

Womepreneur Challenges and Measures: A Comparative Literature Analysis of Ethiopia and India

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ABSTRACT

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In light of the fact, entrepreneurial development is now of utmost importance to countries economic growth. From the very beginning, males have dominated this phenomenon. Women have been observed to actively participate in economic activities in the unorganized sector despite being burdened with family and household responsibilities and the socioeconomic environment as a whole discriminates against them. Despite the widespread recognition that women's entrepreneurship contributes significantly to economic growth, their level of development has remained on a downward trend. The objective of this comparative study is to assess womepreneurs challenges and measures in Ethiopia and India where data was obtained from various literatures from both countries, the Global Entrepreneurship Monitor and the Global Entrepreneurship Index reports. According to the study findings access to finance, work premises, education and training in entrepreneurship and managing business, market and marketing related Issues, and cultural barriers are the most significant challenges faced by womepreneurs in both countries. India is better for womepreneur as compared to Ethiopia, except cultural support for entrepreneurship. In addition, the Indian government's initiatives encourage and promote womepreneurs. The researchers recommended, both countries should design sustainable program focusing on development of women's entrepreneurial competence through training and business advisory services. In addition, it is recommended that more awareness activities should be conducted through religious and local leaders in order to bring about a cultural shift that encourages women to engage in business.

Keywords: womepreneur, entrepreneurship, challenges, measure

INTRODUCTION

Entrepreneurial development today has become very significant; in view of its being a key to economic development. The objectives of industrial development, regional growth, and employment generation depend upon entrepreneurial development. Entrepreneurs are, thus, the seeds of industrial development and the fruits of industrial development are greater employment opportunities to unemployed youth, increase in per capita income, higher standard of living and increased individual saving, revenue to the government in the form of income tax, sales tax, export duties, import duties, and balanced regional development (Selvan & Vivek, 2020; GEM 2022)

As a result, governments increasingly consider entrepreneurship and innovation to be the cornerstones of a competitive national economy and in most countries entrepreneurship policies are in fact closely connected to innovation policies, with which they share many characteristics and challenges.

“womepreneurs’ is a generic work or concept representing women entrepreneurs, is the women or a group of women who initiate, organize and operate a business enterprise.

As Rahabhi et al, (2022) indicated in their article, given that women constitute the larger percentage of the world's populace and their motherly instincts, one would expect that effective participation of female in entrepreneurial activities will offer a far reaching impact on the economy, yet their contribution is scarcely apparent in a number of developing and some developed nations.

Women tend to be somewhat less active globally than men when it comes to startup activity (on average, 10.4% of women surveyed versus 13.6% of men). In other words, women represent two out of every five early-stage entrepreneurs that are active globally (GEM, 2022). Other researcher, Yimer and Brajaballav (2019), Frédéric, Yulia and Rita (2017), also indicated there are few gender differences in age and education between men and women entrepreneurs, but clear differences in household income. Women entrepreneurs tend to be less affluent than men globally, except in lower-income countries, where women entrepreneurs are less likely to come from the poorest of households.

Although they have been making substantial contribution to socio-economic development but unfortunately their contribution largely remains unrecognized and unnoticed in most developing and least developed countries. Studies have shown that successful women entrepreneurs start their businesses as a second or third profession. The highest amounts of females involved in entrepreneurial activities can be seen in Sub-Saharan Africa, with 27% of the female population are. Latin America/Caribbean economies show comparatively high percentages as well (15%). The lower numbers are seen in the Mid-Asia region with entrepreneurial activities registering at 4%. Developed Europe and Asia, and Israel also show low rates of 5% (Kaur et al 2013). Besides, society gives little chance to women to enter into the fields of various economic activities.

As a result, entrepreneurship has been a male-dominated phenomenon from the very early age. It has been observed that though women are burdened with family and house-hold responsibilities, they, particularly in semi-urban and rural areas, have been actively participating in economic activities in the unorganized sector. Yet, the overall socio-economic environment discriminates against them.

Therefore, regardless of the widespread recognition that women entrepreneurship plays an important part in financial development, their level of development has remained on a downward trend. For this comparative literature study different literatures from India, Ethiopia and other countries were used. The study team has gone through those studies done regarding women entrepreneurship especially in Indian and Ethiopian context.

