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**WOMEN ENTREPRENEURS IN THE GAMBIA: INVESTIGATING THE
CHALLENGES AND MOTIVATION OF WOMEN ENTREPRENEURS IN THE
GAMBIA**

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Abstract

The Gambia is a country with a great business opportunity for women. So far the government and the international bodies have initiated various programs to support women entrepreneurs. However, the number of women entrepreneurs in the Gambia remains small and are mainly found in small sectors compared to their male counterparts. Thus, the present study aims to uncover the factors that motivate women entrepreneurs and the challenges they encounter in the Gambia.

This study uses the qualitative approach in order to get a deeper understanding of the participants. Eleven Gambian women entrepreneurs from the urban areas were involved in this study. A semi-structured interview was used which enables the participants to share their business ideas, experiences, motives and challenges they encounter. The findings of the study revealed that: access to finance, family-life-balance, society's attitude towards women and inadequate government support are the major problems faced by many of the participants. The results also indicate that two main factors – push (necessities) and pull (opportunities) – motivate women to venture into business.

Keywords: *Gambian Women Entrepreneurs, Entrepreneurial Driving Force, Entrepreneurial Challenges, Entrepreneurship*

Özet

Günümüzde kadın girişimciliğine olan ilgi hızla artmaktadır. Kadın girişimcilerin sayısında görece artış yaşanmış olmasına rağmen erkek girişimcilerin hala pazarı domine ettikleri bir gerçektir. Gambia kadın girişimciler için fırsatların çok olduğu bir ülkedir. Hükümet ve uluslararası kuruluşlar kadın girişimciliğini desteklemek amacıyla çeşitli programlar oluşturmuş olmasına rağmen Gambia'daki kadın girişimci sayısının azlığı ve erkek rakiplerine kıyasla daha küçük işletmelere sahip olduğu görülmektedir. Bu çalışma Gambia'da kadın girişimcileri motive eden faktörleri, karşılaştıkları sorunları ortaya koymayı amaçlamaktadır. Kadın girişimcilerin daha iyi anlaşılabilmesi için nitel araştırma yöntemi tercih edilmiştir. Araştırma kapsamında 11 Gambia'lı kadın girişimci ile yarı yapılandırılmış mülakatlar yapılmıştır. Araştırma sonuçları kadın girişimcilerin motivasyonunu iki faktör üzerinde ele alarak açıklamaya çalışmaktadır: itici faktörler ve çekici faktörler.

Anahtar Kelimeler: *Kadın girişimciler, Gambia, Girişimcilikte fırsat ve tehditler*

Introduction

Entrepreneurship is a business organization that plays a critical role in economic growth and development of countries worldwide. Entrepreneurship contributes significantly to poverty reduction, revenue generation; employment creation and it promotes domestic investment. In the Gambia, entrepreneurship promotes growth and it adds in boosting the country's gross domestic product (GDP).

The success and the growth of any nation depend heavily on the entrepreneurs. In any society, entrepreneurs serve as an engine of economic growth and development. Globally, women entrepreneurs play a curial role in national growth and development. Women entrepreneurs attract capital through investments and contribute to wealth creation which is a core principle of economics. They contribute to job creation for numerous job seekers. This type of job creation enhances national economies growth and improves service delivery. For example, establishment of businesses in less developed regions leads to infrastructural developments such as improved energy supplies, good community roads, schools, shopping centres etc. Entrepreneurs always adopt innovative ideas that enhance the condition of their businesses, customers, employees and the community as a whole. Entrepreneurs also produce a large volume of goods for export. These contribute to the flow of foreign exchange which is crucial to the survival of any economy. The level of women entrepreneur differs from country to country. This is because each country has their own culture, norm and value towards women. In each country, women have their own motives and challenges towards their businesses. Burin et al (2007), Jamila (2008), Carter & Kolvereid (1997,) Narain & Suhma (2009) all stressed out that women find it very challenging to start and to continue their businesses.

