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**TESI DI LAUREA**

**"CHALLENGES FACED BY WOMEN ENTREPRENEURS IN  
AFRICA (THE GAMBIA)"**

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## APPENDIX

### Declaration of Authenticity

(to be inserted in the thesis, after the cover page, on the first page of the Bachelor's degree or Msc degree thesis)

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Signature .....  .....

## **DEDICATION**

My thesis is Dedicated to my mother and my beloved husband.

To my mother, your blessings, prayers, and advice are for me to succeed in everything in life. Your love, struggles, care and support to me, and my sisters gave me the determination to pursue my desired goals, which is to gain quality education which I have achieved so far. You have always been my inspiration and will forever be mommy. I love you always

To my beloved husband Musa Keita, you have supported me not only as a husband but as a father, brother and best friend. Thank you for being the source of my strength in happy and difficult times especially through my master's degree journey. For your emotional and moral support, for the prayers and patience throughout this experience. I am blessed to share the rest of my life with you as my partner. I love and appreciate you.

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## **ABSTRACT**

The study delves into the main challenges women entrepreneurs face in the Gambia. Women are running businesses all over the world, and research has shown how women-owned businesses contribute to the economic development of countries. In Africa, women are mostly owners of small businesses. This is a result of the challenges they face throughout their business life cycle, which is why they are unable to own large business enterprises.

Today, the role of women entrepreneurs in economic development has contributed to the growth of nations. Women are now stepping up to own and run businesses to be self-sufficient, which was rare decades ago. The study introduces the sociology of entrepreneur theory, which states that entrepreneurial activity is a matter of social or economic innovation while also looking at the relationship between group characteristics and the development of business activity.

The paper used a qualitative research design using interviews and comparing it with data from other African countries. The study's findings show that women entrepreneurs in the Gambia face the same challenges as other women entrepreneurs elsewhere on the continent. The study concludes with recommendations to overcome these difficulties and acknowledges its limitations, suggesting areas for further research.

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## CHAPTER 1: INTRODUCTION

Entrepreneurship in the past was considered a male-dominated field, but today, entrepreneurship has grown into a distinguished career choice among women. Women entrepreneurs may be defined as women or a group of women who start, organise, and operate a business enterprise. (Ganapathy & Mayilsamy, 2013). Entrepreneurial women and their importance are a topic of discussion in all countries of the world for the sake of gender equality in every economic and social aspect. (Gashi, Ahmeti, & Baliu, 2022). In Africa, there are many women entrepreneurs who are engaged in different businesses, and they contribute to the economic development of nations. Africa has more women entrepreneurs globally, with roughly one in four women engaging in entrepreneurial activities, for example, small businesses, but women continue to face several critical challenges to growing their businesses and maximising economic development. (Gatiti, 2020). The African Union has recognized women's entrepreneurship as an instrument to achieve its 2063 goals, including increasing employment rates and modern agriculture to increase production. Therefore, barriers that hinder women entrepreneurs transitioning from microbusinesses to SMEs should be eliminated by increasing access to finance for business growth and initiating mechanisms for skill development and systems of mentorship. (G7 Biarritz report, 2019) Women in Africa become self-employed because it is a strategy to balance household responsibilities and making money, but, in the end, women are battling with balancing social expectations and personal ambition. Taking care of their home and children takes most of their time, which will not let them think of ways to innovate and expand. Gender stereotypes are one of the problems faced by African societies. The gender stereotype prohibits women from seeking and receiving support. Gender-based stereotypes reduce women's chances of success, and in business, they lead them to underestimate their talents to run a business. According to Gaye (2018), World Bank director of strategy and operations for the Africa region, women in Africa are more likely to choose to be entrepreneurs than men. If African countries expand on the opportunities through policies to foster gender equality, it will have an impact on Africa's growth. Both men and women face constraints due to a lack of capital, but women are specifically impacted by several obstacles, such as discrimination and collateral. This is why female-owned businesses in Africa generate less profit than male-owned businesses. In The Gambia, women entrepreneurs contribute immensely to the country's economy; this comes in the form of job creation, poverty reduction,

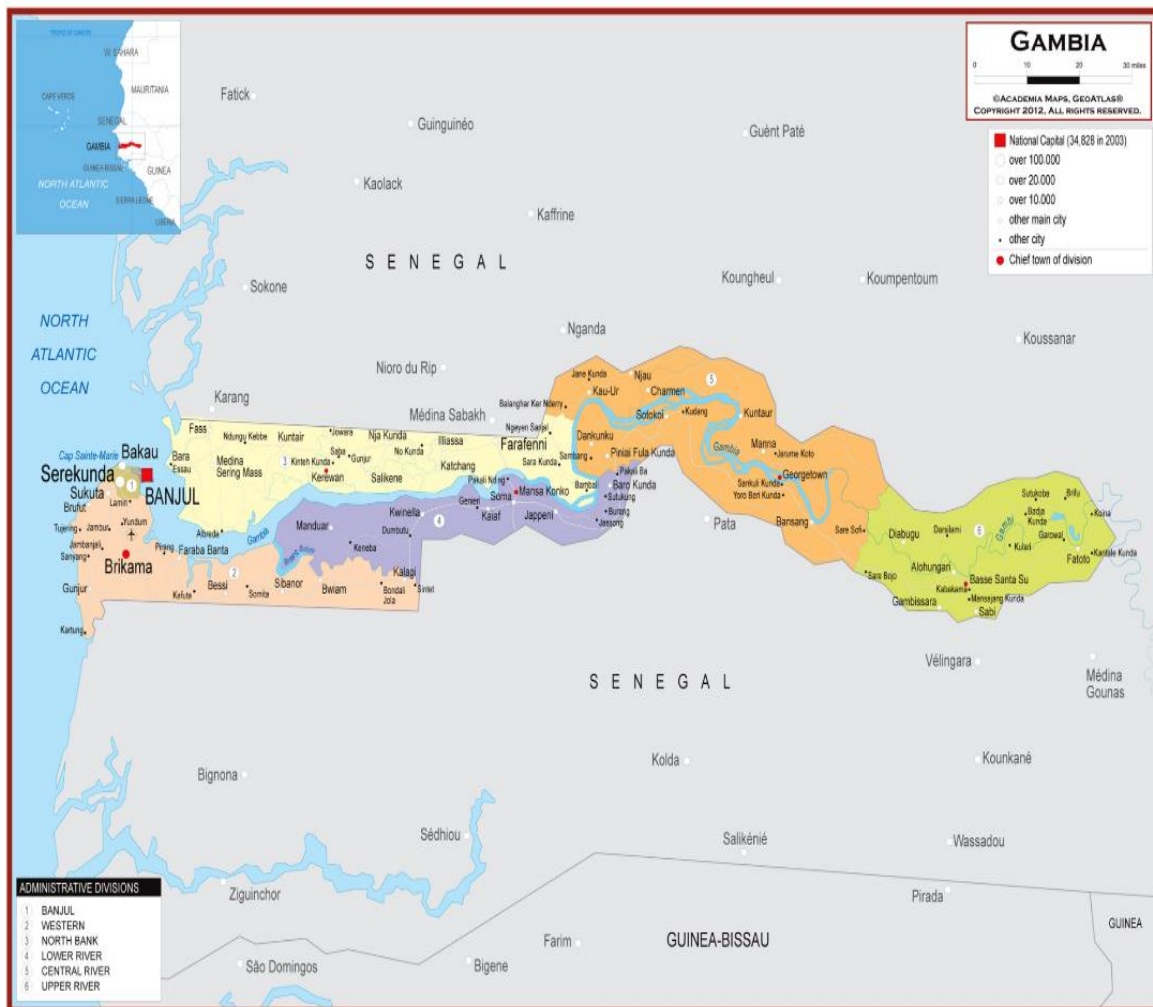


and, in addition, boosting the country's gross domestic product (GDP). Gambian women constitute half of the country's population. This study focused on women entrepreneurs in Africa, particularly in The Gambia. The government of the Gambia has implemented several policy programs to promote women entrepreneurs with the help of other international organisations. For example, Start-up Incubator Gambia (SIG), Empretec Gambia, and the Gambia Chamber of Commerce are all bodies that aim at supporting women entrepreneurs in the Gambia. With these bodies providing support for women entrepreneurs in the Gambia, there is still a lack of coordination in carrying out their tasks, and this becomes a challenge. Thus, women are still facing challenges in establishing and expanding their businesses because these programs can only support a few women, and even women who are supported are still facing challenges in their businesses. As a result, this research provides a comprehensive study on women entrepreneurs in Africa (the Gambia) to evaluate factors affecting their successes. At the end, this study will set out the challenges that women entrepreneurs face in Africa, specifically The Gambia, to analyse and understand the challenges these women are faced with, especially those that hinder the well-preparedness of young entrepreneurs. Provide recommendations to minimise the challenges faced by women entrepreneurs in the Gambia since women entrepreneurs are seen as a driving force in any economy.

### **1.1. Background of study**

The Gambia is a small country in Mainland Africa, covering 11,295 square km and stretching 450 km along the river Gambia. It is situated in West Africa and surrounded by Senegal on the North and Southern parts and a coastline on the Atlantic Ocean, enclosing the mouth of the river Gambia. The country has 2 million inhabitants, with a high population growth rate of 2.8% per year over the past decade (Kretzschmar et al., 2012). The Gambia is one of the continent's most densely populated countries (Gambia Bureau of Statistics, 2018). The Gambia is among the poorest countries in the world and ranked 174 out of 189 countries according to the 2017 Human Development Index (Chigudu et al., 2018). Of its total population of approximately 2 million, 40% are rural inhabitants. Poverty has increased since the 1990s, with over 60% of Gambians today considered poor, of which 63% are women and families living with less than a dollar daily (Chigudu et al 2018). Poverty is predominantly a rural phenomenon that depends on subsistence farming for survival. Nonetheless, regional differences are substantial, with a higher prevalence rate in the other part of the country where agro-climatic

conditions are more unpredictable. 70% of the economically active population is employed in agriculture, mainly in crop production, fishing, gardening, and animal and poultry farming. Soil and water conservation measures are unpopular, and the growing number of people using unsustainable cultivation methods such as excessive use of fertilisers, pesticides, and insecticides, over-irrigation, and monocropping increasingly affects land resources, leading to erosion and soil infertility. (World Bank 2013)



**Figure 1 - Gambia map section**

(Source: [mapsland.com/africa/gambia](http://mapsland.com/africa/gambia))

Since the Gambia gained independence from the United Kingdom in 1965, it has been one of the world’s poorest and least developed countries, with a gross national income of less than \$500 per capita (World Bank 2013). After independence in the 1980s, there were profound changes in the national policy environment in many of the least developed countries, and the

Gambia was not an exception. These changes were mainly brought about within the framework of the structural adjustment programs (SAPs). SAPs are economic policies that were set for developing countries and have been prompted by the World Bank and the International Monetary Fund (IMF). The strategies adopted to regulate the world's economy and ensure advancement contributed to the socio-economic backwardness of the least developed countries, including the Gambia (IMF 2000). Although the SAPs claim to salvage the economies of the developing countries, they are wrapped in conditionalities that the receiving countries must fulfil before getting the loan. The conditions attached to this loan, or the SAPs include devaluation of local currency; retrenchment of government workers; wage suppression; increased free trade; cuts in social spending; and business deregulation (Pan 2013).

