

HOME BASED WOMEN ENTREPRENEURS- A COMPREHENSIVE REVIEW TO ANALYSE THE MOTIVATORS AND LIMITATIONS

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ABSTRACT

Women business owners are increasingly making significant contributions across industrialised, emerging, and underdeveloped economies. Their presence is now being acknowledged not only for the economic value they generate but also for the unique perspectives and innovations they bring to various sectors. This research aims to provide a comprehensive classification of the numerous factors that influence the establishment and growth of female-led startup ventures. These influencing elements encompass a wide spectrum, including:

- Social Factors: Support systems such as family, friends, and professional networks that can facilitate or hinder entrepreneurial efforts.
- Institutional Factors: Government policies, access to finance, legal frameworks, and the availability of training programmes tailored for women entrepreneurs.
- Motivating Factors: Personal ambitions, desire for financial independence, and the pursuit of self-fulfilment and empowerment.
- Challenging Factors: Barriers such as gender bias, limited access to resources, and difficulties in balancing work and family responsibilities.
- Push Factors: Circumstances like unemployment, job dissatisfaction, or lack of suitable opportunities that compel women towards entrepreneurship.
- Pull Factors: Attractive prospects such as flexible working hours, autonomy, and the potential for higher earnings that draw women into business ownership.
- Cultural Factors: Societal norms, expectations, and attitudes towards female entrepreneurship, which can either encourage or restrict women's participation in business.
- Environmental Factors: These include prevailing market conditions, advancements in technology, and the general business climate within a specific region.
- Resource Factors: Availability of financial capital, human resources, and access to information and mentorship.
- Psychological Factors: Individual traits such as self-confidence, risk-taking ability, resilience, and adaptability.

To systematically analyse these factors, the study adhered to the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) standards, which ensure transparency, rigour, and replicability in literature reviews. The research process involved a detailed and methodical screening of existing literature to identify studies that met predefined criteria. Initially, a broad pool of articles was considered, focusing on works published between 2013 and 2023, written in English, and employing quantitative research methods relevant to women entrepreneurship. After applying inclusion and exclusion criteria, such as subject relevance and accessibility, the selection was narrowed down to 21 quantitative research studies. These studies were then thoroughly evaluated to extract insights on the various motivators and limitations affecting women entrepreneurs in diverse economic contexts. The systematic approach not only strengthens the reliability of the findings but also provides a nuanced understanding of the multifaceted challenges and opportunities faced by women business owners globally.

Keywords: Women, Business, Entrepreneurs, Networks, Gender, home-based business.

1. INTRODUCTION

Few studies have recently examined female entrepreneurs in settings outside of the traditional business world. Although gender has been the subject of much study, the phenomenon of female entrepreneurs and networkers is seldom taken into account when studying tourism. To help address this vacuum, this research looks at how female entrepreneurs in tourist industry have dealt with networking. This study also shows that, compared to industrialised nations, female entrepreneurs have various possibilities and restrictions, which may explain why their networking experiences vary from those of their international counterparts. (Agarwal et, al.;2020)

The phrase "entrepreneurs' networks" is used often throughout the essay. A network is any link or connection that an entrepreneur has with other parties. Entities outside the organisation might be people or groups. Additionally, the author used the verb "to network" and the participle "networking," both of which denote the processes via which a business owner establishes and cultivates relationships. In order to find opportunities, gather necessary resources, and build their businesses, entrepreneurs build and cultivate network connections. Network actors are the people or groups responsible for performing and controlling the resources in a network. Social network, inter-firm, supporting network, and business network players are the four main types of network participants based on the characteristics and goals of the organisation. Informal social or non-business activities are the primary means of creating social networks of relationships. Any combination of friends, acquaintances, family, and acquaintances may make up these connections. (Beqo et, al.; 2014) Firms of varying sizes (micro, small, and big) make up inter-firm networks of players. Government agencies, non-governmental organisations (NGOs), banks, and corporate enterprises all make up supporting networks of players. As a whole, the supporting network players' mission is to aid small companies in whatever way they can. Finally, becoming a part of a variety of professional organisations, going to trade shows and seminars, etc., are all ways to expand your business network.

