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Challenges faced by women entrepreneurs: A case study of Mashonaland Central Province

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Abstract

Despite the recognition that women entrepreneurs play a key role in economic activity, their growth has remained significantly subdued. This has been a result of the many gender related challenges they face in the competitive business world with their male counterparts. The main objective of the research was to unravel the challenges faced by women entrepreneurs in Mashonaland Central Province of Zimbabwe. Results were derived through a qualitative in-depth interview based study of a sample of 50 women entrepreneurs operating in Mashonaland Central Province. Data collected revealed that women entrepreneurs were aged between 20 and 55, were married and operated their businesses as sole traders or partnerships with most of them not registered. The research concluded that women entrepreneurs face constraints related to access to finance, conflicts between work and family responsibilities, networking challenges, lack of education and management skills. Sourcing raw materials markets were cited as the least challenges for women entrepreneurs.

Keywords: Women entrepreneurs, Challenges, Mashonaland Central Province, Zimbabwe

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1. Introduction

The entrepreneurial potential of women has been acknowledged as governments seek to accelerate economic growth and to attract more women towards new venturing (Singh and Belwal, 2008; Butler, 2003 cited by Cooper 2011). According to Brush and Cooper (2012) women businesses is one of the fastest growing entrepreneurial populations in the world. They make significant contributions to innovation, employment and wealth creation in all economies (Andretsch, 1990; Headd, 2000; Reynolds, 2000; Brush and Cooper, 2012). Women have been consistently launching new enterprises at twice the rate of men, and their growth rate of employment and revenue has outpaced the economy (Heilman and Chen, 2003). Women often venture into entrepreneurship with little resources available to them and the result is that they are more likely to go into industries such as retail or personality services where the cost of entry is low, so is the growth potential. In Zimbabwe there has been the realization that women contribute significantly towards GDP and employment since the economic woes of 2007 and 2008. Women played a critical role and ensured the survival of families through cross border trade. However the phenomenal growth of women owned businesses have remained slow for at least three decades in many economies.

Despite the apparent benefits of women entrepreneurs to an economy, the full potential of the women entrepreneurs sector has not been unleashed. Women entrepreneurs are today at crossroads. The existing incentive system no more meets the needs of the sector and the challenges posed by the new economy. New incentives and support to women entrepreneurs are imperative to help them build capabilities and to stay ahead of competition, both locally and in overseas markets. In many economies governments seek to develop programmes to attract, retain and advance women thus it is hoped that the results of this research will be used to design and implement remedial programme strategies and ongoing research to support women entrepreneurs. In addition, the findings of this research are expected to be beneficial to women entrepreneurs who wish to start and grow their businesses and to institutions whose intention is to assist more women to venture into businesses in Zimbabwe.

2. Statement of the problem

A closer look at the business world reveals that it is ruled by men. Despite representing 52% of the population in the country women in general are faced with multitude of challenges in business. Women entrepreneurs have not been able to achieve their full potential in a male dominated business society due to the innumerable constraints they face in their endeavour to set up viable business ventures. Most women entrepreneurs are mainly practicing cross border trade and some are informal (Manyoni, 2011). It is hoped that the results of this research will unveil the impediments to the growth of businesses owned by women so as to attract international attention to help alleviate the problems.

3. Justification of the study

Storey (2010) state that there is no greater initiative a country can take to accelerate the pace of entrepreneurial activity than to encourage more women to participate. It has been established that male rate of entrepreneurial activity range from over 3 times that of females especially in the developing world, whereas it is almost identical in the developed world (Reynolds et al., 2003). Studies by Nijhawan and Dubas (2007), found out that entrepreneurial activities result in spill over benefits thus satisfying the characteristics of a public good. Studies are abound to cite challenges faced by entrepreneurs in general but none to the best knowledge of the researcher focus on challenges that arise as a result of the inevitable gender differences in Zimbabwe. This study therefore seeks to fulfill this research gap.

4. Literature review

4.1. Constraints faced by women entrepreneurs

Literature cites a number of constraints that women face as they endeavour to start and grow their businesses and these challenges are inevitably gender related.