Objectives of the study

- ✓ To assess womepreneur challenges both in India and Ethiopia
- ✓ To indicate the measures taken to promote women entrepreneurship in both countries

Scope of the study

The study covered the five of the major challenges of womepreneurs in India and Ethiopia: Access to Finance, Work Premises or Ownership, Lack of Education and Training in Entrepreneurship and Managing Business, Market and marketing related problems and Socio-cultural barriers.

METHODOLOGY

The comparative analysis of womepreneur challenge and measures is entirely based on secondary data, literatures, GEM data till 2022 in which Ethiopia and India were used as data source. Besides, in terms of approach, the research has used a descriptive research design. The researchers applied narrative method to discuss the similarities and differences among the two countries women entrepreneur's challenges and measures.

For this study Comparative Literature analysis method is applied. It is traditionally known as the study of two or more literatures in comparison and their multi-dimensional components being analyzed. In both countries case (Ethiopia and India), studies conducted before were main sources of data.

Comparative Methodology /Comparative Approach are the special methodological value of comparing two national literatures. Comparative literature does not insist on claiming that field for its own, it might find itself with a new identity, as the site of literary study in its broadest dimensions - the study of literature as a transnational phenomenon" As researchers indicated "Comparative Literature is not just about literature. It's about paying attention to the ways in which we read, understand, and engage with the world and with meaning-making.

LITERATURE REVIEW

For this study the researchers reviewed various literatures from India and Ethiopia in the study area and draw their conclusion and recommendations.

Nowadays, women empowerment has been increasing so rapidly all over the world and women are starting their businesses to seek greater control over their personal and professional lives. It can be seen that women entrepreneurship is a growing phenomenon and has had a significant economic impact on all economies. Women entrepreneurship has been recognized as providers of social upgrading, promoting economic regeneration and growth, and job creation. Women's participation in economic expansion has been also documented as very important for a country, particularly their participation in the area of entrepreneurship (Beshir, 2021, Thaker, 2013, UNIDO, 2001).

When women do not participate equally in entrepreneurship, economies lose the benefits that would otherwise be provided by new products and services, additional revenues and new jobs; economies also lose out due to the long-term negative effects on workforce skills and education occurring when half of the potential pool of labor is not developed. The clear consequences of women's economic marginalization further emphasize the pressing need for gender equality and the economic empowerment of women.

Indian women pertain to their responsibility towards family, society and other works. They faced with many problems to get ahead their life in business such as limited access to finance, scarcity of resources, stiff competition, lack of formal education, training and business related experience, conflict between work and domestic commitments (Rao, Venakatachalam and Joshi, 2012). According to (Rajni and Mheta, n.d), pointed out that Indian women entrepreneurs face challenges related to finance, raw material, stiff competition, legal formalities, family ties etc. The five major problems faced by women entrepreneurs are financial constraint, inadequate institutional support, problems in marketing, social attitude, non-availability of good workers/employees in Mysore district to carry out their entrepreneurial activity in efficient and effective manner (Veena and Nagaraja, 2014). Studies suggests that, family constrains, dominance of male in the society, lack of self-confidence, courageous nature, financial back up, less support from financial institutions, lack of relevant experience and training, objectivity, ego problems with male workers, less mobility, keen competition, cost consciousness and legal formalities (Thaker, 2013, Nayyar et al., 2007;; Baporikar, 2007; Rajni and Mheta, n.d).

In the Economist's Women's Economic Opportunity index, Ethiopia occupies the 107th rank out of 112 countries. Most growth-oriented women entrepreneurs fall into a 'missing middle' trap, in which they are served neither by commercial banks nor by microfinance institutions.

In Ethiopia, different scholars and studies indicated several challenges with respect to women entrepreneurs. As Mulugeta (2010) found in his study, access to finance, lack of entrepreneurial, managerial and marketing skills, bureaucracy, lack of accessibility to information and knowledge, low accessibility to investment (technology, equipment and know-how), and lack of mutual recognition schemes, competition, lack of government incentives, unfavorable legal and regulatory environments and, in some cases, discriminatory regulatory practices, lack of business premises (at affordable rent). Others also identified difficulty in obtaining loan from commercial banks, failure of business/bankruptcy, failure to convert profit back into investment, shortage of technical skills, poor managerial skills and low level of education as the main challenges (Beshir, 2021, Eshetu & Zeleke, 2008; ILO, 2003).

