Phenomenological Study of Women Entrepreneurs and Their Impact on Socio-Economic Growth in Malaysia

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Abstract:

The study was conducted on women entrepreneurship and socio-economic growth in Malaysia. The study on women entrepreneurship in Malaysia was on Women entrepreneurship is said to be the emerging phenomenon of the 21st Century. It has been recognised that today women are as likely as men seeking business opportunities around them. Women entrepreneurs are able to contribute to socioeconomic development of the country. However, women entrepreneurs were found to encounter internal and external barriers to their business growth. Based on the literature review on entrepreneurship highlighted numerous constraints and barriers to women entrepreneurship which include amongst others gender-biased, lack of entrepreneurial and business skills, finance and even the personality characteristics of women. In this study there were four factors and barriers facing entrepreneurship growth were identified. They were personality traits, business skills, knowledge and training, the need for government support system and support systems that contribute to women entrepreneurship growth and the socio-economic growth of the country. In order to answer these four objectives, this study conducted a focus group method in order to clearly understand the phenomenon of women entrepreneurship in Malaysia. It has been informed the focus group approach is commonly used in social science research. A selected group of 10 key person women entrepreneurs answered the interview and discussion via online focus group discussion. The structured questionnaires were also distributed to the 10 entrepreneurs participated and responded in focus group discussion. The focus group discussion centred on four themes on women entrepreneurship development, women and its contribution to socio-economic growth, including household income, employment and society wellbeing. Data collection on entrepreneurial psychological factors, barriers to women entrepreneurship success and growth, government support systems and the social and economic growth of the country were gathered from the focus group discussion and were analysed using NVIVO software package. The results of the study were tabulated based on four themes and sub themes. In conclusion this research has established a woman entrepreneurship socio-economic model in Malaysia. A causal relationship model configured variables as a main guidance for entrepreneurship stakeholders and practitioners. This study was a phenomenological study on woman entrepreneurship and its effect on women socio-economic growth in Malaysia. The study provided implications to stakeholders in addressing women entrepreneurship problems and barrier to women business growth. It was recommended that further research on women entrepreneurship will be based on industrial and business sectors dominated by women.

Keywords: women entrepreneurship, socioeconomic development, business growth, barriers, support system.
Introduction

Globally, entrepreneurship is found to play a significant role in the socio-economic development of countries, particularly in emerging and transitional economies. The SMEs are found to contribute up to 60% of the total employment and up to 40% of national income (GDP) of emerging economies respectively. Among the SMEs, it was shown that microenterprises are considered to be the most dynamic business entities. They are often viewed as one of the main crucial forces behind economic growth and poverty reduction by providing more job opportunities to the society. In the case of women participation in business, women entrepreneurial populations are found to be the fastest growing business population in the world but they remain as the understudied group of entrepreneurs although the firms owned by women are distributed across all sectors of industry. It was discovered that the top sectors for women entrepreneurs are in health care (doctors and dentists), education services, social assistance (residential care facilities and child care providers), personal care services (beauty salons and dry cleaners), professional/technical/scientific services (accountants, public relations and human resources development consulting) and retail trade. These arguments on sectoral domain of women entrepreneurship are supported by the European Commission Report (2013) that showed women entrepreneurs in sectors such as manufacturing and ICT sector is low compared to other sectors. The industries (primarily in retail, education and other service industries) chosen by most women entrepreneurs are often perceived as being the less significant sectors to economic development and growth as compared to high-technology and manufacturing (OECD, 2004).

Problem Statement

In Malaysia, it was noted that about 20% (130,000) of total registered 650,000 entrepreneurs are women. Despite many of women entrepreneurs are successful, their actual potentials and contribution to the economic growth of the country were not properly and deeply addressed. There are many reasons to these problems of addressing the potential of women entrepreneurs on the economic growth of the country in general and specially on the economic growth of each state and district in which women entrepreneurship are taking place.

Women entrepreneurs in Malaysia were encountered with constraints including the structure of the society. For instance, the societal perceptions on the role of women in taking care of their families and children hinder the potential and capabilities of women entrepreneurs. The perceived traditional roles of women as homemakers and the lack of equal opportunities in doing business made available to women resulting in market failure that prevents women from achieving their full potentials as successful entrepreneurs. As such all these barriers should be addressed and studied. The study should also look at the roles of Malaysian government and government agencies and other supports include financial assistance, providing marketing and promotion channels and business skill training, enhancing technology usage and creating business networks.