4.1.1. Cultural constraints

Cultural constraints inhibit the efficient conduct of business by women. In Africa the cultural value entails that the men or husband becomes the bread winner. A woman exhibiting her entrepreneurial prowess is presumed as wanting to take over the leadership role of a husband. A study by Barwa (2003) on women entrepreneurs in Vietnam, showed that women face additional handicaps due to the prevailing social and cultural gender-based inequalities and biases. Although women have made significant strides towards sexual equality, in areas such as education and the workplace, their position as the family mainstay, in terms of parenting and homemaking, remains relatively unchanged (Winn, 2004 cited by McGowan et al., 2012).

4.1.2. Lack of capital

The barriers that women entrepreneurs face in accessing credit from formal institutions is magnified in view of their limited access to formal education, ownership of property, and social mobility (Ayadurai, 1987). A study by Karim (2001) established that financial problems were the most common problems faced by women entrepreneurs in Bangladesh and inadequate financing was ranked first. A variety of studies (Boden and Nucci, 2000; Du Rietz and Henrekson, 2000; Watson, 2003) found out that women were more likely to discontinue their businesses although not because of business failure but because of financial constraints.

Ayadurai (1987) adds to this view by stating that women's inexperience of negotiating with the banks and their lack of financial confidence to argue for what they are entitled to, are some of the problems they face in obtaining loans. Male members think it is a big risk financing the ventures run by women and many financial institutions are sceptical about the entrepreneurial ability of women. The bankers consider women loans as

higher risk than men loans and thus put unrealistic and unreasonable securities to get loans to women entrepreneurs. A report by United Nations Industrial Development Organisation (UNIDO, 2003) suggest that despite the evidence that women's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit often due to discriminatory attitudes of banks and lending groups.

Starcher (1996) suggested that women in developing nations have little access to funds due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money. Women entrepreneurs also lack external funding because of their inability to provide tangible securities thus the result is that they are forced to rely on their savings and loans from relatives and friends. According to Garland (2006) banks tend to exaggerate the likelihood of default of women entrepreneurs, hence impose unrealistically high collateral requirements, which results in credit-rationing.

According to Indarti and Langenberg (2005), several empirical studies have concluded that the lack of access to capital and credit schemes and the constraints of financial systems are regarded by potential entrepreneurs as main hindrances to business innovation and success in developing economies (Marsden, 1992; Meier and Pilgrim, 1994; Steel, 1994 cited by Indarti and Langenberg, 2005). Potential sources of capital may be personal savings, extended family networks, community saving and credit systems, or financial institutions and banks. Robinson (1993) found that informal sources of credit, though with high interest rates, constitute very substantial contributions to business start-ups in developing countries.

4.1.3. Lack of access to information

Availability of business information is similarly important for the intention to initiate a new enterprise. Singh and Krishna (1994) cited by Indarti and Langenberg (2005), in their studies of entrepreneurship in India, pointed out that eagerness in information seeking is one of the major entrepreneurial characteristics. Information seeking refers to the frequency of contact that an individual makes with various sources of information. The result of this activity is most often dependent on information accessibility, either through individual efforts and human capital or as a part of a social capital and networking. Access to new information is indispensable for the initiation, survival and growth of firms (Duh, 2003; Kristiansen, 2002; Mead and Liedholm, 1998; Swierczek and Ha, 2003 cited by Indarti and Langenberg, 2005).

4.1.4. Networking

Social networks have an impact on the likelihood of successful entrepreneurial endeavour. Many of the problems women face appear to relate to women's relative lack of exposure to the world of business. It has been noted that women's business networks are poorly developed as social assets yet effective networking can provide significant advantages for women entrepreneurs (Linehan and Scullion, 2008) by helping to provide a competitive edge in business (Miller et al, 2007). Networks represent a means for entrepreneurs to reduce risks and transaction costs and also to improve access to business ideas, knowledge and capital (Aldrich and Zimmer, 1986 cited by Indarti and Langenberg, 2005). Through networking they can gain advice (Bruderl and Preisendorfer, 1998 cited by McGowan et al., 2012) support (Greve and Salaff, 2003), acquire tacit knowledge (Linehan and Scullion, 2008), form strategic alliances (Tonoyan et al. cited by McGowan et al.,

2012), look for business opportunities (Farr-Wharton and Brunetto, 2007 cited by McGowan et al 2012), and acquire credibility and legitimacy for themselves and their business (Carter and Shaw 2006, cited by McGowan et al., 2012). In a more general way, society's views are largely negative about women entrepreneurs who associate and network with others in business (Ayadurai, 1987). Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditions (Starcher, 1996).

