaIbom State have access to Raw Materials for the production of their goods and services while only a little number of them have restricted access to raw materials.

The Analysis also reveals that women entrepreneurs in the state are not afraid of competition as shown by the high percentage (82.6%) of agreement by the respondents to the question on facing stiff Competition as against the low percentage (16.4%) of disagreements to the question. This implies that more women entrepreneurs in AkwaIbom State have limited competitors as far as their products and services are concern except for a few of them who face stiff competition in the delivery of their products and services.

Table 4b: Socio-Cultural Factors affecting Women Entrepreneurs in AkwaIbom State

Socio-Cultural Factors	SA (Strong Agreement)	N (Neutral)	SD (Strong Disagreement)	TOTAL
Bias/Prejudice	142 (72.8%)	29 (14.9%)	24 (12.3%)	195(100%)
Societal Attitude	178 (91.3%)	3 (1.5%)	14 (7.2%)	195(100%)
Attitude of Fellow Entrepreneurs	138 (70.8%)	27 (13.8%)	30 (15.4%)	195(100%)
Workforce attitude	174 (89%)	2 (1%)	19 (10%)	195(100%)
Gender Discrimination	161 (82.6%)	9 (4.6%)	25 (12.8%)	195(100%)
Registration /operation harassment	169 (86.7%)	3 (1.5%)	23 (11.8%)	195(100%)

Table 4b above shows the Socio-Cultural factors affecting women entrepreneurs in AkwaIbom State. The analysis reveals that majority of women entrepreneurs in the state do not face prejudice or bias in the society for their involvement in entrepreneurial activities as indicated by the high percentage (72.8%) of agreement by the respondents to the question on facing prejudice or bias against the low percentage (12.3%) of disagreement to the question. This implies that women entrepreneurs in AkwaIbom State are not treated partially in the



society due to their involvement in entrepreneurial activities only a few of them experience the issue of partiality.

The analysis shows that women entrepreneurs in the state have strong positive societal attitude towards their products and services as shown by the high percentage (91.3%) of agreement by the respondents to the question on societal attitude towards them against the low percentage (7.2%) of disagreements to the question. This implies that majority of women entrepreneurs in AkwaIbom State are gratified with the positive attitude shown by the society towards their involvement in entrepreneurial activities while only a few of them experience negative societal attitudes towards their entrepreneurial activities.

The analysis reveals that women entrepreneurs in the state have strong support from fellow entrepreneurs towards their involvement in entrepreneurial activities as shown by the high percentage (70.8%) of agreement by the respondents to the question on attitude of fellow entrepreneurs as against the low percentage (15.4%) of disagreements to the question. This implies that majority of women entrepreneurs in AkwaIbom State are pleased with the attitude of fellow business operators towards them which may help boost their morale in the business while only a few of them experience negative attitude from fellow entrepreneurs towards their involvement in entrepreneurial activities.

The Analysis indicates that women entrepreneurs in the state have strong support from and positive relationship with the workforce in the production of their goods and services as shown by the high percentage (89%) of agreement by the respondents to the question on workforce relationship as against the low percentage (10%) of disagreements to the question. This implies that more women entrepreneurs in AkwaIbom State have positive relationship with their employees and the employees are more willing to work with them towards the production and delivery of their services although only a little number of them do not enjoy such positive support and relationship from their employees.

The Analysis also reveals that women entrepreneurs in the state are not discriminated based on their gender as shown by the high percentage (82.6%) of agreement by the respondents to the question on facing inequalities based on their gender as against the low percentage (12.8%) of disagreements to the question. This implies that more women entrepreneurs in AkwaIbom State have experienced equal treatment as their male counterparts in their involvement in entrepreneurial activities except for a few of them who face unequal treatment in the delivery of their goods and services.

Finally, the Analysis also reveals that more women entrepreneurs in the state do not face harassment in the registration and operation of their ventures as shown by the high percentage (86.7%) of agreement by the respondents to the question on facing harassment during registration and business operation as against the low percentage (11.8%) of disagreements to the question. This implies that more women entrepreneurs in AkwaIbom State face good business registration and operation activities without fear of harassment by the officials of the agencies involved although a few of them have negative experiences in that respect.