Generally, there are also claims that women entrepreneurs are lacking in confidence and stamina, placing more importance on family matters and work-life balance between work and family. In a previous study on women empowerment in Malaysia, it was discovered that women empowerment is low as compared to the economic growth of the country. In another study it was found that barriers to success of women entrepreneurs were the lack knowledge, skill, attitude, restrictive legalities, regulations and procedures and lack of business support and initiatives from government and network as well as personality and self-efficacy. Despite women are not equally treated as compared to men, it was reported that the percentage of more women enter into the businesses has contributed considerable economic growth and productivity to the country.

Women entrepreneurs are found to begin to set standards of behaviours that distinguish them from others and they create an identity of their
own rights. All these development of women entrepreneurship has created a totally new playing field as women entrepreneurs compete with their male counterparts for the same business opportunities (Teoh, et al., 2014). Despite of the development of women entrepreneurship across the world, it was noted that there were very limited studies undertaken in the past to assess the issues faced by women entrepreneurs in the context of overall development of women entrepreneurship including Malaysia. Thus this study is of great value in providing a comprehensive strategies and policy measures required to strengthen women entrepreneurship development (Teoh, et al., 2014).

Entrepreneurship literature highlighted numerous constraints and barriers to women entrepreneurship which include amongst others gender-biased, lack of entrepreneurial and business skills, finance and even the personality characteristics of women. These barriers require the stakeholders to provide financial and business infrastructure to support the growth of women entrepreneurs. While many theories and empirical analyses have approached the concept, the literature remains arguably underdeveloped due to the conceptual and empirical challenges faced by researchers. Given the background of the complexity of environment of women entrepreneurship, the objectives of the study were to identify and evaluate women entrepreneurship development and its contribution to socio-economic growth, including household income, employment and society wellbeing. This study of women entrepreneurship in Malaysia was in a multitude of contexts, including the examination of the entrepreneurial psychological factors such as personality, barriers to women entrepreneurship success and growth, identifying the support systems and initiatives of the government and other stakeholders and evaluating the social and economic growth of the country such as GDP and employment. Based on these background, was intended to fill the current research and methodological gaps in entrepreneurship study. Thus, this study on women entrepreneurship focussed on women entrepreneurship environment, internal and external barriers, stakeholder support systems and the contribution of women entrepreneurship to social wellbeing and socio-economic growth of Malaysia.

Research Questions
1. How do personality traits of women entrepreneurs motivate them to start and grow their businesses?
2. What are the external barriers facing women entrepreneurship?
3. Do the government and stakeholders support programmes give impact on the development women entrepreneurship?
4. What are the contributions of women entrepreneurs on social wellbeing and economic growth of the country?

Research Objectives
1. To describe the importance of personality traits of women entrepreneurs that motivate women entrepreneurs to growth;
2. To identify the external barriers to women entrepreneurship growth;
3. To evaluate the impact of stakeholders’ support programmes on women entrepreneurship;
4. To evaluate women entrepreneurs’ contribution to social wellbeing and economic growth of the country.

Significance of the Study
This study also adds to the body of knowledge in entrepreneurship by addressing on focus group of women in business that are generally predominantly male. By examining the issues and the contribution of women entrepreneurs on socio-economic growth and help better understanding what really helps women entrepreneurs to start and grow their businesses. This research may lead to the identification of improved or new policies and methods in the development of women entrepreneurship in Malaysia.

Scope of the Study
The scope of the study is limited focus group of identified ten SME women who are now participated in the various entrepreneurial
activities in Kuala Lumpur and in Klang Valley, Selangor. The focus group discussion centred around four themes and sub themes which were related the business environment of women, personality traits, barriers facing women entrepreneurs, stakeholder supports on women entrepreneurship and contribution to wellbeing and socio-economic growth of Malaysia. The focus group method was to evaluate the extent of women entrepreneurship, the personality traits, barriers in doing; the support and facilitation from the stakeholders on the development of women entrepreneurship and women entrepreneurship contribution to the social and economic growth of the country.