The Gambia business sector consists of approximately 115,000 micro, small and medium size enterprises and these contribute approximately 20% of GDO. Among medium size enterprises, 98% operate as sole proprietors, 77% of which are not registered. These consist of a large number of necessity entrepreneurs as well as some promising startups. (Besting, 2020). Many youths are getting into entrepreneurship in the Gambia because they are unemployed therefore getting into entrepreneurship is a way of creating sustainable employment. Entrepreneurs in The Gambia faces numerous challenges like lack of funding, business growth market strategy, low access to the international market. There are several organisations in full gear helping young entrepreneurs scale up their businesses and create sustainable employment for the benefit of all. Among them are Gambia Chamber of Commerce and Industry (GCCCI), The Gambia Youth Empowerment Project (YEP) and TEKKI-FII (Make it in The Gambia). (Jawo, Cavlan & Ertan, 2021). According to Abisoye (2022), in the past five years, the Gambia business industry has experienced a tremendous turn in business style, models and delivery. The interesting part of this change is that Gambian women are at the forefront of making these changes. Gambian women in business are not something new because women engaging in petty businesses has been a source of living for Gambian women for as long as people can remember. Most of the Gambian businesswomen concentrate on enterprises such as tie-dying, soap making, sewing and textiles, beauty salons, fashion designing, catering services and horticulture.

## **GOAL AND OBJECTIVES**

The thesis overall objective is to analyse the challenges female entrepreneurs face in Africa (Gambia) and how these challenges impact their business success. As many young women

want to build careers in entrepreneurship in the Gambia, they are faced with lot of challenges while starting and maintaining their businesses.

The overall objective will be achieved through four major actions activities which include:

1. Explain the role of Women entrepreneurship in policy development in Gambia.
2. Analyse the nature of women entrepreneurs and the challenges they are faced with.
3. Identify factors affecting women entrepreneurs in expanding their businesses and the lack of structure to support their businesses.
4. Explore the possibility of government intervention to support young women entrepreneurs.

## **RESEARCH PROBLEM**

Women entrepreneurship has become important all over the world because it is a great contribution to the economy of nations. In Africa women are mostly owners of small businesses, only few businesswomen own large and successful enterprises. In the Gambia, women entrepreneurs are poor and vulnerable, they lack the ability to expand and sustain their businesses because of the numerous obstacles they go through in their entrepreneurial journey. Women entrepreneurs in the Gambia establish their businesses either because they want to self-employ or as a source of earnings. They are creative and have business ideas on setting up businesses, but they are unable to expand their businesses to bigger enterprises therefore the question arises as to what barriers, problems, and challenges women entrepreneurs encounter in The Gambia.

## **RESEARCH QUESTIONS**

1. What are the challenges women entrepreneurs face?
2. What is the role of policy in promoting women entrepreneurship?

### **1.2. Novelty of study**

The primary aim of this research is to investigate the challenges encountered by women entrepreneurs with a specific focus on The Gambia as a case study. While multiple studies have focused on the problems encountered by women entrepreneurs in developed nations, there has been less focus on those in developing countries. This study attempts to fill that gap by

performing an in-depth investigation of female entrepreneurs in The Gambia and thereby contributing to the existing body of literature. Furthermore, present scholarly work focuses primarily on the challenges that women entrepreneurs face, with inadequate emphasis given to their critical role in socioeconomic growth. A significant issue to be investigated in this study is the impact of female entrepreneurs on the development of The Gambia, which is essential in clarifying one of the major obstacles they face? The lack of proper policies that enable women in businesses to start or expand their businesses. This research will look into the underlying issues that restrict the growth of women-owned enterprises and their potential to provide job opportunities, in addition to defining the problems encountered by women entrepreneurs in The Gambia. This aspect is essential in understanding how women entrepreneurs may contribute to The Gambia's economic development.

### **1.3. Theoretical framework**

The sociology of entrepreneurship addresses the setting, process, and impacts of novelty. A few sociologists centre on entrepreneurial movement as a matter of social or financial development. Others emphasise the act of making a modern formal organisation, whether it includes advancement or the ordinary propagation of existing schedules and competencies (Ruef 2015). The Sociology of entrepreneurship is a study of the relationship between group characteristics and advancement of business activity. (Cherukara & Manalel 2011). According to Edewor et al, (2014) the contribution of sociology to the study of entrepreneurship, like many social science disciplines, lies in understanding how the environment influences entrepreneurship. In a social system that places a high value on the formation of new ventures, more individuals will choose that path in times of transition. More diffusely, a social system that places a high value on innovation, risk-taking, and independence is more likely to produce entrepreneurial events than a system with contrasting values.

If we see entrepreneurship as a form of social activity instead of as a systemic function, we are empowered to search for new and emerging forms of entrepreneurship, instead of to wail over the decay of its past incarnations. (Goss, 2005).

The sociology of entrepreneurship analyses the social context, process, and effects of entrepreneurial activity. Within this perspective, “entrepreneurship” can be construed either narrowly as purposive action leading to the creation of new formal organisations, or more broadly as any effort to introduce durable innovations in routines, technologies, organisational forms, or social institutions. (Ruef & Lounsbury, 2007). Moreover, Thornton (1999)

differentiates between the role of individuals with identifiable entrepreneurial traits and characteristics, which is supply-side perspective and the role of culture and environment (demand perspective) in the development of entrepreneurship. Demand perspective advances the idea that individuals and organisations affect and are affected by their social context. Weber (1904) cited in Thornton (1999) illustrated how religious doctrine provided the cultural legitimization needed to shape the economic behaviour of individuals in ways that, in the aggregate, led to the rise of capitalism. He further points out that “in contrast to the supply-side emphasis on stasis and individuals, the demand-side perspective advances the study of entrepreneurship by asking what entrepreneurs actually do – the decision they make within social settings that are changing over time.” Sociological analyses have contributed to environmental issues and the extent to which they can make entrepreneurial efforts. Especially, the structural functionalist perspective emphasises order in the social system and maintains that if order exists within the context of the environment, it will encourage entrepreneurship. (Ikeije & Onuba September 2015).

Jennings, Perren & Carter (2005) dissect the different viewpoints and models of entrepreneurship theories by different scholars, and they point out that Gross’s new models of entrepreneurial conduct lie inside the human mind and the differentiating strengths of pride and shame. The discussion of the power of emotion and the depiction of entrepreneurial conduct as social activity instead of a systemic highlight incline toward subjectivism. This induces that entrepreneurs may not have freedom to undertake entrepreneurial activity, this being decided by position within the prevailing social structure but do have the freedom to select precisely how to act entrepreneurially.

A sociological perspective on entrepreneurship, as used by the sociology of enterprise, probes deeper in its nature and structure than viewing it as driven only by the ‘impulse of acquisition’. This perspective thus penetrates more profoundly in the complex working and multiple layers of a modern economy and its process of development based on entrepreneurship. Zafirovski (1999) Cited in (Weber 1976: 17).

## CHAPTER 2: LITERATURE REVIEW

### 2.0. Gender and business growth

The terms gender and sex could appear comparable but the concepts of the two terms are diverse. The term sex alludes to the organically given division of humankind between men and ladies, where gender indicates the socially and socially developed sexual orientations parts. Sex is seen as a point of take-off, a kind of fundamental reality upon which distinctive socio-cultural developments of sexual orientation are built. (Arnfred, 1996). USAID characterises sexual orientation as the cluster of socially built parts and connections, identity, characteristics, demeanours, behaviours, values and relatives' control and impact that society attributes to the two genders of differential premise. Gender is an obtained personality that is learned, changes over time, and shifts broadly inside and over societies. Gender is social and alludes not basically to women or men but to the relationship between them. Concurring to the Convention on Biological Diversity, gender alludes to the social parts that men and ladies play and the control relations between them, which more often than not have a significant impact on the utilisation and administration of natural resources. Gender isn't based on sex or the natural contrasts between men and women. Gender is formed by culture, social relations, and common situations. Hence, depending on values, standards, customs, and laws, men, and women in numerous parts of the world have advanced diverse gender roles. The gender roles of women and men incorporate different labour obligations, decision-making forms, and information. (Brubaker,2020) argues that there is a need to hold the centre on auxiliary control, mastery, and abuse that women's activist hypothesis made a difference to light. This focus, in any case, ought to be extended to incorporate the acknowledgment of frameworks and education that benefit hegemonic shapes of masculinity. Mazzuca et al, (2020) stated that people conceptual knowledge of sexual orientation appears to consolidate sexual and natural variables related to gender (e.g., sex, female, male, body), as well as angles related to the performativity of sex (e.g., femininity, masculinity, role, distinction, expression), which are definitely implanted in social and social standards.

Gender and business are a wide topic that compares male and female businesses. Researchers on this topic show comparisons between the performances of male and female-owned businesses. Fairlie & Robb (2009) used confidential microdata from the US Census Bureau to investigate the performance of female-owned businesses compared to male-owned businesses. In their paper, they indicated that female-owned businesses have worse average

outcomes than male-owned businesses. Women-owned businesses have much lower levels of sales than businesses owned by men. Female business owners are less likely to have very low levels of education than male business owners, but they are also less likely to have graduate degrees. Female business owners are also less likely to have prior work experience in a family business or prior work experience in a business providing similar goods and services. Because of these differences in prior work experience, female business owners may have had fewer opportunities to acquire the specific and general business human capital that is important for running successful businesses. Finally, female businesses are in different industries than male businesses. Female businesses are more likely to be in retail trade, personal services, and professional services, and less likely to be in construction. According to the findings of Rosa et al (1994), gender can have a significant impact on the experience of ownership and management in small businesses. Furthermore, they found out that women tend to start with less capital than men, and men are much more likely to use overdrafts to finance their businesses. Alowaihan (2004) highlights the performance of Kuwaiti small firms, giving specific attention to gender as a differentiating factor. The results showed that women firms suffered from the liability of newness, and their financial performance was significantly lower than that of men-owned firms. Khalife & Chalouhi, (2013) findings showed strong evidence that female-owned small firms differ from male-owned firms according to their gross revenue. Female-owned firms generate less gross revenue than male-owned firms, which can be explained by factors related to the owners' level of education and business experience. Therefore, the reason for the low revenue of female business owners is their low level of education and business experience.

## **2.1 Women in entrepreneurship**

When we speak about the term "women entrepreneurship," we mean an act of business ownership and business creation that empowers women economically and increases their economic strength as well as their position in society. According to Adula & Kant (2022) women who have started their own businesses by taking a risk on their own to take advantage of market opportunities while employing managerial skills are considered female entrepreneurs. Women entrepreneurs have been making a significant impact on numerous segments of the economy, summing to more than 25% of all businesses. Nowadays, in business and entrepreneurship, the proportion of women entrepreneurs is developing. Usually great since it appears that within the long run, women entrepreneurs will increase. This can be



primarily because of attitude change, the redirected conservative mindset of advanced society and the risk-taking capacities of women, support and participation by society individuals, changes, and relaxations in government approaches, and giving different plans to women entrepreneurs. (Deshphande & Setti, 2009). Women have started to have the ability to run a business. This is fundamental so that women start to be compared to the positions of men. Higher levels of education and the time of a progressively open trade region provide women extraordinary opportunities to end up being entrepreneurs. On the other hand, starting self-employment or getting to be an entrepreneur is not a simple thing, particularly for ladies. To be a genuine entrepreneur, women ought to learn to be serious, restrained, and never give up. (Hani, Rachmania, Sefyaningsih & Putri, 2012). According to Okafor and Amalu, (2010), women entrepreneurs focus on the survival and growth of their businesses, and they pay less attention to the factors that are most likely to result in business failure when they are starting their businesses. The findings reveal that women entrepreneurs who face challenges such as lack of managerial skills, lack of infrastructural facilities, and lack of access to capital (related to business start-up and growth) tend to be in areas of trade and service enterprises, which are intrinsically motivated. Women's entrepreneurial intensity and eagerness to handle their trade challenges were found to be key persuading factors that impel them to look for high performance within the industry. Understanding the reasons why women go into business may help in foreseeing the sorts of challenges women face in business. Tambunan (2009) conducted in-depth research on the topic Women Entrepreneurship in Asian Developing Countries: Their Development and Main Constraints. The author concluded that women entrepreneurs are mainly found in MIEs, that is, traditional and low-income-generating activities. They choose MIEs simply because this economic activity is characterised by easy entry and exit and low capital, skills, and simple technology requirements. The majority of women entrepreneurs in the region were not drawn to entrepreneurship by “pull” factors, such as the need for a challenge or the urge to try something on their own and to be independent, but by “push” factors such as poverty and unemployment, where they needed to have more cash income to support the family's daily expenditures, their anticipation if their husband was laid off or unemployed, and other emergency needs. This means that women are entrepreneurs because of the need to make money to fulfil family needs, which can be a reason why women don't own huge businesses or expand their own businesses. Tambunan, (2009) further states that the relative low representation of women entrepreneurs can be ascribed to numerous factors, which are a low level of education and a lack of training opportunities, overwhelming household chores, traditions, customs, cultural or religious limitations on the extent to which women can open

their own businesses, and a lack of access to formal credit and other facilities. According to Niethammer (2013) despite this growing awareness and the truth that women-owned businesses represent a solid potential source of future economic growth and job creation, there are eminent contrasts between women- and men-owned businesses. Women-owned businesses are concentrated in industry sectors where firms are regularly smaller in retail and service compared to manufacturing.