The confidence to travel across day and night and even different regions and states are less found in women compared to male counterparts. This shows the low level of freedom of expression and freedom of mobility of the women entrepreneurs. In his study in Tanzania among small-scale garment and carpentry industries, Kristiansen (2003) cited by Indarti and Langenberg (2005) found that social network has significant relationship with business adaptability. In the executive world women have cited exclusion from male dominated networks as a major barrier to their advancement to corporate ranks (Knouse and Webb 2001; Robinson and Stubberub, 2009 cited by McGowan et al., 2012). Tonge (2008) suggests that females choose not to enter into male networks due to low self-confidence, while others indicate that because women are relatively new to business ownership they are only just developing their networks (McGowan and Hampton, 2006).

The study of entrepreneurship has increasingly reflected the general agreement that entrepreneurs and new companies must engage in networks to survive (Huggins, 2000 cited by Indarti and Langenberg, 2005). A social network consists of a series of formal and informal ties between the central actor and other actors in a circle of acquaintances and represents channels through which entrepreneurs get access to the necessary resources for business start-up, growth and success (Kristiansen, 2003 cited by Indarti and Langenberg, 2005).

4.1.5. Work – family responsibilities

Business success depends on the support the family members extend to women in the business process and management. The interest of the family members is a determinant factor in the realisation of women folk business aspirations. Research has shown that family life has a dramatic impact on the progress of female executives with young children (McGowan et al., 2012).

Fasci and Valdez (1998) and Birley (1989) suggest that multiple demands on many women's time reduce the time they can devote to business. Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business (Starcher, 1996). Stoner et al. (1990) as cited in Maysami et al. (1999) found that the work-home conflict – the tension caused by the dual responsibility of managing a business and maintaining a family to be the main stumbling block for female business owners. Karim (2001) found out that balancing time between the enterprise and the family were ranked as major start-up problems. Their access to the essential abilities, skills and experiences for business is also adversely affected by various constraints on their mobility, often due to their dual (household) and triple (community) roles and responsibilities (Ayadurai, 1987). It is grounded in women's gendered experiences of education and work and, due to the demands of their reproductive and household

roles, their lack of key dedicated “time” to be able to explore and nurture their own resources (Ayadurai, 1987). Longstreth et al. (1987) cited by McGowan et al. (2012) found that women’s firms were at a commercial disadvantage due to pressures on women to combine family responsibilities with an entrepreneurial career: failure to achieve an appropriate balance created high levels of stress and held back economic growth of the enterprise.

4.1.6. Limited access to formal education and training programmes

A study carried out by Charney and Liebecap (1999) revealed that entrepreneurship education produces self sufficient enterprising individuals, produces successful business and industry leaders, enhances a graduate’s ability to create wealth and produces champions of innovation.

In Uganda (UNIDO Document, 2003), women entrepreneurs in rural areas suffer from a lack of training and advisory services that would allow them to upgrade their managerial and technical skills and solve immediate production problems, thus improving productivity and increasing profitability. According to Ayadurai (1987) women entrepreneurs in Morocco faced a lack of operational and managerial skills resulting in low productivity and competitiveness. However, due to a lack of technical skills, confidence, strong individual involvement and the willingness to take risks, women are often unable to establish and sustain successful businesses. A study by Richardson et al. (2004) on women entrepreneurs in Africa reveals that many women entrepreneurs in Africa feel they lack abilities, skills and expertise in certain business matters. Many of the issues mentioned appear to relate to women’s relative lack of exposure to the world of business.

4.1.7. Low level risk taking

Low level risk taking attitude is another factor affecting women folk decision to get into business. According to Yordanova (2011) risk taking is a key factor that influences an entrepreneur’s willingness to tap the physical, material, financial and intangible resources necessary for the firm growth. Low level education provides low level confidence and self reliance to the women folk to engage in business which is continuous risk taking. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence. As cited by Robinson (2007) women may also, on average, be more risk averse (Anna et al., 1999; Cooper, 1993) and less concerned with financial gain (Rosa et al., 1994; Brush, 1992). Thus it is assumed that women businesses do not grow because women are not risk takers, a characteristic which is key for successful entrepreneurship.