When run alone, the majority of women-owned small businesses fail to meet their objectives. Consequently, small and medium firms must prioritise network building in their growth strategies. Small businesses also rely on the generosity of friends, family, and other outside groups for both financial and emotional assistance. Therefore, academics have contended that network support is crucial to the success and survival of small firms. The goal of social network theory is to provide a comprehensive description of human interactions with an emphasis on the ways in which links between people, organisations, and other groups may influence and improve human conduct. The value of networks to small firms is shown by research that shows

how networking may enhance marketing efforts and new product development.

In the tourist industry, women play an important role. Among all businesses, the tourist industry has the highest rate of female entrepreneurs. Among Latin American countries, the tourist industry has twice as many female employers as any other industry. There is a dearth of data on the role of women in Sri Lanka's tourist industry, making it difficult to draw firm conclusions. However, in 2016, female entrepreneurs were more common in the tourist industry (42% vs. 30% overall), according to an unpublished data from Sri Lanka's Department of Census and Statistics. The bulk of tourist jobs are part-time and low-paying, and the industry is known for its informality and reliance on the seasons. (Guma et, al.; 2015)

Given the disproportionate representation of women in the tourist industry, it's reasonable to assume that feminine subjectivities have a role in shaping their work. Given this context, it's reasonable to ask whether the participation of women in the tourist industry is a "chicken and egg" scenario, in which sexist norms force women to work in the industry, and if the industry itself promotes gendered labour. Low entry hurdles, part-time job alternatives, daily work, or home-based companies are just a few of the ways that women may find employment in the tourist industry, according to a research on women's roles in the industry and the ways in which tourism impacts women.

2. METHOD

In order to determine which research were eligible, we looked at all of the ones that dealt with the variables that influence women entrepreneurs. In order to be considered for inclusion, a study had to meet the following criteria: "a) have been published between 2013 and 2023; b) be quantitative in nature; c) be written in English; d) objectively assess factors and women entrepreneurship; e) be open access; and f) be in one of the following subject areas: Accounting, Finance, and Economics; Management and Social Sciences; or Business, Management, and Accounting. Review articles, unpublished theses, and studies that did not pertain to the topic area were not included in the review.

The following databases were utilised: Science Direct, Scopus, Web of Science, and Taylor & Francis. In March of 2023, we conducted a literature search using the keywords "factors" and "women entrepreneurship."

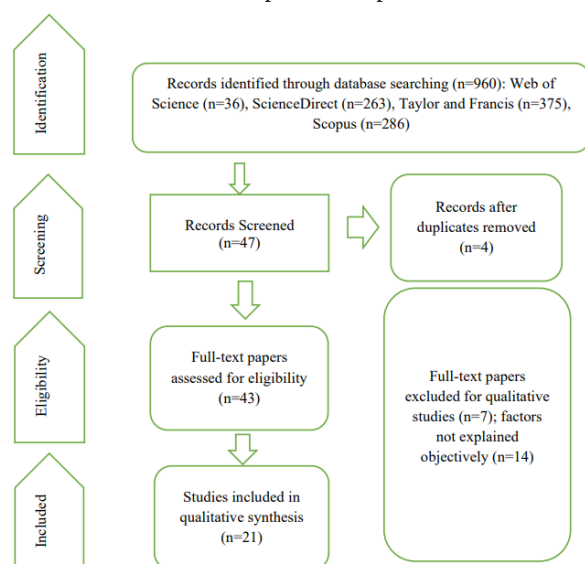


Figure 1: Flow Diagram of the PRISMA Process for Selecting Research Papers for the Current Study

The literature search began with a focus on study titles and abstracts, then progressed to a full-text evaluation of each study to ensure its quality. Each study's sample bias was evaluated as part of the process of evaluating the study's biases. Detailed information on the selecting procedure is shown in Figure.

3. STUDY CHARACTERISTICS

Tables 1 provide comprehensive information about the features of all 21 studies that were considered.