Less access to financial resources is not the only reason why entrepreneurs are facing a challenge to expand their businesses: they also lack intangible resources, which are human and social capital, that constitute the key to business success. (Cardella et al., 2020) Women today are more willing to take up activities that were once considered the preserve of men and have proven that they can greatly contribute to the growth of a nation's economy. (Matthew, 2010). Sharma (2013) says that to develop women's entrepreneurship, policymakers, financial institutions, markets, media, and other stakeholders should make their contribution to women-owned businesses for economic growth.

## **2.2. Women in the labour market and entrepreneurship**

Female labour market participation is related to differences in the labour market institutional setting and within the social policy environment across nations. Such policy and institutional factors play an important role in forming the labour market opportunities of ladies by influencing the quality of potential jobs available, the chances to re-enter the labour market, and the opportunity costs of employment vs. non-employment. (Cipollone, Patacchini, & Vallanti, 2014). Women's employment chances and behaviours depended on the characteristics of the occupations and labour market segments to which they had access with their qualifications. (Buchmann, Kriesi, & Sacchi, 2010). Women performed low-skilled work more often than men, and many women worked in the retail trade (Schmidt, 2009) Education is one of the important factors determining women's participation in the different categories of the labour market. (Atieno, 2006).

Khoudja & Platt (2018) argue that women's entry and exit into the labour market can be determined by the financial situation of the family. If their partners gain more, women exit the labour market; they prefer being housewives to engaging in work activities to gain money, but in case their partners are gaining less or not even earning, at that point women enter the labour market.

(Russell et al. 2009) argue that, although a few jobs are in male-dominated areas, women have made advances into a few traditionally male areas and into occupations with a higher skill profile. Women are presently participating in business and commerce occupations and in administrative and executive occupations. According to (Casale, 2004) women's participation is rising, but there is still a fall in average earnings due to low pay and informal self-employment.

Setting up a company is simpler than gaining a higher managerial position in a company. Women who are self-employed have more time for their family duties and don't need formal requirements like working with a company. (Slusarczyk & Broniszewska, 2014). According to Tambunan (2009), if women are very educated and have better-paying job opportunities, then the rate of women entrepreneurs will decline because most women entrepreneurs earn income to support their families, which are the pull factors. (Tegtmeier, Kurczewska & Halberstadt, 2016) argue that women with set skills engage in entrepreneurship and use their skills to offer goods and services to the market, while female experts choose to work for companies in their area of expertise. Women employers and women self-employed have reduced the gender wage gap because women entrepreneurs are hiring their fellow women and paying them more to empower women. Some women entrepreneurs hire their fellow women because they don't want to be challenged by male employers. (Light, 2007)

Scaite, Browne & Moylan (2007) concluded that women leave their corporate jobs for reasons like low pay, lack of advancement, and discrimination and decide that establishing their own business will be the solution, which is not the solution. This is because they will face barriers to being entrepreneurs, so the authors argue that by moving away from the labour force to self-employment, they will continue facing barriers like discrimination. Findings from a study by Ribes-Giner et al (2018) show that high female entrepreneurship is a result of a low gender labour-force gap and a low number of women holding power positions. They also found that a higher gender labour force and wage gaps contribute to the low number of women entrepreneurs.

### **2.3. Women's empowerment and entrepreneurship**

Empowerment is better defined as "The multidimensional process of increasing the capacity/capabilities (i.e., resources and agency) of individuals or groups to make choices and to transform those choices into desired actions and outcomes" (Sharaunga, Mudhara & Bogale, 2019). Empowerment is seen as liberating- as basically great leadership. Empowerment can

help the move towards a stronger culture of initiative, advancement, and accountability. (Mehta & Sharma 2014).

According to (Cornwall & Anyidoho, 2010) Empowering women and girls has not only taken off to the top of the development plan, but it has also caught the creative ability of the philanthropic wing of enormous business. The new philanthropists just like the focus on women entrepreneurs, and the marketing potential of the educated girl child as the hope for the future. Empowerment of women is not as it were basic but too pivotal for all-round advancement of society and the country but conditions like custom, superstition, lack of time, patriarchal obligations and obstacles, lack of confidence, lack of education, consciousness, merger financial position in family and hostile society etc influence the empowerment of women. (Mandal, 2013). (Charmes & Wieringa 2003) argues that for women to be empower effectively, they must have access to resources. Government and private sector can provide for intercessions. Resources can be of diverse kinds like access to income, various forms of training etc which can help the empowerment of women in various areas they discover themselves.

Women should be given opportunities to ensure effective and efficient national development. Developing women entrepreneurship may be a good approach for women empowerment and it will upgrade their socio-economic status. (Das, 2012). According to Derera et al (2020) supporting women entrepreneurs contributes to poverty diminishment and the authors recommend that women empowerment should be empowered within the business sector to cultivate economic improvement. According to (Groot et al (2017), access to energy services suitable to their enterprises will enable women entrepreneurs with business growth and sustainability. Agrawal, Gandhi & Khare, (2021) found out that entrepreneurship empowers women by making them independent and contributing to decision making within the family. This will make men see them differently and they gain self-respect and confidence. Micro-entrepreneurships lead to the empowerment of women in numerous areas such as socio-economic opportunity, property rights, political representation, social equality, individual rights, family development, market improvement, community advancement and, at last, national development (Paramanandam & Packirisamy, 2014). Alkhaled & Berglund, (2018) analysed women 2 women entrepreneurs in Saudi and Sweden. The narratives of Rama, from Saudi, and Sandra, a Swedish entrepreneur, showed that they were implicitly or explicitly subordinated to patriarchal/familial control. They face gendered power struggles as both women's career ambitions were stifled by their husbands but both women chose freedom by

getting divorce and turning to education. Focusing on Rama's and Sandra's stories of divorce shows how this was explicitly the driving force behind the two women pursuing a career entrepreneurship. Therefore, Alkhaled & Berglund agree that empowering women into self-employment results in women hiring their fellow women in their enterprises. Their findings support studies that women's entrepreneurship is indeed a vehicle for women's empowerment. According to Civera & Meoli, (2022) female entrepreneurs can be empowered through academic affiliates since the authors concluded that women-led academic spin offs result to develop and survive more than women-led non-academic spinoffs.

Women empowerment can be achieved through women entrepreneurship since it can allow them the opportunity to display their abilities and contribute immensely to socio-economic development. (Aikins & Gbegble, March 2018).

#### **2.4. Public policies in enhancing women in business leadership.**

Policies designed to support women's entrepreneurship should be formalised. (Nziku & Henry, 2020) Policies should be implemented to help women entrepreneurs start and grow their businesses. According to (Terjesen, Bosma, and Stam, 2016), there is a significant need for policies that help women care for their children so that they can coordinate a bigger share of their energies towards starting and developing a business because childcare and childbirth are setbacks for female entrepreneurs. Policy initiatives in terms of human capital provide women with more prominent levels of education and training, and this will be done through women's business centres.

According to (Omwenga, Mukulu & Kanali, 2013) The Kenyan government has realised that developing women entrepreneurship in Kenya is vital for economic improvement and development hence, Kenya is one of the first countries in Africa to set up the Ministry of Gender and build up Women Enterprise Fund. With these two, the two bodies supervise the development and advancement of existing and potential entrepreneurs by creating distinctive policies to execute their work on promoting women entrepreneurship in Kenya.

According to the results and analysis conducted by (Teixeira, Borges Júnior & Severo de Almeida, 2023) on 246 municipalities in the state of Goiás in Brazil on the relationship between gender policies and entrepreneurship women created their business and become entrepreneurs because of the gender policies. Gender policies made it easy for women entrepreneurs in these municipalities to start their businesses.

Ariffin, Baqutayan, and Mahdzir, (2020) studied the case of Malaysia, and found out that the country had a vital plan created by the ministry of women to empower women. One of the techniques is to eliminate policies and laws that segregate against women to extend their interest in employment and entrepreneurship. Development programs for women entrepreneurs were set, expanding the accessibility of childcare facilities for working mothers and providing plans where women in business may get money without collateral and easy access to finance their businesses.

Pettersson (2011) studies Nordic countries and concludes that, except Iceland, they all have action plans to support female entrepreneurs. Norway has policy programs that are impacted by women's activist empowerment and aim to transform the existing support system aimed at women. Denmark's support program is expanding women's access to capital through microfinance programs and business training.

Findings from the study by (Johnston et al (2022) showed that in France, compared to England, public policies and the governance model are more supportive of women entrepreneurs. Even though in both countries financial policy instruments created barriers, in France, women entrepreneurs received more support through the governance model of regional and local networks of state and non-state partnerships, while in England there was less support, resulting in further barriers to business creation and success. Henry et al (2022) conducted research on women's entrepreneurship policy and practice in three different countries: Canada, Ireland, and the U.S. The authors found out that in Canada, governing structures and implementation of capital market programs were determined by the federal government, including a mandate to increase women entrepreneurs' access to capital, access to business innovation programming, help in growing women-owned businesses, and the enhancement of data and knowledge about women entrepreneurs. In the U.S., both strong regulatory and normative institutions are in place to support women's entrepreneurship. The National Women's Business Council (NWBC) was created as part of the Women's Business Ownership Act of 1988. Its role is to identify barriers to women's entrepreneurship and to report annually to the President and Congress.

According to the 2nd OECD conference of ministers responsible for small and medium-sized enterprises (2004), policymakers should listen to the voice of women entrepreneurs. This may be done through the creation of government offices for women's business ownership. Such offices may have program responsibilities such as providing women's business centres, organising information workshops and gatherings, and/or providing web-based data to women

who are already entrepreneurs and who have vital experiences into the changes required to move forward women's entrepreneurship. Policies to address the limitations women entrepreneurs face include legal reforms that make laws more impartial for women, making a more gender friendly business environment for women, and policies to diminish financial and labour market discrimination. (Carranza, Dhakal & Love ,2018)

## **2.5. Improving the gender balance in entrepreneurship in developing countries**

Gender balance refers to a situation where both males and females have equal opportunities and access to matters in all the institutions of society namely, religion, economy, education, culture, and politics. (Omosho, 2013). Gender equality refers to a state where there is no discrimination based on a person's sex within the allotment of resources and in access to different services in a society. In other words, when men and women are valued equally and have equal access to and control over resources, opportunities, and benefits in spite of their differences, there is gender equality. (Rand, 2009).