**Literature Review: Women Entrepreneurship**

The Global Entrepreneurship Monitor Report (2015&2016) recorded that in Malaysia, women are about as likely as men to become entrepreneurs, and just as likely to have started the business out of necessity. In other word women are now seen businesses as opportunities for socio-economic growth that they seek. Thus in 2020, the entrepreneurial scene in Malaysia is continuing to grow rapidly, and women have been quick to claim their rightful spot—with one in five companies in the country now owned by women (Malaysia’s Statistics Department 2020). The National Association of Women Entrepreneurs plays an important role in promoting, developing and enhancing the efforts and activities of women entrepreneurs. In 2010, Malaysian government spent around RM 4.7 million to 946 women entrepreneurs to encourage and support women who own and operate businesses. SME bank introduces Women Entrepreneur Financing Programme which has a financing limit between RM500,000 and RM 2.5 million. Along, the Women Leaders Entrepreneur Acceleration Program provides both financial assistance and coaching in strategic business methods to ensure growth and sustainability. It also acts as liaison between members and the Government of Malaysia, State and Local Agencies and Organisation, as well as external Agencies and Bodies. The participation of women entrepreneurs in various sectors including on-line business is rapidly growing especially during the Covid-19 pandemic that causes people to stay home during the moving control order (MCO). The effect of Covid-19 pandemic is disastrous with high unemployment rate as more people are out of jobs and the closure of industries and other business sectors including transportation and service sectors such as tourism industry. Despite the global economic and social issues due to Covid-19 pandemic, there is a growing trend on the emerging of new businesses and emerging entrepreneurs including women entrepreneurs in the market place. These pull and push motivational factors such as the government supports and business infrastructure as well as meeting their family financial needs and women high business drive clearly explain why women are venturing in business (Husni et al. 2012). The rapid growth of self-employed and businesses especially among women are noticeable. The participation of more women in businesses certainly will impact on their living and income and economic growth of their locality and the country at large. Thus there is a call for women empowerment which are categorized as social, educational, economic, political and psychological. In Malaysia, these women empowerment are recognised in women entrepreneurship development and initiatives and their contribution to social wellbeing and socio-economic growth of the country.

In Malaysia, the development of entrepreneurial activities among women in the high-revenue sectors can consequently lead the upward growth of entrepreneurship including women enter into the high productive and high revenue industries. It has been recognised that women entrepreneurship in Malaysia is now considered by the Malaysian government as one of the most important factors that contributes to the socio-economic development of such as providing employment, wellbeing and increases GDP of the country. The growth of women entrepreneurs is now much faster as entrepreneurs are found to be the key driving force of modern economies. In addition, the
entrepreneurial spirit among women entrepreneurs may also manifest in the development of new markets, new products, new methods of production and management, the discovery of new inputs and the establishment of new businesses and even new businesses are now created. In countries like Malaysia, government agencies and financial institutions provide policies, legal and financial loans and assistance in meeting the need of women entrepreneurs (Rashid & Rattan, 2020). However, it has been observed that there are more efforts to be done and high expectation from the government agencies, non-government and financial institution in developing women entrepreneurship (Rashid & Rattan 2020).

In entrepreneurship research, the dominant paradigm of entrepreneurship research practices, such as positivism research approach, has brought about a fundamental paradox: researchers often try to analyse a phenomenon that cannot properly be defined. As a result, most previous entrepreneurship research was found to be fragmentary and focused narrowly on aspects of entrepreneurship. Anderson et al. (2008) reviewed the current research domain in entrepreneurship. They agreed that the dominant paradigm of entrepreneurship research that practiced positivism approach or methodology, has brought about a fundamental paradox: researchers often try to analyse a phenomenon that cannot properly be defined. For instance, most research of entrepreneurship was focusing on explanatory research that is trying to assume and predict the relationship among conceptualised variables with reasoned conclusion by logical generalisation of a known fact (deductive process). Nonetheless, there are very rich descriptive data on what people mean when they talk about 'enterprise'. This research gap in entrepreneurship has led to the argument that an interpretative approach (Saunders et al. 2012) is an alternative method of looking at entrepreneurship as social constructionism that extend people's understanding about entrepreneurship. If the fragmentary positivistic approaches are imagined as pieces of a jigsaw, it can be seen how a social constructivist approach can provide an overview of how the pieces match, fit and come together. This qualitative approach is able to explain the “big picture” on knowledge and phenomenon of entrepreneurship. For instance, a critical review of personality traits of entrepreneurs, for instance, the study of entrepreneurship in a multitude of contexts, including the examination of the determinants of occupational choice, the predictors of entrepreneurial success, the evaluation of the effects of entrepreneurship policies, and the design and assessment of different approaches to entrepreneurship education.