Figure 2: Article Distribution according to Number of Evaluated Studies

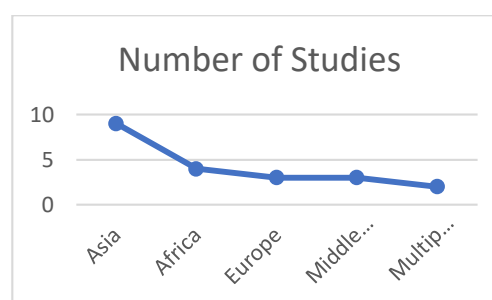


Figure 3: Countries where the information was gathered

Several studies have examined factors affecting women's entrepreneurship, highlighting a range of influences, biases, and conclusions. Welsh et al. (2021) found that in countries with higher competitive development, management skills and financial, family, and moral support positively impact women's entrepreneurial performance, though sampling biases exist due to convenience and self-selection. Women business owners are seen as key to economic growth and competitiveness, with resource flow and stock influencing their success based on national management styles. Cetindamar et al. (2023) revealed that education affects women's business entry more than men's until graduation, after which its effect lessens. Larger families see higher female entrepreneurship, and no significant gender gap was found in financial resources, with data mainly from Istanbul introducing sampling bias. Shahvand et al. (2021) identified societal, policy, educational, economic, and individual factors as promoters of social entrepreneurship, but cultural traits had negative effects. Individual variables had the highest impact on social entrepreneurship, resulting in increased revenue, jobs, and production, though the study was limited to one town and self-selected samples.

Mandongwe & Jaravaza (2020) found that risk-taking and innovativeness drive corporate ambition, while proactiveness does not, and demographics do not affect entrepreneurial inclination or ambition. Innovativeness training is recommended, and rural women are advised to borrow money despite risks, though sampling was confined to one province and self-selected samples. Welsh et al. (2017) noted that marketing skills and work-life balance enhance business success, with family embeddedness boosting firm growth regardless of socio-cultural or economic context; most female entrepreneurs focus on local expansion. Ramaswamy (2013) observed that social category and association membership predict business success, with technical training and a clear vision being vital to

entrepreneurial knowledge, though self-selected convenience random samples were used.

Rubio-Banón & Lloret (2016) concluded that masculinity does not affect entrepreneurship, with men in Nordic countries less aggressive and Brazilian women owning more businesses than men. Societies with lower masculinity exhibit greater innovation and development. Welsh et al. (2016) reported that family support does not impact women's business education, and management skills are less common among less-educated women entrepreneurs. Education and age have a greater effect on women's entrepreneurship than marital status, with both positive and negative impacts from family support, possibly due to familial influence on business.

Aparicio et al. (2022) found that women who are self-employed value post-materialism, autonomy, organizational membership, democracy, and human rights, joining groups for social support rather than cultural reasons. Encouraging equal participation in decision-making inspires women to start businesses. Idrus et al. (2014) showed that entrepreneurs prioritize product/service, location, customer care, and quality, expecting support for growth and innovation. Women are more likely to start food and beauty businesses, boosting revenue, productivity, and innovation, though data was limited to one organization and self-selected samples.

Ribeiro et al. (2021) highlighted that acquisition of network resources and social ties is influenced by entrepreneurial orientation, which correlates positively with company success. Political links and intermediary factors like government support and supplier relationships increase productivity. Holienka et al. (2016) found that female entrepreneurial self-efficacy and company receptivity enhance opportunity-driven early-stage entrepreneurial involvement, with self-confidence and fear of failure being key influences. Data was restricted to one project report, introducing bias.

Hani et al. (2023) reported that nearly half of respondents have started businesses, with family members serving as role models. Most men and women experience equal opportunities, but many female entrepreneurs face financial problems and tough competition. Indonesian female entrepreneurs tend to have higher education, better quality of life, and greater self-esteem and self-reliance than their male counterparts. Khalife & Chalouhi (2013) observed that gender correlates with years in business and firm size, but not with owner's age or education, with Lebanese women business owners being highly educated and skilled, contributing to company performance. Sampling bias was present due to self-selection and convenience sampling.

Camelo-Ordaz et al. (2016) found that fear of failure and entrepreneurial self-efficacy are significant perception factors, with self-efficacy positively

correlated with gender. Women entrepreneurs often lack social capital, training, business skills, and experience, with sampling bias due to limited data sources. Khalid et al. (2022) reported positive correlations between financial resources, regulatory hurdles, entrepreneurial acumen, self-direction, and women's involvement in entrepreneurship. Women with greater education and experience are more likely to become entrepreneurs, boosting job creation and company quality, with self-leadership enhancing creativity and development.