Furthermore, ILO (2003) found that lack of suitable location or sales outlet; stiff competition; low purchasing power of the local population, lack of marketing knowhow; seasonal nature of the business, lack of market information, inadequate infrastructure, shortage of time (due to multiple tasks), shortage of raw materials, shortage of working capital are constraints of women entrepreneurs in Ethiopia.

According to German Technical Cooperation Agency (GTZ), women entrepreneurs in MSEs in Ethiopia are faced with a number of challenges². The following can be cited as the main ones: Limited and for some complete lack of access to funds, Lack of or poor skills of operators and/or the work force in the economy due to underdeveloped Technical and Vocational Education & Training (TVET) system, Underdeveloped Business Development Services

(BDS) market Poor infrastructure, Weak private sector promotional institutions and Weak public sector support system (GEM 2022, Beshir, 2021, Eshetu & Zeleke, 2008).

From the comparative literatures it was obtained that both Indian and Ethiopian women and men face challenges in setting up their own businesses, but for women the barriers are often greater and harder to overcome. Those challenges are related to cultural and social norms, lack of formal education and training in entrepreneurship and managing business, lack of financial access, insufficient premises and equipment of start-up their business, combining the role of family and business, market and marketing related problems, lack of self-confidence, bookkeeping skill, legal and policy constraints.

Discussion of Major Findings

The researchers discussed the major findings of the literature study in triangulation with various conducted in the two countries and GEI (2022) data. In addition, the result of the study is also compared with the General Entrepreneurship Index result of USA and Japan. Ethiopia inda major womepreneur challenges like access to finance, work premises or ownership, lack of education and training in entrepreneurship and managing business, market and marketing related problems, socio-cultural barriers, risk acceptance level and other major challenges are discussed.

As per Beshir (2021), UNIDO (2017), Agarwal & Lenka (2016), Beshir, Adem, & Belaineh (2016) stated that, barriers to entrepreneurship, observed by the women entrepreneurs surveyed, lie in the existence of stereotypes and preconceptions about the role and ability of women and the inability of political and economic leaders to grant positions with major responsibilities to women.

There are numerous factors that challenge womepreneurs. However, this study hub on most dominant factors and are stated as follow. The result of the study also triangulated with the data obtained from various world Indexes.

1. Access to Finance

In Ethiopia, majority of enterprises operated by women face difficulty in terms of access to finance. Particularly obtaining loan, for women, from commercial banks is almost impossible (Eshetu & Zeleke, 2008, National Bank of Ethiopia, 2002; Negash & Kenea, 2003; ILO, 2003)¹. 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 (Eshetu & Zeleke, 2008).

As a result, Ethiopian government established micro financing share company's law that could be helping them operate in parallel with existing banks. In all micro financing programmes, lenders use the group lending approach – group guarantees, voluntary or required savings – and charge interest rates between 12-25 per cent. Women also raise fund from family and friends, supplier credit, and commercial money lenders. Traditional institution such as Equb² provides a lending option for women willing to mobilize in savings groups. Many donors also provide funds to NGOs found in Ethiopia for distribution to needy micro and small enterprises. The national financial inclusion strategy of Ethiopia fails to recognize the unique barriers to women's access to finance and to include special measures that address the barriers and eases accessing finance. Such special measures should enable women access to financial and non-financial services (European Union, 2023).

Alike Ethiopian women entrepreneurs, credit access for starting an enterprise is also one among major constraints Indian women entrepreneurs has been faced. When compared with men, women entrepreneurs have often fewer opportunities to gain access to credit for various reasons, including lack of collateral, unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers.

¹ <http://www.bds-ethiopia.net/approach-tvet.html> ,

² Equb is the name for traditional savings mobilization groups in Ethiopia.