Given the amount of research in entrepreneurship which generally focus on individual-centric approach or environmental-centric approach. This approach is limited in scope and the study tend to focus on the characteristics of the entrepreneurs, factors for entrepreneurship success and growth, gender gap and equality, effect of socio-cultural environment on micro, small and medium enterprises and SME performance. Thus it was noticeable that neither individual-centric no the individual-centric is more correct than the others because entrepreneurship phenomenon cannot be explained in the absence of the other. Thus, the literature remains arguably underdeveloped due to the conceptual and empirical challenges faced by researchers (Sari Packable Kerr et al. 2017). This contention on the narrow focus of entrepreneurship was supported by the observation of Talgat Afzal et al. (2009). They realized that the field of entrepreneurship is centrally concerned with understanding “how opportunities to bring into existence ‘future’ goods and services are discovered, created, and exploited, by whom and with what consequence.” Entrepreneurship research to date, however, has focused on a relatively narrow portion of this rich domain. The attention should be directed towards explicating how business plans, marketing strategies, sponsorship, and personal traits that enable entrepreneurs to access and mobilize pools of resources to start new business, move into new lines of business, or promote new products, ideas, or processes that create wealth. Likewise,
entrepreneurship is about a context dependent social process yet entrepreneurship researchers have largely neglected the broader social and cultural dynamics of entrepreneurship field. For instance, the narrow definition of success highlights only economic motivations for entering into self-employment, which tends to fit the male model of self-employment. However, it does less well in reflecting women’s motivations for starting a business, which includes a desire for greater income as well as creating more opportunities for advancement than in the labour market, improving a family’s livelihood position, self-fulfilment, and greater ability to balance work and family roles (Franck, 2011). This is the methodological gap found in the study of entrepreneurship, including women entrepreneurship.

**Figure 1. Theoretical Framework**

**Methodology**

In entrepreneurship research, qualitative approach should be used to further determine the strategy and policy to assist in business expansion of women entrepreneurs, as well as encouraging more participation of women in entrepreneurship. In terms of family issues, future studies can consider the perception and attitude of spouses in taking equal childcare and household responsibilities. Research on women entrepreneurship reveals the idea of women as being secondary to men and of women’s businesses being less significance to men or as
complement. In so doing, it is imperative to clearly define women entrepreneurship and, subsequently, the scope of women entrepreneurs (for instance own and operate, rather than merely funding the ventures) so that accurate findings can be derived at. Based on the above argument and consideration, in depth research in understanding the extent or role of women entrepreneurship and their contribution to the social change and economic growth of each particular country are still lacking. Thus it pushes for further extension of research focusing on how women entrepreneurs as a focus group who participate in the economic activities and it gives impact to the social and economic growth on the community and the country. Based on the above literature review of entrepreneurship and women entrepreneurship in relation to its contribution to socio-economic growth of women entrepreneurs and socio-economic development of a particular country, issues and suggestion for development plan of women entrepreneurship and the underlying and supporting theories, the theoretical framework in the study of women entrepreneurship is drawn. Figure 1 shows the how the study of women entrepreneurship is systematically theorized and methodologically conceptualized.

Based on the theoretical framework (figure 1), Table 1 below indicates the thematic framework of the construction of constructs, variables and dimension of the study on women entrepreneurship.

<table>
<thead>
<tr>
<th>Construct</th>
<th>Variables</th>
<th>Dimensions</th>
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<tbody>
<tr>
<td>Women Entrepreneurs &amp; Entrepreneurship</td>
<td>Personality Traits</td>
<td>Values, spirituality, self-efficacy, Locus of Control, mind-set. Intention</td>
</tr>
<tr>
<td>Barriers to Women Entrepreneurs</td>
<td>Internal &amp; External Resources</td>
<td>Human Capital: Skills, competencies, capabilities, capacity, knowledge, Experience, networking</td>
</tr>
<tr>
<td>Initiations and support for growth of women entrepreneur</td>
<td>Role of Stakeholder</td>
<td>marketing, business network, financing, training, mentoring, coaching,</td>
</tr>
<tr>
<td>Socio-economic growth (SDG)</td>
<td>Entrepreneurship Outcomes</td>
<td>Family income, social wellbeing, employment, equity.</td>
</tr>
</tbody>
</table>