Veckalne & Tambovceva (2023) suggest that encouraging diversity and gender equality in entrepreneurship and innovation can boost creativity and innovation, which is able to eventually advance economic growth. To attain gender equality in entrepreneurship and innovation, a comprehensive technique is required, and the technique ought to include policies and programs that support access to capital, networks, and markets, as well as ones that address gender bias and discrimination within the entrepreneurial environment. In economies where women are more likely to have equal opportunities with men, the predominance of female entrepreneurial activity is higher compared to countries where women experience a greater rate of gender inequality, (Sarfaraz, Faghieh, & Majd, 2014). According to Vracheva and Stoyneva (2020) in case barriers for women are evacuated and men and women have access to equal opportunities, there is an expectation that the proportion of women who choose to seek after entrepreneurship will increase. Incubators help young women begin their businesses; therefore, women business incubators should help women embrace development to fight inequalities, (Andria & Gabarret, 2021). According to Veckalne et al (2023) measures should be taken to increase women's access to finance, technology, and markets. Fostering networks and mentorship with experienced women business owners to mentor female entrepreneurs to create an environment that supports women's growth and development in entrepreneurship.

Education and training can contribute to gender balance in entrepreneurship by educating women and changing their mindsets in behavioural and psychological characteristics such as

problem-solving skills, risk assessment, and opportunity seeking, (Pimpa, 2021). According to Kushal (2014) in spite of the rising number of initiatives and resources made available to promote and develop women's entrepreneurship, women still have less businesses than men, earn less money with their businesses that develop slower, and are more likely to fail. It seems that entrepreneurial competencies are very masculinized, and a change in perceived entrepreneurial competencies and skills ought to happen. Women should not feel they should become masculine; they should instead choose their own path, construct a network, and get help from male and overwhelmingly female mentors within the field, (Wilson & Patón-Romero, 2022).

## **2.6. Contribution of female entrepreneurs in economic development**

Entrepreneurship has a leading role in economic advancement around the world, although it has usually been considered a male-dominated activity. From an economic point of view, the role of women in creating and running businesses could be a crucial driver for economic development and advancement within the entire community. Women-owned firms contribute to the creation of services to improve the living conditions of the whole community. (Vita, Mari, & Poggesi, 2013). Sajjad et al, (2020) argue that women's participation in entrepreneurial activities not only supports their family income but also plays a critical role in economic development and the social well-being of society. The authors further stated that the impact of women's entrepreneurship on economic development is distinctive in numerous nations since of their different levels of development and infrastructure; their productivity and economic contribution are dependent on the level of the country's development and cultural norms.

According to Wanza and Gakobo, (2021) women entrepreneurs contribute to the economic development of countries despite the challenges they confront through job creation, personal wealth creation, and increased firm efficiency. Women should be given the opportunity to seek after entrepreneurship to pick up economic growth with respect to the financial aspects of a country, (Alrasheedi & Abualfalayeh, 2021).

Minniti (2010) argues that understanding and supporting the entrepreneurial behaviour of women will have positive repercussions on a country's well-being and social equity. Women entrepreneurs make new jobs for themselves and others. They give society diverse solutions, like management, organisation, and solutions to business problems, as well as the abuse of entrepreneurial opportunities (Fazalbhoy, 2014). Findings from the study by (Krishna, (2012)



highlight that women entrepreneurs change over resources like land, labour, and capital into goods and services, which increase a country's net national product and per capita. They too play a vital part in generating employment, both directly and indirectly, by setting up small businesses and employing people. The importance of women's entrepreneurship increases since of their contribution to employment generation and income creation (Rathee & Yadav, 2017). Findings from the study by Ponnudurai and Arockia, (2020) note that the contribution of women entrepreneurs to the economic growth of society is vital since women entrepreneurs' contribution to economic growth is by generating employment, improving per capita income, and developing communities at the local level.

According to Aliyu, (2013), when women entrepreneurship is promoted, it will create more business opportunities for youths which can make them productive, and this will contribute to the growth of the economy.

## **2.7. Challenges face by women entrepreneurs in developing countries.**

All women entrepreneurs face challenges of getting a proper working place to run their business and receiving training because most of the time, the academic background of the women is impoverished, so to run the business, they need training like how to prepare a business plan, how to record their income and expenses, and how to improve their business in the aspect of quality, efficiency, and effectiveness. Women entrepreneurs face challenges while doing business activities like lack of finance, workplace, and training. (Adula & Kant July 2022).

(Hani et al 2012) studied the Patterns of Women Entrepreneurship in Indonesia and they found out that a high percentage of women entrepreneurs in Indonesia have a bottleneck with finances because only women who are educated with bachelor's degree seek for bank credit for their businesses and other women depend on family and friends for finance. They also found out that women entrepreneurs don't have the means to innovate and have competitive edge over competitors in the same business Findings from a study by (Alfronze et al 2014) on Women Entrepreneurship in Bangladesh indicate that more than 50% of the respondents agree that women are facing problems in getting capital to start businesses. They further stated that Women's family obligations hinder them from becoming successful entrepreneurs in both developed and developing nations. Women have responsibility for their home and children so few women can devote time and energy to their businesses. They also found that women

entrepreneurs in Bangladesh face is discrimination, especially when they go to the bank. That is the reason why women feel discouraged for financial assistants to finance their business. Also, they found out that lack of knowledge has been a challenge for Bangladesh women entrepreneurs. Most of them lack the capacity to maintain accounts, bookkeeping and other necessary documents. (Rudhumbu, Plessis & Maphosa, 2020) research to investigate on the Challenges and Opportunities for women entrepreneurs in Botswana concluded that women entrepreneurship in Botswana were affected by lack of access to finance, gender discrimination, socio-cultural boundaries, inferior education, and training as balancing between work and family responsibilities. Reviewing the findings of 21<sup>st</sup> Century Challenges Confronting Women Entrepreneurs in Southwest Nigeria Aladejebi (2020) observed that women entrepreneurs in Southwest Nigeria suffer from lack of capital, lack of adequate training and poor family support.

A study of (Mwobobia, 2012) found out that the greatest barrier facing women entrepreneurs in Kenya is access to finance. This is an issue because of requirements of collateral. In Kenya only 1% of women own property and that makes it very difficult for women to provide collateral for banks therefore women in business lack collateral for them to secure loans from banks. Another challenge that women entrepreneurs in Kenya face is discrimination. Women entrepreneurs face gender bias from bank officials which discourage women to seek bank financing. Furthermore, lower education levels put women entrepreneurs in Kenya at a disadvantage compared to men. While the gender gap in primary education in Kenya has decreased in recent years, the gap remains high at secondary and tertiary education levels. This decreases the chances that women will have the knowledge needed to excel in business. One other challenge is the responsibility of providing for the extended family and relatives. They use their money from the business for personal finances and family obligations instead of using the finances for the growth and expansion of the business.

According to Deshpand & Sethi (2009) finance is said to be the “life blood” of every business undertaking, be it large or medium or small-scale enterprise. Usually, women entrepreneurs face the problems because they neither have properties to use as collateral loans and they are always discriminated against by bank officials because they think women can’t have the means to repay loans. Women entrepreneurs are restricted by family responsibilities and commitments because it is the duty of women to take care of their children and homes in India, so women tend to spend all their time on their family responsibilities than in their businesses. In India 60% of women are still illiterate, this is why women are not aware of business, technology, and

market knowledge. Ideology of male dominated society is another challenge women entrepreneurs are facing in India and other countries. Even though constitutions of countries speak of gender equality, women are still not treated as equal to men. Lack of self-confidence and optimistic attitude amongst women is a major problem of women entrepreneurs, who always have the fear and lack of confidence which limit them in taking risks which obstruct their path of achieving success for their businesses.

There are significant gender differences in the access to and use of credit, particularly, formal credit. Businesses managed by women are less likely to receive a loan than firms managed by men, although the differences narrow with firm size and are smaller among formal businesses. It is estimated that women-owned businesses have a financing gap of \$290 billion to \$360 billion in unmet financing needs per year, according to a report commissioned by the G-20 (Niethammer, 2013). Reviewing the findings of Roomi & Parrott (2008) the greatest challenge cited was access to capital, lack of business management and lack of family support especially from spouses. Also, female entrepreneurs found it difficult to move around because of inadequate public and private transportation facilities. Women entrepreneurs have to prove their credibility to both their suppliers and customers, they must deal with convincing suppliers and customers that they can pay them back and meet production lead time, these challenges limit female entrepreneurs in Pakistan. Findings from the study “Exploring the socio-cultural challenges of food processing women entrepreneurs in IRINGA, Tanzania and strategies to tackle them by” (Kapinga & Montero 2017) suggest that lack of access to markets, capital, packaging material and poor food processing technology are reasons why women entrepreneurs face problems to process food products in large volume, high quality and meet required international standards. Normative barriers suggest that because of unequal distribution of responsibilities in the household, women are given multiple responsibilities of taking care of the family and doing business, so this makes it difficult for them to engage fully in business activities. Cognitive barriers suggest that lack of access to suitable education and training of women since childhood is the reason why women cannot produce good quality products and gain competitive advantage in the market.

A study of Nsengimana, Tengeh & Gervase Iwu, (2017) found out that the challenges that women entrepreneur in Kigali face include collateral to obtain loans, high taxes, a lack of information technology skills and access, high interest rates, high transport costs, a lack of entrepreneurial skills, a lack of management skills, a lack of education and training, and the lack of a support network. According to Ramadani (2015) women Entrepreneurs in Albania

face problems of balancing between family and their business, they have problems with finances for their business, they also face problems of high-quality network contacts that would enable them to successfully run their businesses, lastly, they lack self-confidence.

Chinomona & Maziriri (2015) studied challenges facing women entrepreneurs in the Gauteng province of South Africa and their findings indicated that lack of education and training is a challenge hampering the success of women entrepreneurs living in the Gauteng province of South Africa. The authors also revealed that women entrepreneurs living in the Gauteng province of South Africa experience some hardships in obtaining start-up capital. The findings also prove that negative perceptions and attitudes from the members of the community as well as family members hinder them from successfully operating their businesses. Lastly, women entrepreneurs, especially those who are running businesses in the line of sewing, knitting, printing and fast foods, emphasised that inadequate resources or equipment obstruct them from succeeding in the entrepreneurial ventures.

According to Thuy Anh & Thug Duong, (2018) the challenges women entrepreneurs face in Vietnam are: limited access to finance, lack of information on market data, lack of access to resources and lack of digitalization distribution channels.

Besides, women entrepreneurs face constraints like lack of finance because of the discrimination on how to get access to finance from banks and investors, social and cultural norms that women have to follow which has some setbacks in their entrepreneurial journey and trying to balance work and family that is why women are not taking risk to grow their business because they will not have much time to make sure they perform their house duties (Carranza, Dhakal & Love ,2018).

Lack of support, access to resources and socio-cultural factors are the main constraints why women owned businesses are less successful than men owned businesses. (Saner & You, 2018).

Research conducted in a province in Zimbabwe about the challenges women entrepreneurs face found out that women entrepreneurs' main constraints were limited access to finance, conflict between family responsibilities and work, lack of education and networking. (Mauchi, Mutengezanwa & Damiyano, 2014).