It is important to know that the growth and development of any nation depends heavily on women entrepreneurship. In the Gambia, some research and reports reveal that the development of women entrepreneur is still lacking behind compare to some other African countries (Giusta & Philips 2006, Mapping Report 2013). There is a huge gap that exists which needs to be fulfilled. More improvement and research is needed in the field of women entrepreneurship in the Gambia. Hopefully, in the years to come, the topic will call for more awareness, especially for researchers and authorities.

In the Gambia, women entrepreneurs contribute a lot to the economy in terms of job creation, poverty reduction and they add in boosting the country's gross domestic product (GDP).

Therefore, this study will focus mainly on women entrepreneurs in The Gambia. Gambian women constitute half of the country's population. According to the Gambia Bureau of Statistic (GBOS) 2016 report, 50.6% of the total population are female and majority of them live in the rural areas. According to the Mapping Report of medium and small enterprise in the Gambia 2013, female enterprises counted for 34%. (Mapping Report 2013). Majority of the women entrepreneurs in the country engage in the agricultural sector such as food production, animal rearing, and horticulture thus there are some in the fishing sector as well.

So far the government of the Gambia has implemented several policy programmes to promote women entrepreneurs with the help of other international organization. For example, Start-up Incubator Gambia (SIG), Empretec Gambia, American Chamber of Commerce (AmCham) all bodies that aim at supporting women entrepreneurs in the Gambia. Even though there are profusion of bodies providing support for women entrepreneurs in the Gambia but still there is lack of coordination and low awareness (Giustra & Phillips, 2006). The Authors added that only small percentage of the women entrepreneurs belonged to an umbrella organization and the rest find it very challenging to have access to finance, access to raw material and high and unreliable taxation in other to expand their businesses. As mentioned earlier, most of the women entrepreneurs in the Gambia concentrate on food processing, horticulture, handicraft, tie and dyeing, batik making and sewing. All geared towards targeting the tourists and selling both locally and internationally. With high taxation and too much border controls some find it very difficult to sell to the neighbouring countries like Senegal, Mauritania and Guinea. There is a vision called vision 2030 which stated that "The Gambia will have an enabling entrepreneurship environment, quality entrepreneurship education and a thriving entrepreneurial spirit, embracing all parts of the country" (Mugione 2016, p.9). They believed that this vision will have a positive impact on the minority group such as the youth and women in the country.

Despite the vital contribution of women entrepreneurs to the Gambian economy, they continue to face several challenges. Although, several policies have been implemented in the Gambia to support women entrepreneurs but still male entrepreneurs dominate the market.

As a result, this research will conduct a comprehensive study on 11 women entrepreneurs in the Gambia and evaluates factors affecting their successes. It will also examine what motivates them to venture into these businesses. At the end, this study will set out policy recommendations for the, policymakers and support agencies in order to minimize the

challenges faced by women entrepreneurs in the Gambia since women entrepreneur is seeing as a driving force of any economy. It will also provide some recommendations for the young and potential entrepreneurs.

To our knowledge, no study on the motivation of women entrepreneurs has been conducted in the Gambia so far. Therefore huge research gap exists which the present study needs to fill or reduce.

MAIN OBJECTIVE

The main objective of this study is to investigate the main challenges that women entrepreneurs in the Gambia encounter and to look at the factors that motivate them to venture into the business.

ENTREPRENEURSHIP

The terms entrepreneurship have been first introduced by an Irish economic of a French descent in 1759 called Ricardo Cantillon (Cassis & Minoglou 2005, Muhamad 2017). The early economists in the 18th century, 19th century and 20th century made significant contributions towards the topic of entrepreneurship. The first people who discussed the term entrepreneurship were the economists in the early 18th century. Economist Richard Cantillon (1759), French Economist Jean Baptiste (1803) and Joseph Schumpeter also made significant contribution on the field of entrepreneurship (Cassis & Minoglou 2005). The word entrepreneur came from a French verb "Entreprendre" which means undertake or venture. The term entrepreneurship was commonly used around the 18th century and is getting more and more interesting today. Many of the early researcher on entrepreneurship focus on the uncertainty and its economic importance. The field of entrepreneurship requires knowledge, patient, networking, and be ready to take risk.