**Focus Group Discussion**

The present study conducted in one selected district in Clang Valley, Selangor. A group of successful women entrepreneurs (business owners) in food and restaurant, retailers and traders are identified as a case study to evaluate what and how their businesses are improving their social wellbeing and improve their economic (financial) condition that meet their needs. In this study a thematic analysis is used. The usage of thematic analysis in qualitative research aims at improving the generalizability of the study. Since qualitative research has been emerged as one of the main method of conducting research there should have to be exhaustion so that the results of a qualitative research are valid and generalizable.

The present study utilised the detail of Focus Group Discussions (FGD) and group interview amongst selected woman entrepreneurs. There were 15 respondents involve on the exploratory of thematic theme. NVIVO application was utilized on exploration of the Thematic Theme. Exploratory approach to configured preposition was conducted to observe relationship within the trend. Group discussions were conducted on the multiple group level and following are characteristics of qualitative data gathered.

**NVIVO Applications**

In this research NVIVO Application package is used to analyse qualitative data obtained from interviews with the women entrepreneurs. NVIVO is a qualitative data analysis computer software package produced by QSR International. NVIVO help qualitative
researchers to organize, analysed and find insights in unstructured or qualitative data like interviews, open-ended survey responses, journal articles, social media and web content, where deep levels of analysis on small or large volumes of data are required. NVIVO is used predominantly use by academicians and commercial researchers, government and health across a diverse range of entrepreneurship studies.

Findings

Based on the focus group discussion within the key-persons, the present study distributed an online survey form to determine their characteristics. The sample distribution according to 4 age groups showed that a large majority of women entrepreneurs belonged to the age group of 41-55 years old 42.9%, a smaller sized 28.6% belonged to the group of 26-40 years old and above 55 years old and very least number for the group of under 25 years old. As per marital status 64.3% are married and 28.6 % are single and only 7.1% are divorced. The collected data also shown 42.9% are bachelor degree holder, 28.6% are postgraduate, 21.4% with Diploma and 7.1% without O level.

Women Entrepreneurs and Entrepreneurship

In this section, the results of the focus group discussion on Theme 1 were described. These include Scope of the study scope of business, entrepreneurial skills acquired, Personality traits, self-efficacy, Locus of Control and Spirituality, availability of resource and capabilities.

The data shows that most of woman entrepreneurs are aware of their business scope, due to the current pandemic situation force them be more creative on sustaining their business. Their main challenges are to transform their business into digital form, which require new skills on technology, training, financial support and at the same time it will enlarge the scope of their business. Scope of the business plays important role as process on the achievement of woman entrepreneurship success.

Women are typically extremely adaptable and quick to pick up new skills on social media platforms. Certain entrepreneurs offer complimentary classes to teach others how to create social media tools for their businesses. The majority of respondents indicated that they would rather use Instagram/Facebook tools. It is, however, dependent on the customer segment (age/generation), the product, and the service. Certain industries, such as construction, are notoriously difficult to digitise, as they require physical meetings and supply chain processes.

Personality traits in this study is referring to the characteristic of the woman entrepreneur on enduring behavioural and emotional pattern which contributed for development of a business organisation, supported with self-efficacy, locus control and spirituality are needed for achievement and self-capacity on motivational level. Key-person number 04 identified on how personality traits, self-efficacy, locus of control and spirituality dominate the achievement of success.

Availability of Resource and Capabilities

The main challenges are not only about the availability of limited resource but also the access to the resources, however with networking among woman entrepreneur organisation and support from government help them with allocation of the resources and training to improve their abilities on managing and maximising the use of the availability resource.