Langevang et al. (2015) showed that Ghanaian women are more motivated by needs than men, with entrepreneurship being prestigious but less accessible to women due to ability. African women often turn to business to escape poverty, with institutional hurdles impeding enterprise launch. Arafat et al. (2021) found that while opportunity had a minor negative effect

on entrepreneurial inclination, risk, ability, social networks, and informal investment had positive impacts. Access to informal funding greatly increases women's likelihood of entrepreneurship, though poor education remains a barrier.

4. SUBJECTS

Approximately 84,839 people were included in the studies that were reviewed, with the exception of (Rubio-Banón & Lloret, 2016) where the sample size was not disclosed. Of the 45,642 participants, 70.4% were female and just 13,534 were male, making up 29.6% of the total." This indicates that the bulk of the participants were women. In addition, the review studies {(Rubio-Banón & Lloret, 2016; Aparicio et al., 2022) and (Langevang et al., 2015)} did not reveal the bifurcation of males and females, therefore a small number of papers made reference to it.

5. TOOL

Two reviewed studies used the GEM - Global Entrepreneurship Monitor (2013) instrument {(Camelo-Ordaz et al., 2016) and (Rubio-Banón & Lloret, 2016)}, and three reviewed studies used the Hisrich et al. (2006) instrument {(Welsh et al., 2017), (Welsh et al., 2021) and (Welsh et al., 2016)}.

6. POTENTIAL FOR BIAS IN SPECIFIC RESEARCH

There are a number of studies that have been reviewed that have been found to have sampling and measurement biases. Out of the 21 studies that were examined, five of them had measurement biases caused by self-structured questionnaires {(Idrus et al., 2014; Khalife & Chalouhi, 2013; Ghouse et al., 2019; Ghouse et al., 2017) and (Ingalagi et al., 2021)}.

7. VARIOUS ELEMENTS INFLUENCING WOMEN'S ENTREPRENEURSHIP

The characteristics and aspects that influence women's entrepreneurship in launching a firm have been the subject of a number of studies. Management skills, family financial support, external financial support, and family moral support are the four dimensions that Welsh et al. (2021) identified as influencing women entrepreneurs. Similarly, Cetindamar et al. (2023) listed human capital, family capital, and financial capital as the three dimensions. Shahvand et al. (2021) listed individual factors, economic factors, policy factors, and social factors as the four dimensions that influence women entrepreneurs. "Finally, Mandangwe and Jaravaza (2020) listed two dimensions: Marketing prowess, work-life balance, and managerial prowess were the three dimensions proposed by Welsh et al. (2017). Ramaswamy (2013) proposed two dimensions, namely socio-background factors and psychological factors. Rubio-Banón & Lloret (2016) proposed two dimensions, as well as an entrepreneurial orientation. Aparicio et al. (2022) only emphasised institutional variables, whereas Welsh et al. (2016) brought up two dimensions—personal difficulties and managerial skills—related to cultural influences and levels of masculinity.

Financial factors, marketing strategy, business challenges, role model, and barriers to running the business were mentioned as five dimensions by Hani et al. (2023), while Idrus et al. (2014) also provided one dimension, success factors; Ribeiro et al. (2021) bestowed two dimensions, entrepreneurial orientation and social ties; Holienka et al. (2016), two, entrepreneurial self-efficacy; and alertness to business opportunities, two, by Holienka et al. (2016). According to Khalife and Chalouhi (2013), there are three factors to consider: the performance of the enterprise, the human capital of the owners, and the features of the firm.

According to various studies, there are various factors that influence entrepreneurial behaviour. Some of these studies have identified perceptual factors as one dimension, environmental factors as another, motivational factors and attitude towards entrepreneurship as two dimensions, cognitive factors and social capital factors as three dimensions, government related factors, capital related factors, marketing related factors, and social related factors as four dimensions, challenging factors as one, and social, psychological, financial, resource, and satisfaction factors as five dimensions.

8. DISCUSSION

Papers that evaluated the elements influencing women's entrepreneurship were located in the current review. Additionally, this investigation uncovered information from the studies that were examined, including: i) the data collection tool used ii) the characteristics of the sample. variables influencing women entrepreneurs vii) the risk of bias in the research (iii), the subject area (v), the nation of data collection (iv), and the study's limitations (v).