The definition of entrepreneurship has called for a debate over the years by different scholars due to the wide nature of the field but still, there is lack of consensus on the exact meaning of the word. The definition of an entrepreneur given by Cantillon (1759) was an entrepreneur is self-employed, a risk taker and a non-fixed income earner. According to Cantillon (1759) *"the entrepreneurs is specialist in risk-taking 'insuring' workers by buying their output and resale before consumers have indicated how much they are willing to pay"*(Cassis & Minoglou 2005, p. 26). Schumpeter (1934) describe an entrepreneur as a driving force of any economy and must be able to innovate this five functions; initiate new goods, new

production, identify a new market to create demand, identify new suppliers and implement new industrial organizations. Schumpeter (1934) in his book the theory of economic development, the entrepreneur was seen as a driving force of any economic growth. Bennet & Dann (2002) discussed the definition of entrepreneurship under three categories: economics, feminism and psychology but at the end, all these three categories can be combined together to get one single definition of an entrepreneur. From the economic point of view, a stable economic condition is needed before an entrepreneur can develop his or her business for the purpose of monetary gains. The psychological definition of entrepreneurship focuses more on the personal attribute which devotes more to entrepreneurial success. The feminist perspective on entrepreneurship is little bit bias and it is limited to male entrepreneurs (Moore 1990, Stevenson 1990, Barnett 1993) cited by (Bennet & Dann 2002). This theory argues that if we defined entrepreneurship in terms of monetary gains, innovation and growth then, women who start their businesses with a small amount of money will be eliminated because most of the women entrepreneurs venture into the business with different expectation such as to gain independence, balance work with their family activities, be manager of their owned enterprise rather than monetary gains alone. Drucker (1985) states that entrepreneurship means to establish a new business and managing the established business. He believed that an effective entrepreneur is someone who can turn a source into a resource. His concept towards entrepreneurship is based on innovation. GEM (2001) defined an entrepreneur as someone who creates a new venture (new business organization) or the expansion of an already existing product or a service.

According to Knight's (1921) theory of risk-bearing, the entrepreneur makes a profit because of the risk he/she undertakes and an entrepreneur comes across a lot of challenges which bring uncertainty. Cole (1947) suggested that entrepreneurship is a meaningful activity that is created and maintains for the purpose of profit orientation. Finally, entrepreneurship doesn't necessary mean creating business for the purpose of making a profit; hence its meaning has gone beyond this narrow description.

RESEARCH ON WOMEN ENTREPRENEURS

The field of women entrepreneurs has attracted the interest of many researchers, academics, practitioners, lawmakers, government, donors, charitable organisations, Non-Government Organisations (NGO), business partners and private institutions. Women entrepreneur is

considered as the rising star for any economic growth and development worldwide. The concept of women entrepreneurs appeared in the academic literature about 30 years ago (Fredous, 2016). Women entrepreneurs are defined as women who owned and manage a business by themselves. "*Women entrepreneur is the women that play a significant role of interacting and adjusting herself with the wider socio-economic, financial and support spheres of the society. It means as an act of business ownership and business creation that empowers women economically*" (Muhumad 2017 p.175). The World Economic Forum in 2012 at their annual gathering described women entrepreneur as a way forward of any nation (WEF, 2012).

In the past decades, women's role in the society was limited to parenting and homemaking. Although improvements are made, yet women still remain vulnerable and they are mostly discriminated in society (McGrowan, et al 2012). Regardless of the challenges, women are venturing more into the business and their levels of education and awareness have also increased. Though, their parenting and homemaking activities still remain unchanged. According to McGrowan (2012) most women starts business at the age of 35-50 and majority of them are either married or divorced. Research reveal that the previous studies on entrepreneurship were based on men entrepreneurs even though women entrepreneur is seeing as means of women empowerment (Ganesh, 2007). Women entrepreneurship is seeing as a source of women empowerment, it gives them the chances to express themselves in the business environment, become stronger and can easily defend themselves against their male counterparts. Studies also revealed that least developed countries are now giving more attention to women entrepreneurs (Muhammed 2017, Jennings and Brush 2013). Stevenson (2004) revealed that countries that provide more support in monetary terms that are specially meant for women are believed to have more women entrepreneurs than countries where women empowerment and other necessary support lacks. Some shreds of evidence showed that the rate at which women are venturing into business has significantly increased but still lower than those of the men. (Minniti et al., 2005; Verheul et al., 2006; Langowitz and Minniti, 2007) cited by (Jamali 2009).