Sometimes, credit may be available for women through several schemes but there are bottlenecks and gaps, and the multiplicity of schemes is often not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are sometimes not made aware of the best option for their requirements (Vishwanathan, 2001 cited by Rao, et al., 2012). A study by Das, 2000 cited by Rao, et al., (2012), shows that more than half per cent of the women used their own funds or funds borrowed from their spouse or family to set up their business.

Another such study done among women entrepreneurs in Coimbatore District, Tamil Nadu points out financing the enterprise as major problem faced by the women entrepreneurs (Rao, et al., 2012; Kothawale, 2013). Research suggests that the primary source of funding for women has been through family loans, personal savings, credit cards and home equity loans.

Adequate financial support accelerated the success of an enterprise. If an entrepreneur is unable to mobilize the required finance, her dream will not come true. Finance is essential to start as well as to run a business enterprise. Various banks and institutions extend their maximum support in the form of incentives, loans, and schemes. In relation with finance, women entrepreneurs in both countries use traditional bookkeeping/recording system. Some of them, especially in Ethiopia, have no idea about financial documentation.

These review result is also in line with other studies conducted by Danga et al. (2019), Kamunge and Tirimba (2014), Kanapathipillai and Azam (2019), and Tekele (2019) argued that high working capital permits to run a huge business and allows using advanced technology which increases the productivity level and quality. Moreover, entrepreneurs who suffer capital constraints in their initial business investment have lower profits, and their survival rate is lower than those who had adequate capital (Wangari, 2017). Therefore, women entrepreneurs perform better in their businesses when they have financial accessibility (George, 2018; Abiodun & Amos, 2018).

As per the data obtained from Global Entrepreneurship Mentor (GEM) 2022³, even if it is not highly sufficient, India provide more financial access (including grants and subsidies) to enterprise as compared to Ethiopia.

2. Work Premises or Ownership

It is proved that, land and premises are needed for the establishment of any enterprise. In case these have to be acquired, the start-up costs will increase. If the new micro-entrepreneur already owns these, he or she may have to spend on renovation. As Meressa, (2020) indicated, business operating in premises allotted by government agencies had better chance of success compared to those set up in privately rented premises. Moreover, a research conducted by Doris (2016) indicated that availability of land is very important for the success and sustainable growth of entrepreneurs because it creates access to resource and the necessary markets. Land in which MSEs are to display and sell their products is also the major problem affecting the performance of MSEs (Kyalo, 2016). According to Gizaw, Tsega & Hailegiorgis (2019), micro and small-scale enterprises having enough own working premises (land) grow more than those enterprises which have no working premises and selling outlets. The issue of land provision and the land lease system has constrained the chance of micro and small enterprises' success (Carranza et al., 2018). Furthermore, Hasan and Almubarak (2016) and Arnaud (2015) indicated that land ownership has significant influence on women entrepreneurs' performance.

In both countries case, womepreneurs face shortage of working premise for production, marketing and warehousing purpose. In addition, even if there is access to work premises, it is difficult for them to afore the appropriate working place that makes them profitable.

As per the data obtained from GEM (2022), female/male ratio Total early-stage Entrepreneurial Activity (TEA) ration, which is percentage of female 18-64 population who are either a nascent entrepreneur or owner-manager of a 'new business', divided by the equivalent percentage for their male counterparts in Ethiopia is less than India with the value (Ethiopia = 0.78 and India = 0.98).

This indicates that women's in India are more business owners than Ethiopian women's. This result is also supported by the article written by Abigail Lister (2023), "In India, that growth is significant – over the last ten years, the

³ <https://www.gemconsortium.org/data>

percentage of women-owned businesses has increased from 14% to 20%. Today, there are approximately 15 million women-owned businesses in the country across industries as varied as travel, beauty, and finance.”⁴

3. Lack of Education and Training in Entrepreneurship and Managing Business

The road to entrepreneurship is not necessarily ruled out when a woman cannot provide a strong academic background, but it definitely favors the entrepreneurial processes. In case the level of education is low, a female entrepreneur is highly depending up on either institutions that support them during their entrepreneurial journey or on trainings that enable the development of their skills. Women are disproportionately less likely to have education in business skills (Melanie, n.d). In terms of female literacy rate, in India the countrywide female literacy rate is 70.3%⁵ and 41.1%⁶ of the adult female population in Ethiopia is literate.