4.2. Type of business ventures

A number of studies (Boden and Nucci, 2000; Du Rietz and Henrekson, 2000; Watson, 2003) have determined that women-owned business have higher discontinuance rates. One suggested reason for this is that women tend to have a higher proportion of the businesses in industries with lower return rates, such as services and retailing (Watson, 2003). Another reason is that women tend to have younger businesses, while older, more established businesses are more likely to have lower termination rates (Rosa et al., 1996).

According to McGowan et al. (2012) studies have indicated that women are well represented in areas seen as traditionally female, such as retail, but are still significantly underrepresented in others perceived as male dominated such as science, engineering and technology (Allen et al., 2008, Anna et al., 2000; Hampton et al., 2009; Mayer 2006, cited by McGowan, 2012).

5. Research methodology

This study utilized the survey research design. The study focused on 70 women entrepreneurs in Mashonaland Central Province who were randomly selected because of their involvement in entrepreneurial activities in the region. The first stage of data collection involved the physical distribution of questionnaires to the respondents. Thereafter the second stage involved in-depth interviews with 15 respondents as a follow up to responses provided in the questionnaire. Of the 70 questionnaires distributed, 50 were returned giving a response rate of 71.4% and all the targeted interviews were conducted. The survey gathered information with respect to respondents' demographic profiles and challenges they face in business. Data collected was tabulated and analysed using MS Excel graphs and the results are presented below.

6. Data presentation and discussion

Data on the demographic characteristics was collected and results are presented in Table 1.

Table 1. Demographics of respondents

Variable	Class	Frequency	Percentage
Age	Below 25	5	10
	26-40	20	40
	41-55	15	30
	Above 55	10	20
Marital status	Single	4	8
	Married	17	34
	Divorced	18	36
	Widowed	11	22
Number of dependents	1-3	9	18
	4-6	31	62
	More than 6	10	20
Level of education	No O'levels	15	30
	O'level	21	42
	A'level	6	12
	Diploma	4	8
	Graduate	3	6
	Post graduate	1	2

Of the 50 respondents, 10% were below 25 years of age, 40% were between 26 and 40 whilst 30% were aged between 41 and 55. Respondents above the age of 55 were 20%. Findings suggest that female entrepreneurs were aged between 26 and 55. These results are consistent with those of Morris et al. (2006) who found out that female entrepreneurs were older and had children.

Of the total respondents 34% were married, 36% were divorced whilst 22% were widows and 8% of the respondents were single. Findings also revealed that 62% of the respondents had 4-6 dependents whilst 20% of the respondents had more than 6 dependents, and 18% had 1-3 dependents. These results suggest that most female entrepreneurs engage in business because they have responsibilities and a family to take care of. Some respondents from interviews revealed that they had to be in business so that they can take care of families as they were either single parents or divorced. Hisrich and Brush (1985) also discovered that female entrepreneurs were married with children.

Data was gathered to establish the level of education that had been attained by the entrepreneurs. As shown in Table 1, 30% did not have Ordinary level passes, 42% had Ordinary levels, 12% had Advanced levels, 8% had diplomas and the remaining 6% and 2% were graduates and post graduates respectively. This shows that most of the women did not have higher educational qualifications which are a prerequisite for business management. Most respondents cited that they were in business because they did not have adequate educational background needed to be absorbed in formal employment. These findings contradict the findings by Hisrich and Brush (1985), Birley et al. (1987), and Morris et al. (2006) who discovered that women entrepreneurs were highly educated up to degree level.

6.1. Industry characteristics

Data was collected to establish the characteristics of the industry in which the women entrepreneurs operate. Table 2 shows the responses. As shown in Table 2 most women entrepreneurs were involved in professions such as hairdressing (20%), Retailing (16%), Catering, Livestock and Poultry, Cross boarder (10%) and Transport (6%). Of the respondents 68% had been in business for less than 3 years, 24% between 3 and 5 years whilst 8% had been in business for 6 to 10 years. None of the businesses had been in operation for more than 10 years. This suggests challenges in as far as sustainability and continued existence of business is concerned. No women entrepreneurs were involved in Manufacturing, Engineering or Science. These results were consistent with those of Menszies et al. (2004) cited by Morris et al. (2006) who discovered that women were less likely to have educational background in engineering, science and computing and tended not to take class on how to start a business.