In Nigeria women entrepreneurs are faced with the constraints of lack of support from both government and NGOs. (Lincoln A.A, 2011). According to Patrick et al, (2015), Nigerian

women entrepreneurs face challenges like inadequate funds to start up and expansion, inconducive business environment, high level of competition, family pressure and socio-cultural hindrances.

Women entrepreneurs in Ethiopia suffer from gender discrimination in society due to socio-cultural barriers, multiple responsibilities, underdeveloped enterprise culture, inadequate support system for businesses and underdeveloped markets and infrastructure. (Abagissa, 2013).

Adula & Kant July (2022) found out that in Zimbabwe lack of expertise, lack of money, social and cultural barriers and lack of training are the biggest challenges of women entrepreneurs. According to Beriso, (2021) the main factors that hinder women entrepreneurs' economic growth are less availability of raw materials and lack of support from institutions.

## **CHAPTER 3: Research methodology**

This chapter presents the methodological approach adopted to attain the research objectives of this dissertation. The research employs a single case study as a primary methodological approach to systematically address the research questions. (Gounder, 2012). The section also provides explanations for the choice of methods, tools, and techniques of the research. The main aim of employing a single case study is to find out what challenges women entrepreneurs face in Africa (The Gambia) therefore to satisfy the objectives and goals of this study a qualitative research method is used.

### **3.0. Research design**

According to Akhtar (2016), research design is the arrangement of conditions for the collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy and procedure. A research design is the program that guides the investigator in the process of collecting, analysing and interpreting observation. It provides a systematic plan of procedure for the research to follow (Khanday, 2023). The Research design is a framework of methods and techniques chosen by a researcher to combine various components of research in a reasonably logical manner so that the research problem is efficiently handled. It provides insights about “how” to conduct research using a particular methodology. This research will look at several obstacles blocking women in business that are hindering their business growth and will consider the gender difference in the business. It will highlight previously hidden issues that can be useful to explore, as a way for understanding an important research problem with greater clarity. The Research will draw on documents (articles, reports on gender and entrepreneurship, books, policy papers etc) and policy analysis, expert statements, and interview data.

### **3.1. Single case study design**

My paper used a single case study as a key part of my research design to answer my research question. The case study approach allows me to closely evaluate data within a specific context (The Gambia). The single case study focuses on analysing a restricted number of real-life occurrences and their linkages. Identifying the challenges women entrepreneurship face.

### **3.2. Rationale for choice of country**

By selecting The Gambia as a case study to investigate the challenges faced by female entrepreneurs provides an intriguing opportunity to delve into the intersection of gender, entrepreneurship, and development in The Gambia, a context marked by significant gender

disparities, understudied regions, and potential policy implications. Looking at women's entrepreneurship in The Gambia, the study connects with global development goals, fills a critical vacuum in the literature, and provides insights into the numerous constraints posed by distinct cultural and socioeconomic factors. This research does not only bring understanding of the barriers to women's economic participation, but it also offers actionable insights for policymakers to foster a more conducive environment for women-led businesses, thus advancing gender equality and promoting inclusive economic growth in The Gambia.

### **3.3. Data collection method**

This paper uses a common data collection method known as the qualitative method; The qualitative data were derived from both secondary and primary source: desk review, evaluation report, books, article, and the primary qualitative data derived from interviews.

#### Primary data collection

Primary data are those directly collected or obtained directly, interviews are employed as a means for collecting primary data. For the purpose of this study, 10 people were interviewed.

All 10 of the interviewees are female entrepreneurs engaged in different business ventures and one of them is a PhD researcher and businesswoman.

#### Secondary data collection

Secondary data collection was retrieved from sources such as books, articles, reports, and newspaper articles. Existing data on the topic of female entrepreneurs was obtained to gain more understanding on the topic. A systematic literature review was conducted. Data has been collected through academic databases. The existing literature was gained from cited articles, journals, books and internet sources.

### **3.4. Interviews**

A total of 10 interviews were conducted with several female entrepreneurs and policy makers to gain valuable information regarding different perspectives on challenges that women entrepreneurs face in The Gambia. The interview is an important data gathering technique involving verbal communication between the researcher and the participant. Interviews are commonly used in exploratory and descriptive studies (Fox, 2009). An interview enables the research to gather detailed information and to gain further understanding. (Rutledge & Hogg, 2020). Since the participants are in The Gambia the interviews were on phone calls, each

interview took 30 minutes. Prior to the interview the participants are asked about their consent to record by recording the interview to enable them to make proper analysis. 10 female entrepreneurs were interviewed, and all the interviewees answered the questions. The understanding of the definition of entrepreneurship was the same for the interviewees which is in line with the definition in the Literature Review. three of the entrepreneurs are into Agricultural business, one jewellery and six clothing and textile business.

### **3.5. Data analysis**

Data analysis is the most crucial part of any research. Data analysis summarises collected data. Data analysis is the process of scrutinising raw data with the purpose of drawing conclusions. The aim is to convert data into a format which is easy to understand and conclusive which supports mechanisms of decision making (Bhatia, 2017). It involves the interpretation of data gathered using analytical and logical reasoning to determine patterns, relationships, or trends. This study analysed data using qualitative methods of data analysis.

#### **Qualitative data analysis**

Qualitative data is any information that can be captured that is not numerical in nature, that is, not measurable data. According to Ugwu & Eze, (2023) qualitative research is concerned with feelings, ideas, or experiences. Finding insights that can result in testable hypotheses is the main goal of the data collection, which is frequently done in narrative form. During the exploratory phases of a study, educators use qualitative research to find patterns or fresh perspectives. Here qualitative data analysis was in two forms, firstly, examine and interpret the secondary data collected as a method of explaining the topic under study as well as a way of knowledge generation. Secondly, primary data generated through interviews was analysed using the grounded theory. A qualitative approach gave a comprehensive explanation of what type of challenges females in The Gambia have to cope with while founding, developing, and establishing their own business. As the qualitative approach invites more open-ended questions, the answers from the interview were of high-quality standard as the interviewees were given the opportunity to provide detailed answers.

### **3.6. Ethical Considerations**

As interviewing was the main source of data of this research, ethical considerations are important. Since the interviews were done on phone or zoom due to the distance between the



researcher and participants. The participants are asked if they can be recorded or notified, they prefer anonymity, if they are interested to get a copy of the thesis and if the transcript after the interview can be shared with them to check in case, they don't want some information to be used. The interview questions are structured SOAS to avoid misunderstanding.

### **3.7. Limitation of study**

The limitation of my research is budgetary limits, as all of my interviews were conducted over phone or zoom. Due to budgetary constraints, I am unable to fly to The Gambia to meet the interviews directly. However, the study depended on secondary sources for analysis and opinions. Furthermore, the study acknowledges that there may have been unintentional bias from my interviewees as most of them are women entrepreneurs. Another key limitation is that the study focuses on the Gambia and the results cannot automatically be generalised to other countries in the sub-region.

As the interviews were done through the phone, the time difference was also a limitation. Getting the necessary number of female entrepreneurs to interview took time which delayed this thesis because I had to contact through social media and then arrange time for the interview and some of the entrepreneurs were busy with their businesses. Further study should explore more on different challenges faced by women entrepreneurs in Africa or enlarge the number of participants to give a more accurate picture of the experience of women entrepreneurs in The Gambia.

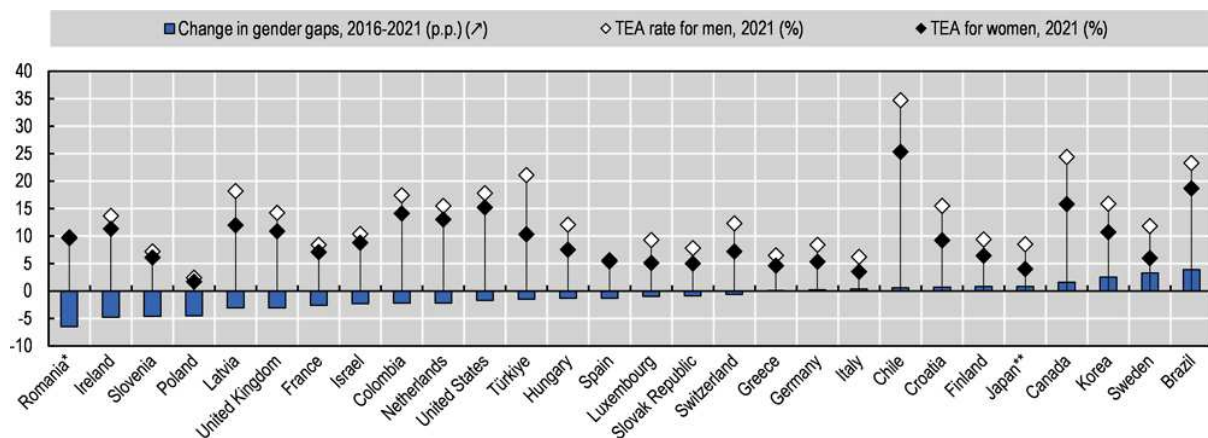
## CHAPTER 4: FINDINGS AND DISCUSSION

### 4.0. Findings

Across Africa, especially The Gambia, women entrepreneurs face several difficulties that impede their company's growth and expansion. These obstacles are varied, including financial limits, prejudice, social and cultural impediments, difficulty maintaining work-life balance, and a lack of government assistance. Despite their entrepreneurial passion and inventive ideas, many women entrepreneurs face significant challenges, notably in obtaining appropriate finance and breaking through cultural constraints. Through interviews with 10 women entrepreneurs and the available data, the study found out most of these women face obstacles that are widespread and have a significant influence on their capacity to expand their enterprises. From the interviews, all of the interviewees agree that women entrepreneurs face challenges through their entrepreneurial journey. For example, Interviewee 10 highlights that *'she produces detergents in small quantities, and she can't produce more because of challenges she is facing as a female entrepreneur. "The market is saturated with imported detergents; my competitor has more advantage because I am unable to expand. Right now, I am afraid to get into pitching because I am afraid that my ideas will be stolen by people who have more money and the same business and get more customers because I know I am a young woman who is unable to expand her business ideas"'*. This statement is consistent with Richardson et al (2004) that women locally made products are in competition with a growing range of imported products and due to barriers, they face in their businesses they are unable to keep up with their competitors. However, it is true that women entrepreneurs not just in Africa but in Asia, Europe and the Americas are faced with challenges, but developed countries are helping women entrepreneurs to overcome their struggles with their businesses. Women entrepreneurship growth has increased in Europe in countries like Denmark, Sweden, Germany, Australia because of the measures that are taken by the European Union and private as well as public organisations in their countries to support women entrepreneurship. The EU has tackled inequality and discrimination based on gender to support women entrepreneurship. (Langendonck, 2022). These findings indicate that even though all around the world women are facing the same challenges in their businesses, developed countries are taking more significant measures to support women entrepreneurs. This has minimised the barriers that women entrepreneurs face and increased women business, while in the developing world they get little or no support for their business.

Moreover, most of the interviewees agree that male entrepreneurs don't face the same challenges with female entrepreneurs. They highlight male entrepreneurs face less challenges in their business than women. This might be a sociological factor. As noted by Mandipaka (2014) who stated that women entrepreneurs are subjected to more barriers that create an unconducive business environment than male entrepreneurs. However, A minority agree that both male and female entrepreneurs face the same challenges in their businesses. For example, Bardasi (2014) who did research on gender in business in Africa, shows that men and women entrepreneurs may share the same constraints in their businesses, but some constraints are more critical for women than men entrepreneurs e.g. access to finance, however, men and women have different perceptions of constraints. These findings indicate that both male and female business undergo challenges, but women are more affected because of the limited opportunities compared to male entrepreneurs. The figure below is an example of data which show the gender gap in the early stage of entrepreneurship in OECD countries by Halabisky & Shymanshy (n.d). 30% of women are less likely than men to start and manage new businesses in 2021 in OECD countries. The authors stated that the gender gap in early-stage entrepreneurship rates can be explained by differences in access to finance and mentorship. Also, women face more and greater barriers to create businesses than men. This finding is consistent with the findings of this study.