MOTIVATION OF WOMEN ENTREPRENEUR

The motivation of women entrepreneurs has appeared in many entrepreneurship studies over the years. However the reason why women shift from their job and go for their own business is still not answered fully. Women entrepreneurs are being motivated to start a business for

different reasons. Some may desire to do something different, be independent, a source of income to support the family and to increase their standard of living, to become their own boss, be self-employed, time flexibility in order to balance work activities with family responsibilities (Muhamad 2017, McGowan 2012). Researchers have divided the motivation of women entrepreneurs into two main categories: Push Factors (necessities) and Pull Factors (opportunities) (Hughes 2003, Christopher & Andrew 2013, Muhamad 2017, Amit & Muller 2013 and McGowan 2012)

Push Factors

Push factors are necessities that force women to venture into a business. Amit & Muller (2013) defined push factors entrepreneur as those entrepreneurs who lack satisfactions in the job and for that reason being he/she decided to venture into some new. *"The 'push' view see self-employment as the outcome of downsizing, restructuring and the growing use of flexible employment practices that have pushed once secure employees out into marginal forms of work"* (Hughes, 2003, p.3). This happens because of many reasons. For example, many women decided to establish their own businesses because of lack of freedom from their workplace, lack of opportunity, job loss and too much pressure from their subordinates. Frustration from previous job has also pushed some women to start their own business. Some women are not given the opportunity to reach high positions in their previous organizations and this pushes them to venture into their own business and become a manager of their own business. According to Cater and Cannon (1988) cited by Sida and Al-Ghaza (2013), this can be referred to as the effect of the glass ceiling. Worldwide, women are more likely to start a business out of necessities than male (GEM 2010). Hughes (2003) in his study on push and pull factors in Canada, the results reveal that 81.3% respondent stated that they became self-employed because of independence. Goffee & Scase (1985) observed by Birley (1989) stated that motivation of women entrepreneur can be classified into four parts but three of them were discussed by Birley (1989) as preventing low paid, escaping supervision and challenges of subservient. As suggested by Jamila (2008) some women are been motivated to venture into business in order to balance their professional career with the parenting activities.

Pull Factors

Pull factors (opportunities) make entrepreneurs to undertake a business because of personal will. Pull entrepreneurs are those entrepreneurs who have new venture idea and are lured by the new business idea and then they decide to venture into something new because of the

attractiveness they showed in the market (Amit & Muller, 2013). The "*pull*" view sees self-employment as shaped largely by individual choice and agency, with workers voluntarily seeking out greater independence and opportunity in an expanding 'enterprise culture' (Hughes, 2003, p. 3).

CHALLENGES OF WOMEN ENTREPRENEURSHIP

Women entrepreneurs worldwide face some social constraints that limit their ability to expand their businesses. There are many reasons why women entrepreneurs fail or find it very difficult to start a business. Access to finance, work-life balance, the society attitude towards women business, and networking are some problems faced by many women entrepreneurs.

Access to finance is one of the major issue women entrepreneurs worldwide are facing. Most entrepreneurs fund their businesses through their personal savings. Carter and Kolvereid (1997) reveal that women have less access to credit than their male counterparts. Shaw et al. (2001) cited by Jamila (2008) suggested that women are less likely to have generated a credit track record to establish formal creditworthiness than their male counterparts. Women are mostly discriminated with regards to access to financial resources (Muhamad 2017).

Women entrepreneurs also face lack of networking in their business and they tend to have fewer business connection. Networking helps one to get access to information with other business partners, seek advice, and can easily access to capital. Due to nature of the women businesses (small scale), some find it difficult to have access to information with big organizations.