In Ethiopia as well as India, Women have limited access to vocational and technical training. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education (Broto, 2013; Terjesen & Elam, 2012; Mulugeta, 2010).

In this regard, GEM (2022) data shows that, India is better than Ethiopian in the extent to which training in creating or managing SMEs is incorporated within the education and training system at primary and secondary levels (India = 5.67, Ethiopia = 3.97)⁷ and in terms of the extent to which training in creating or managing SMEs is incorporated within the education and training system in higher education such as vocational, college, business schools, etc. India took the lead (India = 5.57, Ethiopia = 5.02).

In both countries, womepreneur face problems while dealing with the management of business and its other aspects like managing clients, communications, funding opportunities, credit applications, marketing of the business (products/services), business plan writing, business management etc.

Several studies, Broto (2013), Jesen and Elam (2012); Shabana (2011); Terjesen and Elam (2012); Lassithiotaki, (2011); Lin and Abetti (2010), ideitified Lack of education and training related to the business are challenges for Womepreneur's in different countries.

4. Market and marketing related problems

The ability to tap into new markets requires expertise, knowledge and contacts for all business people. Women both in India and Ethiopia lacked access to training and experience on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, they are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. As various researchers from both country, Mahendrakar & Soundararajan, 2022; Zewde & Associates, 2022; Muthu & Ranga, 2018; Yoganandan, 2018; Rathna & Kannan, 2018; Jemal, 2013, indicated Stiff competition in the market and lack of mobility of women make the dependence of women entrepreneurs on middleman indispensable. Many business women find it difficult to capture the market and make their products popular. They are not fully aware of the changing market conditions and hence can effectively utilize the services of media and internet.

The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses.

As GEM (2022) index, Indian internal market Openness (Index value = 6.01) is better than Ethiopian internal market openness (Index value = 4.50). This index measures the extent to which new firms are free to enter existing markets. The value indicates that, even if other bottlenecks indirectly affect the market, in India there is more market opportunities to entrepreneurs than Ethiopia. In relation with this, the index also indicated that the commercial and professional infrastructures for entrepreneurs (The presence of property rights, commercial, accounting and other

⁴ <https://www.mba.com/business-school-and-careers/career-possibilities/30-most-successful-women-entrepreneurs-in-india-part-1#:~:text=In%20India%2C%20that%20growth%20is,SaaS%2C%20beauty%2C%20and%20finance.>

⁵ [Women's Education in India, 2023](#)

⁶ [Education Statistics for Ethiopia, 2023](#)

⁷ <https://www.gemconsortium.org/data>

legal and assessment services and institutions that support or promote SMEs) in India are good-looking and motivating than Ethiopia (Index value, India = 5.91 and Ethiopia = 4.45). These gives opportunity for Indian Womepreneur's to solve market related challenges and involve in own business development and management.

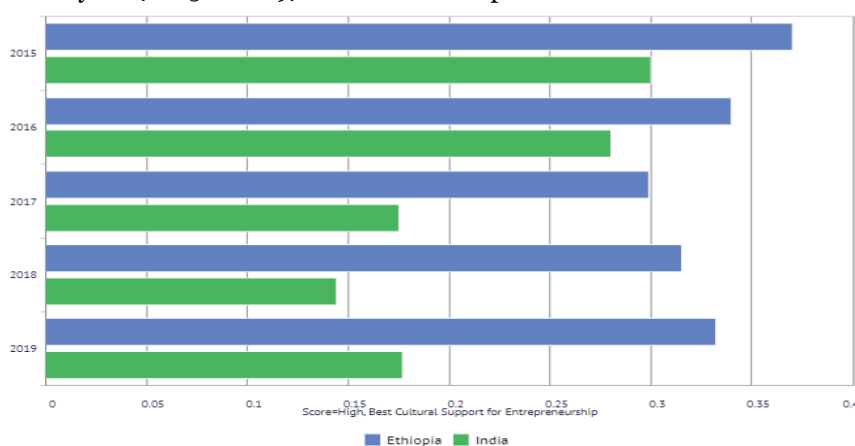
5. Socio-cultural barriers

Women's family and personal obligations are sometimes a great barrier for succeeding in business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority (Mahendrakar Soundararajan, 2022). After an arranged marriage they are expected to live with the husband's family and take care of all members of the household, often at the cost of their school education or job employment (Melanie, n.d).