**Figure 2. Women are less likely than men to be involved in early-stage entrepreneurship.** Percent of the population (18-64 years old) involved in starting a business or who is the owner-operator of a business that is less than 42 months old, 2021, and changes in the difference between men and women (percentage points – p.p.), 2016-21



Note: TEA stands for Total early-stage Entrepreneurial Activity. \* Data for Romania cover the period 2015-21. \*\* Data for Japan cover the period 2017-21.

Source: Global Entrepreneurship Monitor

(GEM) (2016[9]; 2017[10]; 2018[11]; 2022[12]), *2015-16 Global Report*,

Furthermore, the interviews underline that women entrepreneurs lack finance and it's difficult for them to gain loans from banks and other financial institutions. Women entrepreneurs are not supported by society and family, the government of the Gambia are not initiating and implementing policies to support women entrepreneurs, women entrepreneurs face discrimination, cultural and societal stereotypes because the impact of culture and society has influence in the way of life of Gambians, and lack of mentoring. These challenges are like those other researchers found in other African countries.

#### **4.1. Women entrepreneurs and financial barriers**

Financial institutions are generally sceptical about the entrepreneurial seriousness & abilities of women entrepreneurs. As a result, the women entrepreneurs are suffering from inadequate financial resources and working capital (Bajpai, 2014). Finance is very important to start and run a business. Various authors mentioned that one of the main problems that women entrepreneurs face is finance. They are unable to get loans from banks and there are no grants offered to female entrepreneurs.

The interviewees have agreed that it is difficult for them to get access to finance that is why their businesses are fully financed by them. Bank interests are too high, and they ask for collateral which they do not possess. Similar to the Gambia, according to Mwobobia, (2012) the greatest barrier facing women entrepreneurs in Kenya is access to finance. This is an issue because of requirements of collateral. Also, in Kenya a key barrier that women entrepreneurs are facing is access to finance. 1% of the women population in Kenya just own properties which is why not all women can have collateral to secure loans from banks. (Mataka 2019). This finding is consistent with one of the participants in The Gambia, interviewee 3 said *'accessing finance is difficult because banks ask for collaterals that we cannot provide, this is the reason I have not even tried to seek bank loans*. Furthermore, in Kenya microfinance institutions offer small amounts of loans with high interest (Mataka, 2019). This view is supported by an

interviewee in The Gambia who said, '*micro financial institutions in The Gambia offer small amounts of loans with high interest; this is the reason why entrepreneurs like me don't even bother to seek loans from them*'. For example, finance like Reliance Financial service offer small loans from women entrepreneurs and demand 15 percent interest within a short period. A similar challenge is seen in most African countries. Uganda for example, access to finance is one of the main challenges women entrepreneurs faces and many other countries in the sub-region. This is because of high interest rates, inability to negotiate better interest rates and stringent loan access conditions. (Katongole, 2012). These findings indicated that women in Africa face constraints in accessing loans from financial institutions because of high interest rates and collaterals that do not own to secure bank loans.

The majority of the interviewees express their concerns on the small amount of loan micro finance institutions offer to entrepreneurs. Interviewee 5 said '*it is true that microfinance institutions are offering loans to entrepreneurs but the amount of money they are offering is not much which cannot solve most of our business problems*'. This is a similar problem to Kenya too as Mwobobia, (2012) explains in his research that loans from Kenyan microfinance institutions tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates. Also in Ethiopia, women feel that micro finance institutions offer small amounts of loans which cannot satisfy their needs, (Richardson, Howarth and Finnegan ,2004).

Additionally, the majority of the interviewees express their concerns on low production capacity due lack of finance. Interviewee 3 said '*sometimes I have high demand for clothing from customers, but I am unable to produce more because of lack of finance*'. This is similar to research done in Kenya about the challenge of access to finance by female entrepreneurs by Kabukuru & Afande, (2016). The findings from the survey show women entrepreneurs agree that women face a lot of challenges while accessing finance in Kenya which has limited their potentials from small scale production to large scale production. These findings indicated that one of the barriers that limited large scale production of women's business difficulties in accessing finance for their businesses.

Furthermore, two of the interviewees agree that most women must work to invest in their own businesses. Interview 1 said '*I work as an accountant, and I depend on my salary to fund my business which is even the reason why I don't dedicate much of time to my business and it is one of the reasons why my business is still not moving forward*'. this shows that self-funding

has limited women in dedicating time to their businesses. Interviewee 9 also said *'I solely fund my business; I have to depend on my monthly salary and savings to fund my business'*. These findings are similar with the research of Nwagu & Onwuatuegwu, (2021), in Nigeria, women depend on their personal savings or credit because it is rare for women to get formal financial aid in the form of loans or financial partnership. This does not permit women entrepreneurs to expand or grow their businesses. In Tunisia, a significant proportion of women who own businesses are self-financed or finance borrowed from family. (Drine & Grach, 2012). These findings indicate that most women entrepreneurs in Africa depend on their personal finances to fund their businesses which is insufficient for business growth and survival.

According to Kant & Adula, (2023) in Ethiopia, access to finance is a main challenge for women entrepreneurs. Financial institutions do not trust women because women have less access to formal education, less ownership of property and less entrepreneurial skill than men. This view is consistent with one of the participants in The Gambia. Interviewee 2 said *'investors rather not invest in female enterprises because of the lack of confidence in women's ability to perform well in their business'*. These findings indicate that women in Africa have less chances to access finance in financial institutions because of the lack of trust from financial institutions because most women in Africa are not educated and they lack the entrepreneurial skills plus experience for good business performance.

#### **4.2. Social and cultural stereotypes**

Cultural and societal norms are challenges faced by women entrepreneurs in Africa especially The Gambia. The Gambia is a society where culture and the societal beliefs have impact on people's lives so there are certain social and cultural rules that women should follow. This is not only in The Gambia but the practice cut-cross Africa. Nwagu and Onwuatuegwu (2021) emphasise that some African cultures or religious practices require women to remain indoors or inactive during some certain periods and this is a factor against women entrepreneurship in Africa because it discourages women from investing in any business venture as they see that it can be a waste of funds. This view was echoed by one of the interviewees who had these problems with her family, she said *'if I stay outside for business meetings which might take the whole day until it gets dark, then my mother starts calling and complaining telling me that it's late I must be back home. This has prevented me for working late or attending trainings that require me to spend more than a day from my house'*.

Furthermore, according to interviewee 6 *'society should support women entrepreneurs by changing their beliefs about women capability on managing their own businesses and not everyone should pursue careers in other fields and know that the field of entrepreneurship is also a field for women who have ideas and want to venture into businesses to make those ideas into products and service'*. These findings are in accordance with the research done by Mauchi, Mutengezanwa & Damiyano (2014) on the challenges faced by women entrepreneurs in Mashonaland (Zimbabwe). Culture is a factor affecting women entrepreneurs. women are expected to take up roles in homes rather than the business world. Male counterparts feel threatened if women engage in business and generate money and take up roles as breadwinners. Also, in Zimbabwe culture there is a belief that women are not able to run large scale businesses on their own. Cultural attitudes towards women in Zimbabwe have limited the possibility for women to become entrepreneurs. (Chitsike, 2000). In Uganda, cultural practices like permission from husbands and denying women the right to own their own property like land has an impact on women to start their businesses, (Katongole, 2012). These findings indicate that Africa societal and cultural stereotypes have an impact on African women to pursue their careers in entrepreneurship. This is why Udanoh & Zouria, (2018) stated that African cultural background is the main reason why women in Africa are yet to reach or match women from other continents.

### **4.3. Support for women entrepreneurs.**

Women entrepreneurs lack support from their family and the society. Some of the interviewees talked about the lack of support from the society as female entrepreneurs, interviewee 4 said, *'I did not have the support of family when she started the business because my family thinks I will be better off when do not engage in business and go to university to study to have a university degree'*. However, this argument is in consistency with the findings of Richardson, Howarth and Finnegan (2004). The authors did research about challenges of women entrepreneurs in Africa and the primary source of data is from Ethiopia, Tanzania and Zambia. All the respondents of these three African countries mentioned how husbands, family members and friends have been helpful from the startup stage of their business by supporting them financially and mentally.

Furthermore, interviewee 8 said *'as an entrepreneur you go through a lot during the day or every day, sometimes you get rejected by investors after trying so hard to convince them and sometimes you have your ups and downs therefore mental support and encouragement from family and friends can help you through this journey'*. This finding is supported by the findings

of Lindvert, (2017) who stated that the emotional support and encouragement is not to be underestimated. Having encouragement from family helps women to take the first step towards entrepreneurship. These findings indicate that support from friends has a positive impact on entrepreneurs since their startup stage. But however, that lack of support from both family and friends is not a major barrier facing women entrepreneurs in Africa.

#### **4.4. Lack of government support**

The study reveals that the government approach on supporting women entrepreneurship is weak or small. Majority of the participants mention how the government should support women entrepreneurs both in kind and in cash. Three of interviewees spoke about the government working on offering grants, *Interviewee 10 said 'government should establish like a HUB were women who want to establish their business should come and have advice on how to start and those currently in business can get information on how to deal with some problems and expand.'* Furthermore, interviewee 9 suggested that the government should maybe help in the purchase of feed for the poultry farmers and make it easily accessible especially for female poultry farmers because purchasing feed which is imported is so expensive. The government should at least try to have initiatives on how to help female entrepreneurs in poultry farming on feeds purchasing for their poultry. Interviewee 8 suggested that *'the government could support women owned businesses by purchasing products of women business before importing them from outside'*. These findings are consistent with the research of Mulaudzi & Schachtebeck (2022) about women entrepreneurs in South Africa. Women entrepreneurs interviewed have also talked about having a negative experience in terms of government support and intervention. Also, in Uganda, even though the government has put in place frameworks to support women entrepreneurs, most support goes to the well-established and connected entrepreneurs rather than grassroot entrepreneurs especially at local levels, (katongole, 2012). These findings indicate that the increase in government support and initiatives will encourage female entrepreneurship which will also have an impact in the empowerment of women.

#### **4.5. Work life imbalance**

Women business owners are likely to experience work – home role conflict regardless of the structure of their family or the number of hours spent at work. This work-home conflict has been associated with the level of business satisfaction and perceived business success. (Ukonu & Tafamel 2011). It is believed that African women give more emphasis to their motherly role and family and home responsibilities rather than venturing for a career. If they must plan or



settle for a career, they would at best prefer a safe risk-free job than setting up a business venture of their own because of their responsibility of taking care of the family. (Bajpai, 2014).

Women face the challenge of balancing family and work. Studies have found out that women entrepreneurs also suffer this challenge. Women are responsible for taking care of homes, they spend most of their time doing house chores and making sure the house is in order which hinders the entrepreneurs' activities of women. Two of the participants talked about how managing their homes has hindered their business activities. They agree this creates a huge gap in their businesses. According to interviewee 3 *'my business is not performing well because I dedicated almost the whole day to cooking, cleaning, and taking care of my children, and this makes me so tired doing some of my business activities'*. Kapinga and Montero (2017) suggest that due to unequal distribution of responsibilities in the household, women are shouldered with multiple responsibilities of taking care of the family and doing business, hence it becomes difficult for them to engage fully in business activities. A study was done by Ayman & Olaore (2014) in Nigeria and Egypt, and they found out that cooperation at performing house duties is lacking in both countries. Both countries share the belief that the duty of women is to take care of the house and upbringing children while men are considered bread winners. Also, husbands are not supportive of their wife's business successes which is a contribution to women being unable to balance marital duties and their businesses. These findings indicate that women prioritise their marital duties over their business due to the fact that women in Africa are made to believe that taking care of houses and children are marital duties for women.