According to Morris et al (2006) whilst women historically chose businesses that were not scalable, such as beauty parlours and flower shops, in the last decade more women chose to start ventures in growth sectors such as technology, manufacturing, communication and transport. Contrary to these findings, Golmolka cited by Birley et al. (1987) found no relationship between gender and industrial sector chosen. Adoram (2011) suggests that women's lower revenues are attributed to their tendency to be situated in the lower section of the profitable industry. A study by Saffu and Manu (2004) cited by Kuada (2009) found out

that 75% of women entrepreneurs were in the service industry, 19% were in retailing and only 6% were in manufacturing.

Table 2. Industry Characteristics

Variable	Class	Percentage
Industry type	Hair dressing	20
	Retailing	16
	Catering	10
	Educational	14
	Livestock/ Poultry	10
	Clothing	12
	Cross boarder	10
	Transport	6
	Manufacturing	-
	Engineering	-
	Science	-
Legal Form of business	Sole Trader	64
	Partnership	26
	Cooperative	-
	Company	10
Registration Status	Registered	26
	Not registered	74
Period in business	< 3 years	68
	3-5 years	24
	6-10 years	8
	Over 10 years	-

Data collected on the legal form of ownership showed that 64% were sole traders, whilst 26% were partnerships and 10% were companies. As such, it followed that 74% of the businesses were not registered and 26 were registered. It was noted that most entrepreneurs were not registered because the licensing process was cumbersome and at times they failed to meet the requirements. These results were similar to those of Birley et al (1987) who found out that most businesses were started as sole traders.

6.2. Constraints faced by women entrepreneurs

The main objective of the research was to establish the challenges faced by women entrepreneurs that restrained their growth. Figure 1 below shows the research findings.

Eighty percent of women entrepreneurs faced financial difficulties, 78% competition, 74% work - family balance conflicts and 70% networking problems. Other challenges cited were education and skills (62%), risk taking 55%, traditional roles (40%), technology 38% and access to markets 28%.

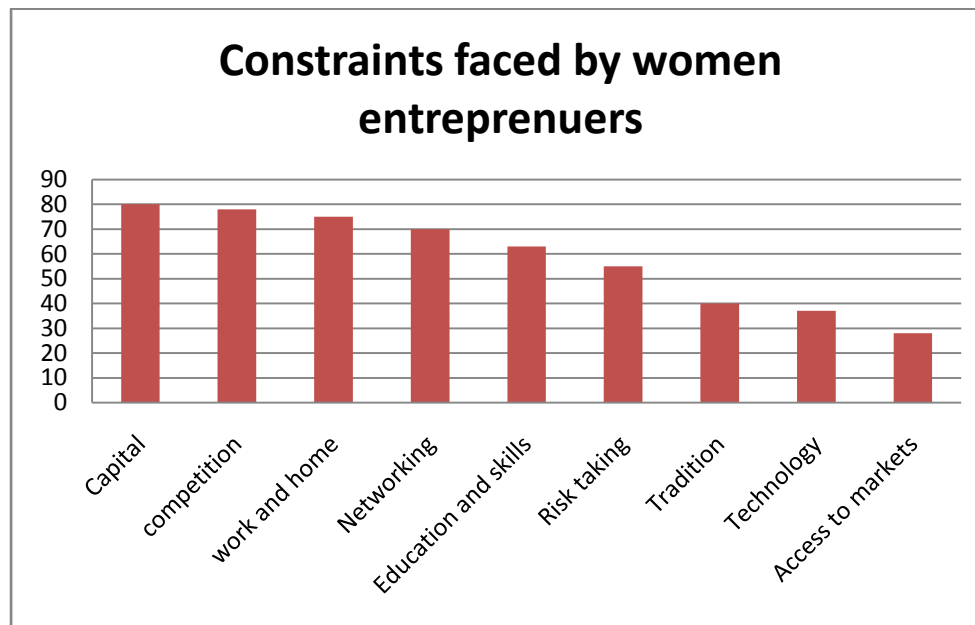


Figure 1. Constraints faced by women entrepreneurs (Source: Analysis of primary data)

6.3. Access to capital

Special problems in obtaining finance by women entrepreneurs were mainly attributed to the lack of collateral security, no credit record and in ability to qualify for loans due to stringent criteria applied by banks. These results were consistent with the findings of Brush et al (2004), the perception that women owned ventures are not serious about growth and women are not good in leadership and management of large scale ventures. Hisrich (2004), Karim (2001) and Ndwandwe (1998) who observed that, financing problems being faced by women enterprises leaves them with limited prospects to graduate into larger organisations as they have to operate in survivalist mode. Verheul and Thurik (2001) cited by Kuada (2009) suggest that women entrepreneurs have less financial management knowledge. Studies by the World Bank (1994) indicate that small business owners in Ghana and women in particular had serious difficulties accessing finance to start their businesses thereby constraining their performance.