DISCUSSION OF FINDINGS

The aim of this study was to examine the factors affecting women entrepreneurs in AkwaIbom State. From the analysis above, two factors were examined and the findings are here discussed:

Economic Factors

The Economic factors examined were access to funds, access to market, access to information, access to raw materials and competition. The result from the analysis showed that to a large extent, women entrepreneurs in AkwaIbom State have access to funds, market, information and raw materials with limited competition. These findings indicate that women entrepreneurs have easy access to resources required for their businesses. These findings contradicts findings of extant literature that posits that women entrepreneurs due to their gender, perceived family background, societal beliefs and perceived fear of funding agencies are faced with lack of capital and limited access to funds compared to their male counterparts (Mahbub, 2000; Folorunsho, 2009; Onuoha, 2010; Mulugeta, 2010; Veenal et al, 2012; Burch, 2013; Cantwell, 2014; Sodipo, 2017).

The findings also contradict extant literature on women entrepreneurs' ability to access raw materials and the market for their goods and services due to limited funds (Mulugeta, 2010; Bharthvajau, 2014; Ewoh, 2014). The findings also contradict extant literature on the fear of competition that could affect women entrepreneurs from venturing into businesses (Mulugeta, 2010) as women entrepreneurs in AkwaIbom state are not perturbed by competition in their line of businesses.

These findings implies that the context of the research may greatly be a factor in determining the findings of research results by researchers in this area of study in that, the Women Entrepreneurs in the context of AkwaIbom State have easy access to funds for their businesses compared with results of other studies for instance, Haxhiu (2015) found that women entrepreneurs in Kosovo had limited access to funds and raw materials in his study but a large number of them had easy access to markets and access to information and networks.

Socio-Cultural Factors

The Socio-Cultural factors examined were Bias/Prejudice, Societal attitude, attitude of fellow entrepreneur, workforce, genderdiscrimination and registration/operation harassment. The result from the analysis showed that to a large extent, women entrepreneurs in AkwaIbom State do not face bias/prejudice, they have positive societal attitude towards them,they have positive attitude from fellow entrepreneurs and workforce towards them, they are not discriminated for their gender and they face limited registration and operational harassment in their business operations.The findings indicate that Socio-Cultural Factors do not negatively affect women entrepreneurs in AkwaIbom State contradicting results of extant literature in this area of research. While extant literature posits that due to women facing bias, prejudice and negative societal attitudes towards them, these impede the women starting their own business enterprises (Vossenber, 2013;Ibrahim, 2014; Nazifa and Muhammed, 2018), however, the result of the study depicts a contrary view in that the women entrepreneurs examined in this study do not to a large extent face bias or prejudice.



The findings further contradict extant research that asserts that women are bound to face negative reaction from fellow entrepreneurs, workforce, gender discrimination and registration/operation harassment (Onuoha, 1990; Arenius and Minniti, 2003; Mordi et al, 2010; Garba 2011; Veena et al, 2012; Burch, 2013; Leonard, 2013; Vossenber, 2013; Ewoh, 2014 and Ofili, 2014). These findings also points to the context of the research being a great determining factor of the research results by researchers in this area of study in that, the Women Entrepreneurs in the context of AkwaIbom State do not face negative socio-cultural factors examined in this study which compares with results of other studies for instance, Haxhiu (2015) found that women entrepreneurs in Kosovo had great neutral position on the socio-cultural factors of gender discrimination, bias and prejudice, societal attitude towards their business and attitude of fellow entrepreneurs towards them with each access to registration procedures. Ibrahim (2014) also found that socio-cultural factors was not a major obstacles facing female entrepreneurs in doing their businesses

CONCLUSION

This paper sought to examine the factors affecting women entrepreneurs in AkwaIbom State. Although extant literatures have severally posited that Economic and Socio-Cultural factors among other factors affect women entrepreneurs adversely, Findings from this study points in the opposite direction. Instead of Economic and Socio-Cultural factors being impediments for Women entrepreneurs in AkwaIbom State, the results indicates that to a large extent women entrepreneurs in AkwaIbom State face positive Economic and Socio-Cultural factors implying that the Context of the study could be a major determining factor in a research of this nature. The study recommends that more support be given to women entrepreneurs to continue to strive in their businesses as research findings shows that women entrepreneurs contribute greatly to the development of the world economy. This study thus contributes new knowledge to the entrepreneurship literature by bringing new contextual knowledge to the entrepreneurship field. The research could be replicated in other contexts to compare findings.

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