#### **4.6. Lack of mentorship**

Mentors are individuals who help you navigate through your entrepreneurial journey. They are people who already took the journey that you want to take as an entrepreneur, so they give you advice based on their experience and specific knowledge. Mentors can play an important role in empowering women entrepreneurship, they help in overcoming entrepreneurial challenges and the barriers that may arise due to societal norms and gender bias. Two of the participants indicated the importance of mentoring which can boost the performance of female entrepreneurs in The Gambia. Interviewee 5 said that *'lack of mentoring is a huge challenge for female entrepreneurs in The Gambia. Experienced entrepreneurs, especially female successful entrepreneurs, are not supporting young entrepreneurs'*. According to Interviewee 10 *'having mentors will guide female entrepreneurs in their entrepreneurial journey and not to repeat the same mistakes previously done by them and it will also encourage female entrepreneurs'*. These findings are consistent with findings of Mwobobia (2014) respondents

emphasise the importance of mentoring women entrepreneurs which will inspire and encourage them in their entrepreneurial journey. These findings show that African women lack mentoring and mentoring can solve some of the challenges that they are facing in their business and motivate them.

#### **4.7. Discrimination**

Women face numerous discriminations in their businesses, women face discrimination in getting loans and women face discrimination in their careers. Some interviewees agree that women are discriminated against in getting loans from banks or other financial institutions. Furthermore interviewee 4 said that *'I believe that women are even charged with higher interest rates than male entrepreneurs because of the lack of trust that women entrepreneurs cannot produce the same results as men entrepreneurs.'* This finding is similar to the research of Mwobobia, (2012) who stated that one of the challenges female entrepreneurs face in Kenya is discrimination. When women entrepreneurs go for financing the bank officials tend to ignore them in meetings and prefer speaking to their husbands or male business partners. This has made them discouraged to the point that they don't even bother asking for finance from banks and prefer instead informal savings groups which, however, do not give them much capital. These findings indicate that African women are discriminated against in accessing loans from financial institutions which is the main reason why most women do not bother to ask for financing from financial institutions. Also, Women face discrimination in some fields of businesses which are male dominated. One of the participants said, *'I am a seamstress with a tailoring shop because I am a woman. I have clients who underestimate my skills until I do the job, then they will give me feedback that they were not expecting my service to be this good which makes me feel bad'*. Similarly to the findings of Jali, Matoza, & Tengeh, (2013) in South Africa, *"I still feel that women-owned businesses are discriminated against, especially in male-dominated industries"*. These findings have shown that in Africa women equality is still lacking, because women who are working in male dominated industries are not trusted or given opportunities.

#### **4.8. Self confidence**

Entrepreneurship is about taking risks, but women lack confidence and are therefore afraid of taking risks. Lack of confidence appears to be a great barrier for entrepreneurs in Africa. According to Kamara (2019), women in Africa do not have self-confidence, self-confidence is one the qualities that an entrepreneur should possess therefore it is important to have self-confidence as an entrepreneur to succeed in your journey. According to Interviewee 10 *'women*

*in the Gambia lack self-confidence that's why they are not pushing hard to expand their business. they usually have the belief that it's risky to invest because it might not turn out well'. Similar to the findings of Mbithi (2015) of women entrepreneurs in East Africa covering 5 countries, women entrepreneurs in East Africa have low self-confidence and are risk averse in their businesses venture which has affected their business growth and access to investment finances. This view argues low self-confidence and risk adversity of women in Africa have affected their business startup decisions and sustainability of entrepreneurship.*

#### **4.9. Access to markets**

Expertise, knowledge, and contacts are needed to venture into new markets. The Gambia is a small country with a population of less than 2 million which shows the market is small for business so it will be a great idea to venture in the international market, but it is a barrier for women entrepreneurs to expand because of lack of knowledge and expertise. According to interviewee 7 *'I believe that I am not making more profit because I only sell here in The Gambia and the market is small, I have ideas of even tutoring young people on how to make beaded bags, jewels etc and also produce more to export but is impossible for me to live to my dream because of my lack of knowledge on marketing and inadequate finance.'* This view is in accordance with a report by the International Labour Office, Geneva (2018), In North Africa, women struggle to join established networks that will enable them to develop business ideas, obtain information on suppliers, market trends and business opportunities. This finding indicates that women in Africa have limited markets because they lack networking with business stakeholders.

The table below is A summary of the challenges faced by women entrepreneurs of the 21st century including the country level challenges and countries by Shafra & Albattat (2023) and it was from the field of women entrepreneurship from the years 2001 to 2023 from 57 countries across the world. The data shows the main challenges faced by women entrepreneurs which include financial challenges, lack of knowledge and experience, work-life balance, gender discrimination, socio-cultural factors, and lack of government support. These findings show that women all around the world face the same challenges, but it depends on how countries seek to address these challenges to promote women entrepreneurship.

Challenges faced by women entrepreneurs	Country level constraints	Countries	References

Financial Challenges	Lack of awareness of financial options, Low financial literacy, limited resources, limited access to finance, high collateral requirements, lack of credit facilities/loans, high-interest rates, discrimination against women entrepreneurs by bankers, Not legally registered as a business, Lack of record keeping to apply for loans, poverty, lack of alternative financing options, low credit score	Morocco; France; Brunei, Cambodia, Indonesia, Malaysia, Myanmar, Singapore, Thailand, Philippines, Vietnam, India, China, Pakistan, Bangladesh, Nepal, Poland, Czech Republic, Kenya	Gray, 2001; Orhan, 2001; Greene et al., 2003; Lituchy & Reavley, 2004; Bushell, 2008; Tanbunan, 2009; Mwobobia, 2012; Kyalo & Kiganane, 2014; Ambepitiya, 2016; Leitch, et al., 2018; Shastri et al., 2019; Rashid & Ratten, 2020; Mustafa et al., 2021; Shaikh et al., 2022; Reshi & Sudha, 2023; Majumder, 2023
Gender Discrimination	Limited mobility, questioning women entrepreneurs self worth, motivation, and priorities, people not taking women entrepreneurs seriously, gender discrimination among bankers, lack	Morocco, China, Gambia, Pakistan, Nigeria, Brazil, Switzerland, Singapore, Jamaica, Venezuela, Iran, India, Russia, Japan, Bangladesh, Oman, Korea, Thailand, Malaysia, Indonesia	Gray, 2001; Kitching & Jackson, 2002; Greene et al., 2003; Della Giusta & Philips, 2006; Roomi & Parrot, 2008; Mordi, et al., 2010; Vossenber, 2013; Ghose et al., 2017; Nasir et al.,

	of decision-making power in a male-dominant society, less support given to female entrepreneurs compared to male entrepreneurs, certain sectors only male entrepreneurs welcomed		2019; Ughetto et al., 2020; Cho, Li & Chaudhuri, 2020; Franzke et al., 2022; Ghaderi et al., 2023
Sociocultural factors	Unequal social responsibility, Cooworker support, Religion, Lack of access to markets, Patriarchal ideology, No role models, Cultural factors influencing women entrepreneurs attitudes towards business, lack of property rights due to culture, Traditions, Myths	Spain, Indonesia, Bahrain, Kenya, India, Nigeria, Lebanon, India, Tanzania, Oman, Pakistan, Bangladesh, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Sweden, UK	Njeru & Njoka, 2001; Bruni, Gherardi & Poggio, 2004; Woldie & Adersua, 2004; Noorderhaven et al., 2004; Roomi & Parrott, 2008; Hossan et al., 2009; Shastri & Sinha, 2010; Noguera et al., 2013; Kumar, 2014; Hasan, & Almubarak, 2016; Kapinga & Montero, 2017; Anggadwita et al., 2017; Jamali, 2019; Adiza et al., 2020; Ghouse et al., 2021; Khan et al., 2021; Gadri & Yan, 2023

Lack of government support	Few policies are in place for women entrepreneurs, the Flow of information not properly reaching the women entrepreneurs, Limited financial help from the government, high tax rates, No proper training and skill enhancement workshops, Less focus on rural women entrepreneurs, Shortcoming of institutions	Nigeria, Malaysia, Poland, Pakistan, Saudi Arabia, Ethiopia, Kenya, Tanzania, India, Germany, Korea, Bangladesh, China, Vietnam	Bliss & Garratt, 2001; Rajendran, 2003; Welter, 2004; Stevenson & St-Onge, 2005; Roomi & Parrott, 2008; Rahman, 2010; Lee et al., 2011; Singh & Belwal, 2012; Welsh et al., 2014; Manwari et al., 2017; Zhu et al., 2018; Aladejebi, 2020; Kaviarasu et al., 2022; Gadzali et al., 2023;
Work-life balance	Unpaid care work, role conflict as homemaker and business owner, family, and work stress, unsupportive family members, and time management for both family and work, impacts entrepreneurs motivation	Singapore, Turkey, Bahrain, Oman, Vietnam, Botswana, Nigeria, China, India, Portugal, Brunei, Cambodia, Indonesia, Malaysia, Myanmar, Singapore, Thailand, Philippines, Italy, Sri Lank	Kim & Ling, 2001; Ufuk & Özgen, 2001; Greene et al., 2003; Dechant & Lamky, 2005; Jennings & McDougald, 2007; Hoang, 2009; Halkias, 2011; Mathew & Panchanatham, 2011; Ama et al., 2014; Welsh et al., 2017; Cesaroni,

			Pediconi & Sentuti, 2018; Panda, 2018; Vita et al., 2019; Clercq & Breiger, 2021; Dambugolla, 2022; Yadav et al., 2023
Lack of knowledge and experience	Lack of access to education, Lack of access to training in business development, and marketing, Lack of guidance, Lack of opportunities for mentorship for experience, Lack of mentors, deprived of essential resources like technical support, Lack of knowledge of finance, Lack of field experience, Lack of access technology education and experience	India, Africa, Pakistan, Canada, Singapore, Australia, New Zealand, Ireland, Indonesia, China, Thailand, Saudi Arabia; Korea, Sri Lanka, Argentina, Croatia, Turkey, Bangladesh	Coughlin & Thomas, 2002; Handy et al., 2002; McClland et al., 2005; Tanbunan, 2007; Dzisi, 2008; Roomi & Parrot, 2008; Ahmad, 2011; Ascher, 2012; Ahammad & Hug, 2013; Maden, 2015; Panda, 2018; Rosca, Agarwal & Brem, 2020; Afshan., 2021; Rahman et al., 2022; Gadzali et al., 2023

#### **4.10. Discussion**

Based on the findings from the Gambia, the study provides an analysis and discussion of the findings.