A total of seven studies, or one-third of the total, were based in Asia; the other studies were located in Europe, Africa, and the Middle East. In addition, there were a few things that research lacked: (i) a comprehensive analysis; (ii) online surveys; and (iii) a sufficient number of variables. iv) data is only available from a single report; v) just one industry is considered; and vi) there is a geographical component. These findings highlight the need for greater research into the variables impacting women business owners, with a focus on cross-sectional studies, sector inclusion, and the use of several reliable data sources.

The current study set out to do one thing: identify the elements that influence women owners. Findings were derived from 21 meta-analyses that uncovered several variables influencing women entrepreneurs along many dimensions. In nations with advanced economies, where natural and human resources are essential for growth, women business owners are more likely to have the managerial expertise, financial and moral backing from family and friends, as well as financial and moral backing from outside sources. The management style of a nation determines the extent to which the flow and stock of resources influence women's entrepreneurial performance (Welsh et al., 2021).

According to Cetindamar et al. (2023), women are more likely to start their own businesses if they come from bigger families, which in turn encourages them to work for themselves and their extended families. In a study conducted by Shahvand et al. (2021), it was found that women's entrepreneurship is positively influenced by various individual, economic, educational, policy, and social factors. Specifically, the study found that risk factors within individual factors had the highest impact on individual factors, leading to the generation of income, employment opportunities, and production. Women's risk-taking and innovativeness are positively correlated with their entrepreneurial intentions, which suggests that women could benefit from training in innovativeness to hone traits like creativity, a propensity to try out new ideas, and proficiency with technology (Mandongwe & Jaravaza, 2020).

As a result of the positive correlation between marketing prowess and business success, as well as between work-life balance and entrepreneurial success, women business owners were able to implement an expansion strategy at the local level, unaffected by cultural differences (Welsh et al., 2017). According to Ramaswamy (2013), women's entrepreneurial practices are influenced by a number of factors, including their social category and association

membership, which both positively and significantly affect entrepreneurial intention. Other important factors include a woman's perception of the ladder of success and her level of technical training. There is strong evidence that post-materialism, increased autonomy, organisation membership, democracy, and respect for human rights all have a positive effect on women's entrepreneurship. This suggests that women are more influenced by societal and familial values, and that women's equal participation in decision-making creates incentives for them to start their own businesses (Aparicio et al., 2022).

Business ties as a result of positive relationships with suppliers, political ties as a result of support from government agencies, and network resource acquisition as a result of access to resources, which in turn contribute to productivity in firm performance are all intermediate variables that are advantageous to women entrepreneurs when they have an entrepreneurial orientation (Ribeiro et al., 2021). The early-stage entrepreneurial activity of women, spurred by both need and opportunity, is a good and crucial step towards women's entrepreneurship. Fear of failure significantly affects opportunity-driven early-stage entrepreneurial activity, while self-confidence greatly affects necessity-driven and opportunity-driven entrepreneurs, respectively (Holienka et al., 2016).

There are four groups that emerged from the data, which can be categorised by age, industry, and marketing strategy. In each group, women had higher levels of education, self-reliance, economic status, flexibility, and quality of life, while men had lower levels of education and self-esteem (Hani et al., 2023). Perceptual factors mediate the relationship between age and entrepreneurial intention, which in turn affects the socialisation process to develop unique human capital. The reasons behind the barriers faced by women entrepreneurs, such as a lack of prior experience, training, business acumen, and social capital, are also influenced by the socialisation process (Camelo-Ordaz et al., 2016).

An analysis was conducted to determine the factors that influence women's entrepreneurship. The results showed that there is a positive and significant relationship between women's access to finance, legal constraints, entrepreneurial skills, and self-leadership. The study concluded that skilled women are more likely to participate in entrepreneurial activities, which in turn generates employment and improves enterprises. Additionally, creativity, innovation, and development can be achieved through self-leading techniques.

There is a strong correlation between opportunity-driven activities and women's entrepreneurship. This is because, as Langevang et al. (2015) pointed out, women in Africa often turn to entrepreneurship as a means to escape poverty and unemployment, which prevents them from joining the formal labour market. Additionally, the high rate of female entrepreneurship in West African countries is mainly attributable to institutional barriers rather than a lack of awareness or discouragement. There is a positive and significant relationship between women's entrepreneurship and their perceptions of risk, perceived capability, social networks, and informal investment; however, there was no reported relationship between opportunity perception and women's entrepreneurship, suggesting that women's lower levels of education discourage them from pursuing entrepreneurial endeavours (Arafat et al., 2021).