This dual responsibility is similar for both Indian and Ethiopian women. So, share of home responsibility between male and female could enable female to participate on outside business activity.

It is also clear that actions to strengthen social protection and promote social inclusion, including supportive family policies, such as maternity and paternity leave, flexible work schedules and availability of child care services, are crucial if women are to become successful in business.

As we can see the Global Entrepreneurship Index (2022) data in the Chart below, Ethiopian cultural support to entrepreneurship from the year (2015 – 2019) is better as compared to Indian culture.



Country	Units	2015	2016	2017	2018	2019
Ethiopia	Score=High, Best Cultural Support for Entrepreneurship	0.37	0.34	0.30	0.32	0.33
India	Score=High, Best Cultural Support for Entrepreneurship	0.30	0.28	0.18	0.14	0.18

Chart 1: Cultural support for Entrepreneurship- GEI (2022)⁸

Even if the culture of Ethiopia to support entrepreneurship look better, in term of risk acceptance to start business is very low as compared to India (see chart 2 below). Based on the index interpretation, the higher the value the higher risk appetite for entrepreneurship. This indicates India's have more hungriness to take risk, which lead to more profit. This is supported by risk-reward tradeoff principle; low levels of uncertainty (risk) are associated with low returns and high levels of uncertainty with high returns. And it is true that taking calculated risk inspires creative thinking.

⁸ Source: <https://public.knoema.com/jnlci/global-entrepreneurship-index>

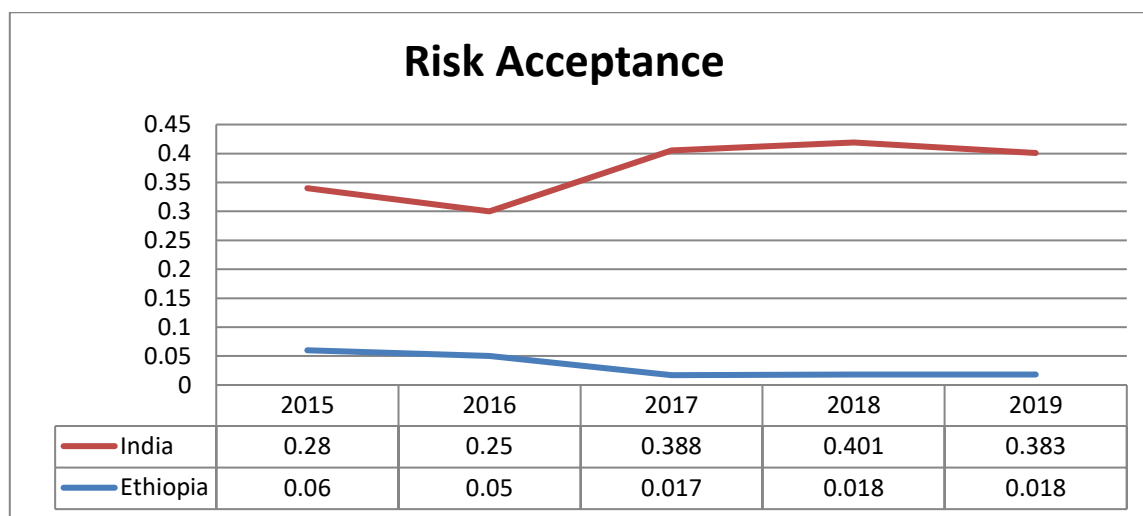


Chart 2: Risk Acceptance to start business - GEI (2022)⁹

In addition, the global entrepreneurship index shows that in 2019 Ethiopia - global entrepreneurship index was at level of 17.2% index in 2019, down from 18.33% index previous year; this is a change of 6.13%. Though, India global entrepreneurship index in the same year is 25.1% and shows increasing trend as compared with the previous years.