6.4. Access to markets and raw materials

Constraints related to access to markets was of minimal significance (28%) as markets are easily accessible to women enterprises since there are no discernible entry barriers. Most women entrepreneurs are cross border traders who source their raw materials and stock from beyond the borders. Therefore they face

strong constraints in the importation of raw materials. Those women entrepreneurs who source their raw materials locally expressed that access to raw materials was of no significance as a constraint to the efficient operation of their businesses.

6.5. Training and management skills

Data was collected to establish whether the entrepreneurs had done some training to acquire managerial skills. Findings revealed that most women entrepreneurs (62%) had not undergone management training that helps to impart essential skills as some women entrepreneurs expressed that these skills were not of any significance. These findings conform to the findings by Parihar and Singh (2006) who established that the attitude of women entrepreneurs has to be orientated towards the promotion of leadership qualities. These findings are contrary to findings by Richardson et al. (2004) who established that many women entrepreneurs felt that they lacked abilities, skills and expertise in certain business matters that hinders their ability to profitably run their business ventures. Adoram (2011) suggest that another elucidative factor for women's lower revenue was the absence of women's practical business experience.

6.6. Technology

As shown in Figure 1 technology was perceived to have a less significance as a constraint to the operation of women enterprises, as indicated by 37% of respondents. Responses from women entrepreneurs signify that technology is of minimal significance since most women operated businesses are not technologically sophisticated.

6.7. Culture

Culture was a significant factor affecting the success of women entrepreneurs. As shown in Figure 1 above, 40% of the respondents indicated that as women they are expected to take up roles in the home rather than in the business world. Some male counterparts feel threatened if women engage in business and generate money and take up roles as breadwinners. It was established that male counterparts did not support women in their businesses. However 60% of the respondents indicated that such cultural aspects were outdated as their male counterparts needed help in generating funds for the up-keep of the family. According to Calas and Smirnich (1992) cited by Morris et al. (2006), culturally imposed attitudes regarding gender remain barriers to women in achieving higher financial rewards and status in the business world.

6.8. Networking

As depicted in Figure 1, 70% of the respondents were of the opinion that creating networks and business associates was a challenge emanating mainly from the fact that women are not able to travel far and wide and engage in networking due to the dual responsibility they have. Thus business growth is at stake as they are not able to socialise and network. Further inquiry through interviews revealed that most networks for

the women were confined to their personal friends and colleagues in business to the exclusion of their male counterparts. Cited as another networking challenge was the fact that most women were very secretive and did not want to share business ideas for fear of creating strong rivals. These findings concur with those of (Knouse and Webb, 2001; Robinson and Stubberub, 2009 cited by McGowan et al., 2012).

6.9. Balancing work and home

Data collected revealed that 75% of women entrepreneurs were faced with the challenge of balancing work and family responsibilities. This was consistent with the findings by Morris et al. (2006) and Stoner et al (1990) cited by Morris et al (2006) who found out that women resist growth as they try to balance the demands for work, family and personal lives. This was a major drive for women to start their own businesses as this would allow them to enjoy the flexibility that self employment provides.

6.10. Risk taking

Of the total respondents 55% of women entrepreneurs cited that they were not able to assume a lot of risk because of their gender limitations. Thus they could not venture into risky businesses. These results were consistent with those of Cliff (1998) cited by Yordanova (2011) and Adoram (2011) who found out that most women tended to be more risk averse. Morris et al (2006) found out that while generally confident, these entrepreneurs were more risk averse and many felt a certain inadequacy in terms of their backgrounds.

7. Conclusion

The research established that women entrepreneurs were aged between 20 and 55, were married with dependents to look after. Most of them had low level qualifications and were involved in traditionally women businesses such as retailing and services industry. They operated as sole traders or partnerships with a few being registered and most of the businesses had been in operation for less than three years.

The research concluded that women entrepreneurs face constraints related to access to finance, conflicts between work and family responsibilities, networking challenges, lack of education and management skills. Sourcing raw materials and finding markets were cited as the least challenges for women entrepreneurs.

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