Moreover, work-life balance is a challenge faced by many women entrepreneurs worldwide. Alpert & Culbertson (1987) asserts that women are more likely to experience conflict when it comes to work-life balance than their men counterparts. Balancing work with the family responsibilities is very challenging especially if they don't have any support back home. Being a mother and taking care of a business can be frustrating at times. A study done in Lebanon by Sadi and Al-Ghazali (2012) found that women in Lebanon face a lot of challenges in running their businesses and among them was balancing work activities with that of the family responsibilities.

Finally, the social attitude towards women is a major challenge faced by many women entrepreneurs in the world. In some countries women are not allowed to work in some public

places, they rather prefer their wives to stay at home and take care of the family. For example in Bahrain, women are being discriminated and their presence is not recognized compared to men and that makes it very difficult for them to start and continue their businesses (Sadi & Al-Ghazali 2012). Jamila (2008) conducted a research in Ireland and found that many women in that area find it very challenging to venture into businesses due to the fact that the society they belong to regards women as homemakers.

RESEARCH METHODOLOGY

The purpose of this study is to understand what motivates Gambian women to venture into the business. It also aims to comprehend women entrepreneurs experience in terms of accessing to finance, networking, work-life-balance, and society attitudes and focuses on their perspective and desire to expand their business in the future.

In order to satisfy the objective and goal of this study and to comprehend what motivates Gambian women to start a business and the challenges they faced, this study used qualitative research method. Qualitative research method varies by using structured, unstructured and semi-structured interview in the process of collecting the primary data.

Population and Sampling

In this present study, the target population was the Gambian women entrepreneurs in the urban area. Obtaining information from all the Gambian women entrepreneur could have being very difficult and time-consuming. This was the reason why the present study focuses on the urban women entrepreneurs only. A total of eleven (11) women entrepreneur were included in the study.

Unlike quantitative research, qualitative concentrate more on the richness of the information gathered and rather the number of the participant is not that much important. Therefore, small number of participant is well suitable for a qualitative (Fossey, Harvery et al 2002). The authors lamented that even though the number of the participants might be small in a qualitative research, the data gather might be large because the interview might take hours. The most important thing in qualitative sampling is to identify participants who can give you the best information needed for the phenomenon being studied.

The Interview Process

The interviews were conducted in the interviewees' business premises and some were conducted in their residents. Interview guide was prepared which serve as a roadmap in conducting the interview. It starts with a formal communication and participants were allowed to use any language of their choice and later the data was translated into English language. Tape recording was used in the process of collecting the data. As mentioned by Fallatah (2012) tape strategy is a method used in interview. She added that recording a conversation helps one to get the information clear and to recover the lost ones. Probing was also applied in the interview question. Probing is a technique employed in interviewing to solicit a complete answer to a question. It is a nondirective phrase or question used to encourage a respondent to elaborate on an answer" (Fallatah 2012 p. 42). In this present study, probing was used in the interview. A question like what motivates you to start your business, how do you finance your business, what were the main challenges you encounter etc. this type of question will help you to gather more information from the interviewees. As mentioned before, a semi-structured interview was used and it was an open-ended question. Each interview lasts approximately an hour.

The Analysis Process

The last part of the methodology is the analysis process. A semi-structured interview was used to gather the data. In the process of analysing the data, a coding procedure was used. Coding is a method used in qualitative data in other to analyse and interpret the data. Minichiello et al (1990) in cited by Fallatah 2012 p, 55) define coding as "*reorganizing the data according to conceptual themes recognized by the researcher.*" It is important to use coding because it helps in further investigation. The coded data were later evaluated in smaller categories. The motives were divided into push and pull factor. The Challenges was explained in four different aspects; Access to finance, government support, family-life-balance and attitude of the society towards women entrepreneur. The eleven case were analysis one by one and descriptive coding system was used in each of the interviews which was later presented in a table form.