Stakeholders Supports Programmes

The ministry responsible for entrepreneur development should play a leadership role and take it seriously. There are numerous avenues for assisting and empowering female entrepreneurs, including the ministry, youth agency, and SME corporations. Women entrepreneurs typically find it easy to obtain financial assistance during their start-up phase, but find it more difficult to expand or obtain additional capital. According to real-world experience at MATRADE, many women entrepreneurs are excellent paymasters. Therefore, all of this should be driven efficiently and in perfect synchronization. While related to educational entrepreneurship, through the
ministry of higher education, encourages all students to pursue entrepreneurial endeavours as a means of earning a living and the policies currently being developed to support educational entrepreneurship. Key-Person number 09 and number 10 determined the detail of stakeholder support programs, especially on the identification of government support on the achievement of woman entrepreneurship success.

Economic Condition of Woman Entrepreneurs

All women entrepreneurs agree that, with their intrinsic motivation, determinants, and a strong support system from a range of alternative groups, they can dominate or, at the very least, contribute to Malaysia's economic growth in the future. Exposure and encouragement will go a long way toward assisting women entrepreneurs in growing successfully and attaining the international standard.

Conclusion

The results from the focus group session were deliberated analysed and pointed out it was based on four thematic frameworks that each of the themes are deliberately discussed. The theoretical contribution highlights how the research methodology used can overcome the weaknesses and drawback of the entrepreneurship research. While the practical implications pointed the need for stakeholders involving in promoting women entrepreneurship to remove barriers to women entrepreneurship growth. Future research provide suggestion to cover a wider spectrum of women entrepreneurs in men-dominated high growth sectors and their competitiveness. The concluding mark pointed the overall significance of this research on women entrepreneurship and socio-economic growth in Malaysia.

Establishment of Woman Entrepreneurship Socio-Economic Model

Based on qualitative journey which covered focus group discussions within the key-persons, face to face interviews, and qualitative data analysis using NVIVO, the present study established a fundamental model of woman entrepreneurship socio-economic model. A causal effect relationship as results on the preposition interaction (Figure 2).

![Figure 2. Woman Entrepreneurship Socio-Economic Model](image-url)

The model focused on the contribution of woman entrepreneur’s success which measured with social wellbeing and economic growth. There are 6 preposition statements as results on
the hypothetical model of woman entrepreneurship socio-economic model (Table 2). Entrepreneur skills is determined as predictor of woman entrepreneur’s success as mediated through business scope and stakeholders’ support. There are 2 process and conditions that they have to go through called business scope and stakeholders’ support.

Table 2. List of Preposition on the Woman Entrepreneurship Socio-Economic Model

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>Preposition</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Woman entrepreneurship success in Malaysia is measure by social wellbeing.</td>
<td>P01</td>
</tr>
<tr>
<td>2</td>
<td>Woman entrepreneurship success in Malaysia is measure by economic growth.</td>
<td>P02</td>
</tr>
<tr>
<td>3</td>
<td>Entrepreneurship skills has a direct effect on the achievement of woman entrepreneurship success.</td>
<td>P03</td>
</tr>
<tr>
<td>4</td>
<td>Business scope is a process on the relationship between woman entrepreneurship skills and their success.</td>
<td>P04</td>
</tr>
<tr>
<td>5</td>
<td>Stakeholder support is a process on the relationship between woman entrepreneurship skills and their success.</td>
<td>P05</td>
</tr>
<tr>
<td>6</td>
<td>Business scope has a direct impact on the stakeholders support.</td>
<td>P06</td>
</tr>
</tbody>
</table>

Summary

There is global recognition that women entrepreneurship plays an important role in the socio-economic of the country. The growth of women entrepreneurship is growing and, in some countries, women entrepreneurship is fast growing and nearly equal to male. As such research is gender-centred examination of women entrepreneurship. The study was focusing on women entrepreneurs, women entrepreneurship, barriers to women entrepreneurship, initiations and support for women entrepreneurship growth and women’s to socio-economic growth. It has been deliberately pointed out that the contextual factors, both internal and external, are influencing women’s intention to participate in entrepreneurial activities, the motivation to grow and their entrepreneurial outcomes. These are the social, political, economic, technological advancement, efficiency of legal and procedures and the personal characteristics and the psychological state of women entrepreneur. Thus to understand women entrepreneurship is the ability to identify and conceptualise the intersections of many internal and external variables that explain women entrepreneurship, entrepreneurship intention, entrepreneurial behaviour and entrepreneurial outcomes.

References


OECD Conference of Ministers responsible for small and medium Union (2nd) sized enterprises (SMEs). (2004). Promoting entrepreneurship and innovative SMEs in a global economy: Towards a more