This result also supported by other data from global entrepreneurship index, related to easy of doing business in the countries. In 2020, ease of doing business index for India was 71.05 score, it increased from 54.52 score in 2016 growing at an average annual rate of 6.89%. Similarly, ease of doing business for Ethiopia was 48 score, even if it is low as compared to India, increased from 43.8 score in 2016 growing at an average annual rate of 2.32%.

For this data it is clearly understood that, the average annual increase rate of easy of doing business for India (6.89%) is better than Ethiopia (2.32%). There is 4.57% annual increase rate difference among the two countries.

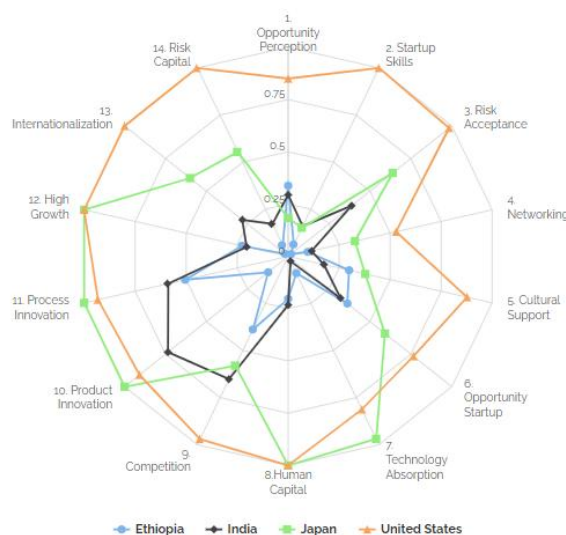


Chart 3: Entrepreneurial Attitudes, Abilities and Aspirations pillars (India and Ethiopia)

Source: Global Entrepreneurship Index (GEI), 2022

Generally, as it can be seen from the spider chart above, that shows India and Ethiopia performance related to Entrepreneurial Attitudes, Abilities and Aspirations pillars in companies with Japan and USA. It shows that, both India and Ethiopia should work a lot on the development of entrepreneurial pillars like opportunity perception and

⁹ Source: <https://public.knoema.com/jnlci/global-entrepreneurship-index>

opportunity startup, improving startup skills, risk acceptance appetite, networking skills, cultural support, technology absorption, human capital, competition and marketing, product and process innovation, growth and internationalization attitudes, abilities and aspirations.

CONCLUSION:

Based on this comparative study, as well as data obtained from literatures, the Global Entrepreneurship Monitor, and the Global Entrepreneurship Index, the researchers concluded that in both countries Womepreneurs face the following main challenges: Access to Finance, Work Premises or Ownership, Lack of Education and Training in Entrepreneurship and Managing a Business, Market and marketing-related issues, and cultural barriers. India is better for womepreneur as compared to Ethiopia, except cultural support for Entrepreneurship. In addition, the Indian government's initiatives encourage and promote women entrepreneurs.

Recommendations:

Based on the findings, the following points are recommended to both countries and further researcher:

- Both countries should work on gender equality in business matters. Advancing gender equality is critical to reduce poverty by giving equal chance to women as compared to their men counterparts. As a country level significant economic gains can be realized by closing gender gaps in entrepreneurship.
- Womepreneurs in both states should have strong womepreneur association and get support from government to increase their marketing ability through training and transfer of technology in well-organized manner to ensure their business growth and sustainability.
- Policymakers, international development organizations, investors, private corporations, and civil society organizations should deployed a variety of different instruments and methodologies to help women startup businesses in resource as well as knowledge transfer.
- The countries should design sustainable program focusing on development of women's entrepreneurial competence trough training and business advisory services.
- Both countries should expand their loan to womepreneurs, in this regard the researchers recommend to the design of loan schemes should be idea based rather than collateral based.
- Related to culture, more awareness activities should be done through religious and local leaders to bring about a change in society's attitude that culturally encourages women to engage in business.
- It is also clear that actions to strengthen social protection and promote social inclusion, including supportive family policies, such as maternity and paternity leave, flexible work schedules and availability of child care services, are crucial if women are to become successful in business.
- For further researchers, it is recommended to conduct study considering other challenges of womepreneurs and other Asian as well as African countries.

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