CONCLUSION

The success and the growth of any nation depend heavily on entrepreneurs. In any society, entrepreneurs serve as an engine of economic growth and development. Globally, women entrepreneurs play a curial role in national growth and development. Women entrepreneurs

attract capital through investments and contribute to wealth creation which is core to the principle of economics. They contribute to job creation for numerous job seekers. This type of job creation enhances national economies growth and improves service delivery.

Therefore, the present study aims to investigate what motivates Gambian women to start a business and to find out the main challenges they encounter. To obtain the objective of this study a qualitative researched was used through a semi-structured interview to collect the primary data. The question was design base on the literature of motivation and challenges of women entrepreneurs. Eleven Gambian women entrepreneurs are involved in this study. The 11 interview results were analysed case by case and the results provide useful information about women entrepreneurs in the Gambia.

Our findings of the study reveal that Gambian women are being motivated by a combination of push and pull factors in the process of establishing a business. None of the interviewees mentioned a single reason for becoming an entrepreneur. Our findings indicate that Gambian women are being motivated because of pull factors like independence, flexibility working hours, self-fulfilment, achievement and self-employed when venturing into the business. Seven women mentioned independency as their main motive of becoming entrepreneurs. Some of the women see entrepreneurship as a form of self-employment, self-fulfilment and to achieve once dream. Flexibility of work was also found to push among many of the participants. Some quit their jobs and established a business in order to manage their time combined with family responsibilities.

Our study also found some pull factors that motivated some Gambian women to establish and run their businesses successfully. This factor has embedded the vision of most the Gambian women to become entrepreneurs. Namely: government support, market opportunity, family and friend supports, professionalism and partnership opportunity. These factors are very vital in the process of starting something new. For example, some women in our study took advantage of their families' background to venture into the business. These families provide support in terms of finance, encouragement, business advice which enables them to succeed in the business environment. The study also found the important roles government and partnership opportunity play in the decision of the Gambian women in becoming entrepreneurs. Another pull factor found in our study is the market opportunity. Seven participants consistently express how market opportunities pulled them to become entrepreneurs. Some of the women saw an opportunity in the market which pulled them to

start the business. Finally, professionalism was found to a pull factor that motivates some of the women in our study to become entrepreneurs. Some of the participants in this study strongly believed that the only way to succeed in this life is to become an entrepreneur and some have decided to choose entrepreneurship as their career path.

The Second part of analysis discussed about the challenges Gambian women face in their businesses. The findings of this study reveal some range of problems women entrepreneurs encounter in the process of starting and continue operating there businesses successfully.

Access to finance was a challenge faced by all the eleven participants included in this study. Loans are available in the banks and in the micro finance institution but the interest rate attach is very high. Some couldn't afford it and they decided to fund their business through personal saving and other loans from friends and family (which is usually small and can easily effect growth of the business). Lack of government support was found to be challenge faced by four of the participants. Surprisingly, seven of the participants clearly mentioned that the government is supporting them in either cash or kind. Another interesting point found in this study was networking. None of the participants mentioned networking as challenges they encounter in their businesses unlike other studies where networking was found to be a major challenge faced by many women in their businesses. Another problem reported by participants was family-life-balance for except those who were not married and those above 50 years old but the rest find it difficult to combine the two. Societal attitude towards women entrepreneurs was not found to be a challenge faced by many of the participants. Majority of the women included in this study are found in the food processing sector and in our society food processing is seen as women job. But nevertheless, some are still encountering issues regarding gender bias (those in the retail sector and skill trainers encounter such issues). Some are being doubted in what they do by our society.

RECOMMENDATIONS

We believe that the findings of this study will have several implications policymakers and supporting agencies. This study recommend the policymakers to initiate more policy programs designed mainly to support women entrepreneurship in the Gambia in order to reduce the challenges women face in doing business. The government should provide more funds to support women because the development of any nation depends heavily on women entrepreneurship. Microfinance institutions should provide more loans with the reasonable interest rate to potential and young entrepreneurs. Evidence emerges in this study might help to understand better the position of women entrepreneurs in the Gambia and how best they can be supported. The policymakers and the support agencies can achieve this goals by carefully implementing the recommendations given in this study.

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