There was a strong correlation between capital-related variables and women's entrepreneurship, suggesting that female entrepreneurs contribute to national economic growth and development through hiring other women. This suggests that policymakers should address problems in the

informal sector by providing entrepreneurial training and small business startup tax incentives (Ghouse et al., 2019). The socio-cultural practices that impede the growth of women entrepreneurs and, by extension, the country's economic development, are deeply rooted in the problematic elements that women face when venturing out on their own. According to Ghouse et al. (2017), women company owners encounter challenges including lack of capital that hinder their company's expansion and success. The study found that women entrepreneurs face difficulties in obtaining loans and having access to capital, which is measured by psychological traits, and that they are willing to take risks, which is determined by resource and satisfaction factors. It also found that financial and social factors played a crucial role in improving firm performance (Ingala et al., 2021).

According to the studies conducted by Cetindamar et al. (2023), Mandongwe & Jaravaza (2020), Welsh et al. (2016), Shahvand et al. (2021), Camelo-Ordaz et al. (2016), Arafat et al. (2021), and Ghouse et al. (2019), there were weak and negative correlations found between certain factors and women's entrepreneurial activity. When it comes to women business owners, cultural variables are both detrimental and negligible (Shahvand et al., 2021). Due to the glass ceiling effect, education has a stronger impact on women's entrance into entrepreneurship. However, there was no discernible difference between the effects on men and women in terms of financial capital, as both sexes require disposable income to begin entrepreneurship and start their own businesses (Cetindamar et al., 2023). The fact that entrepreneurial purpose was unaffected by proactiveness suggests that rural women should be brave enough to borrow money while being aware of the risks involved (Mandongwe & Jaravaza, 2020).

Since the degree to which a person identifies as masculine does not affect the rate of entrepreneurship in and of itself, no correlation between the two was found. In 2016, Rubio-Banón and Lloret published. The research emphasised that family members' authority, legitimacy, and capacity to interfere with company have a negative influence on women's entrepreneurship, so family support has a negative and negligible effect on women's entrepreneurship (Welsh et al., 2016). Given the high level of education and business acumen possessed by Lebanese women entrepreneurs, there is no discernible correlation between the age of the owner, the owner's degree of education, the age of the company, or the firm's business sector (Khalife & Chalouhi, 2013).

Fear of failing owing to obstacles such as insufficient training, social capital, past experience, or commercial acumen is negatively and insignificantly correlated with gender (Camelo-Ordaz et al., 2016). Due to lower levels of education, women are less likely to be entrepreneurial, and this is exacerbated by the negative and negligible effect of opportunity perception on entrepreneurial inclination (Arafat et al., 2021). The fact that lawmakers should focus on the informal sector by providing entrepreneurial education and tax incentives for new small businesses is evidence that marketing-related variables do not significantly affect women's entrepreneurship (Ghouse et al., 2019).

9. CONCLUSION

Findings from this research indicate the nature and extent of the variables influencing women business owners. In the future, researchers might look at: i) how each component affects women's entrepreneurial efforts ii) what elements affect women business owners' success iii) carrying out qualitative research to examine the effect on female entrepreneurs. The findings of the meta-analysis support the application of PRISMA criteria, which form the basis of this

systematic review. Any researcher with meta-analysis aspirations may make advantage of its. By measuring the actual strength and size of the effects and by examining heterogeneity, we can validate the systematic review findings and further aid in the development of new hypotheses regarding the diverse unexplored aspects of the previous studies. The reporting of the systematic review can be used by future researchers to develop research hypotheses about the factors' cause-and-effect relationship with women entrepreneurship.

As any research construct or variable can be broadly constructed through the formative or reflective assessment of its factors—which will subsequently be recognised as antecedent factors or extracted dimensions of women entrepreneurship—the impacting factors of women entrepreneurship that have been addressed in this study might be useful during the instrumentation stage. In order to do a Systematic Literature Review (SLR) using PRISMA, future researchers might add more than one variable, while just one was included in this study.

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