Firstly, the study found out that finance is crucial in and vital for an entire entrepreneurial journey or process. Access to finance is one of the biggest challenges faced by women entrepreneurs. Women find it difficult to have collateral and other documentation, so they rely on their earnings and help from family for their businesses. That is why women own small and informal businesses more than men. This research has found out that women entrepreneurs all over the world face financial challenges. Women are unable to have access to finance or are not able to get enough finance for their business growth. From the interviews all the participants have experienced lack of finance as their main challenge during their entrepreneurial journey. These female entrepreneurs who participated in this research have different views on lack of finance as a challenge, but they all emphasised greatly on how lack of finance is affecting their businesses. Existing literature on challenges of women entrepreneurs in other African countries have shown that lack of finance or access to finance has been greatly affecting the performance of women's own businesses. Women entrepreneurs all over the world face financial challenges but several developed and developing countries have mechanisms to overcome limited access to finance which is a major problem to female entrepreneurs. In Canada, the Business Development Banks set aside 30% of their profits to support women entrepreneurs who are unable to get loans from investors and in the US a practice document policy was initiated called Title III , which aims at authorising equity crowdfunding to be conducted through broker-dealers or funding portals and opens it up to both accredited and non-accredited investors, creating a new funding source and a larger pool of potential investors (Colette et al, 2022). According to the annual progress report (2021) in UK the average loan amount approved for female-led businesses was around £25,000; for male-led businesses it was about £33,000 therefore to address this inequality the government formed a partnership with signatories in the financial sector, specifically the British Business Bank, UK Finance and the UK Business Angels Association to collect data on how to better to support women entrepreneurs. Finance is still a major challenge for women entrepreneurs in Africa because there are no initiatives and programs like these from the UK, Canada, and the US. If they were in existence then financial challenges would be lessened for African women like other women having opportunities. In the Netherlands, the Dutch Good Growth Fund invests in local SMEs and pays special attention to women entrepreneurs. In 2016, 17% of its locally invested capital went to 161 women



entrepreneurs. (Vossenberg & Martínez Sola, 2017) This investment has helped women entrepreneurs undergoing financial problems to get finance for their businesses. Furthermore, helping women entrepreneurs to easily access finance should not just be done by the government; non-governmental organisations should also support women entrepreneurs to access finance. In France, non-state associations such as ADIE (Association for the Right to Economic Initiative) support women who do not have access to traditional bank credit to start their businesses and they also target low-income entrepreneurs to support them. (Johnston et al, 2023). According to Zaidi (2022) the ministry of Micro Small & Medium Enterprises (MSMEs) launched a program in 2008 called the Prime Minister's Employment Generation program (PMEGP), aiming at providing funds to micro entrepreneurs to set up their business but however women entrepreneurs were covered under a special category in which they receive 25% to 35% subsidies to set up their businesses. This type of program, if introduced in Africa (The Gambia) would be helpful for women entrepreneurs who have business ideas. In Bangladesh, the Bangladesh Bank introduced policy initiatives to ease access for finance for female entrepreneurs through affordable and secure options for female entrepreneurs. The bank also opened a women Entrepreneurs Development unit. Banks and financial institutions across the country have been instructed to provide credit to new women entrepreneurs. (Afi, 2018). This initiative should be adopted by the Central Bank of the Gambia, and other banks to support women in business to access loans.

Secondly, Social norms, In Africa, culture and social norms are very important. The society lives according to culture and social norms, people are too mindful of what is allowed by culture and what is not allowed by culture. The Gambia is not different as the participants have spoken about how social and cultural stereotypes had affected their businesses. Some societies and cultures in some African countries have different beliefs about women entrepreneurship especially women in business of male dominated areas. This has discouraged women in business especially if they want to grow their businesses. Social and cultural stereotypes can be tackled by introducing interventions aiming at changing the perception of both men and women in the society. Like in Brazil, media campaigns are used to change the perception of the society on social norms. (World bank. 2019). If this method is used in Africa particularly the Gambia it can bring awareness to the people especially young people can learn from it and increase their awareness. Women in developed countries do not face barriers of social and cultural stereotypes because these societies are not living according to traditional rules like

Africa. This is why women in this type of society have more opportunities and face less challenges in their businesses.

Thirdly, findings of this research indicates that lack of family support from family and friends is not a major barrier faced by women in Africa. Only a minority of the participants talked about lack of support from family and friends. Findings from other African countries show that they are supported by their husbands, family, and friends mentally and financially which has motivated them in their businesses since the startup stage. The study shows that women need support from their family, friends, and society to encourage them with their business. However, according to Lockyer (2023) women entrepreneurs suffer from mental health due to struggling with the challenges they go through, therefore having support is essential. This is why women need the support from their husbands, family, and friends to overcome their struggles and be motivated to take risks. Also, Society can support women by eliminating certain stereotypes against women and give chances to women to pursue their entrepreneurial journey.

The amount of support that a woman receives from her parents, husband, and friends can determine the amount of time and input a woman invests in their entrepreneurial activities. In the Gambia women own small businesses therefore women entrepreneurship is considered not be the best way to gain money. This is why some families warn young women not to waste their time in business, encouraging them to pursue A degree in the university instead.

If the perception about women in the society, as far as women entrepreneurs are concerned, changes it will boost women entrepreneurship and women businesses. Gender biases play an important role in shaping women's identity, leadership and self-confidence which are qualities of a woman entrepreneur. Women are demotivated and weakened if they face discrimination especially if they find themselves in male dominated industries. As for women entrepreneurs, they limit their entrepreneurial activity. From this research, women entrepreneurs face many forms of discrimination because they are female. Some of the participants from the interview said that women are discriminated against by banks therefore they are unable to secure large amounts of loans. Studies have also shown women in Africa need to be accompanied by their male counterparts for banks to give them roles. Women are also discriminated against in different fields of business as we can see from the literature review and other evidence that entrepreneurship is considered as a male job. Women are not given the opportunity to express their ideas especially in some fields of business. In the Gambia, clothing and tailoring are mostly done by men so if a woman gets into the business, people don't trust their skills. This

is the reason women in tailoring are few. According to Blair (2023) to eliminate discrimination in women entrepreneurship, a new strategy must be conducted by governments around the world. Policymakers and governments must make it a priority to listen to women entrepreneurs directly, they should ensure that their voices are heard and engage directly with women centres and feminist organisations. If adopted in the Gambia this would help minimise the discrimination women entrepreneurs face. Unlike Europe and the US, Africa is still facing discrimination because the society is still unaware of the capability of women and the importance of the contribution of women in the economy.

Additionally, Government support is very important in promoting entrepreneurship in countries. African governments can support women entrepreneurs so that they will not face many challenges. African governments should support through easy access of loans, funding agencies, and government schemes. This will help women entrepreneurs from family level, society and it will boost the economics of countries. Findings show that African governments are not supporting women entrepreneurship even though women equality is being implemented by governments. Most of the interviewees expressed the view that the government of the Gambia should support women entrepreneurship by designing more support programs and implementing policies which can assist in overcoming challenges women entrepreneurs face for example work with financial institutions to make the access of finance easy for women entrepreneurs and developing more policies to support women entrepreneurship. Existing literature also proves that women desire the increase of government support because more government support will encourage more female entrepreneurs and empower women. Governments can support women entrepreneurship in different forms. The government of the Gambia can adopt a strategy of offering interest free loans for women entrepreneurs. In Pakistan, the government includes women in policy formation to support women entrepreneurship, women entrepreneurs are invited in policy making matters for example getting their recommendation through their women groups and associations regarding formulation of federal budget, SME policy, SME actions plans and trade policies. (Hussain, Li & Sahibzada, 2022) If this type of strategy is used in The Gambia, women entrepreneurs will be involved in trade policy, and they will not feel isolated and neglected by the government. According to Punjabi and Mehta (2017) the Indian government supports women entrepreneurs by offering many schemes, loans, and advances to set up their business and giving vocational skills. Furthermore, the government is also making efforts to bring equality between men and women by means of laws that guarantee equal rights of participation in politics and equal

opportunity and right in education and employment. If the Gambian government invests in their time to support women entrepreneurs like other countries, this will lessen the challenges women entrepreneurs face. In Tanzania even though there is no official government office set for women entrepreneurs an office is created through MIT-SMES to undertake projects focusing on women entrepreneurship, working on the development of viable women entrepreneurs' associations, and coordinating gender mainstreaming workshops within the SME stakeholder group. (Stevenson & St-Onge, 2005). If the Gambian government establishes an office through the Ministry of women affairs which is solely for working on projects to support women entrepreneurship, then women entrepreneurs in The Gambia will be supported by the government which can minimise the challenges they face. Developed countries have seen the need to support women entrepreneurship and their various governments are supporting women entrepreneurs. This is the reason why even though women all over the world experience challenges as entrepreneurs in developed countries women entrepreneurs face less challenges than in developing countries like The Gambia. For example, there is a report on encouraging women entrepreneurship by the European Commission (2014) which states that the UK government identified that if women set up businesses at the same rate as men there would be more women entrepreneurs making contributions to the UK economy. This is the reason why the UK government has implemented policy recommendations to support women entrepreneurship by creating policies to promote enterprise in education, increase the availability of role models, support women access to finance and supporting women business startups.

Furthermore, in Germany, the main institution supporting women entrepreneurship, the BGA was established by the government to provide information and variety of services to support women entrepreneurship across the country. Regional offices were put in place in the 16 German federal states to develop and coordinates the support activities. Also, a report by UNIDO (2015) stated that the Australian government launched a programme call WIGB to support women entrepreneurs through the provision of information, support, and connections to help them to export and invest. The program is to increase women participation in international trade and investment. To help them develop sustainable business and to encourage, support and advance the involvement of women in international business success. WIGB activities includes mentoring programmes, on-going skills and capability-building workshops, an annual speaker series, an active social media presence. African countries should easily replicate these government initiatives and programs with the involvement of

international partners to promote women entrepreneurship. It is also important for African governments to realise the importance of supporting women entrepreneurship and its role in the economy.

Balancing work and family are always a problem not just for women entrepreneurs but all women in the labour force, women who have more domestic responsibilities have less time for their businesses. As a business owner, especially a woman, there is a need to balance your time, or your business will suffer. In Africa gender roles are implemented from an early age. Women are made to believe that their main role is to take care of the family. It is difficult for an entrepreneur to balance her time to take care of the home with her business. At some point they devote more time to taking care of the house than to their businesses. That is why they don't want to grow their business. To enable women to balance family and work is to change the societal attitude about women's role in the society. *Bandeira et al (2020)* suggest that other countries should learn from Brazil who implemented a strategy to overcome the challenge of women's work life balance. The implementation of shared parental leaves to promote an equal division of childcare in the medium term. As stated, a very small amount of paternal days leave is given to men in The Gambia. If men were given more days this could help women entrepreneurs in devoting time in their business rather than just taking care of the child and pausing their businesses.

Moreover, another aspect is mentoring which is important when it comes to supporting women entrepreneurs. In business mentoring, a mentor guides entrepreneurs from conception of business to product development and business growth. As mentioned by one of the interviewees, mentoring is really lacking when it comes to women entrepreneurship in The Gambia and several studies also show lack of mentoring is one of the challenges women entrepreneurs face. Mentoring is a guidance to achieve success in your career. Women entrepreneurs, especially the young, need mentors to be their support systems and assist them in mitigating their hostile environments and get through the difficulties they are facing in achieving their goals. If women entrepreneurs are mentored by experienced personnels, they will not repeat the same business decisions which will limit their challenges in their businesses. According to *Gupta (2015)*, in Nagaland, a district in India, the startup incubators supporting and encouraging women entrepreneurship implement and evaluate mentoring programs to help and support women. In the Gambia, women are facing challenges because they do not have mentors to guide them. It will be helpful if startup incubators make it a key duty in implementing and evaluating mentoring programs for startups owned by women. Research by

Theaker (2022) in the UK interviewed women entrepreneurs who benefited from mentoring programs and all the participants agreed that mentoring was important in their entrepreneurial journey because it contributed to the success of their businesses. This shows that mentoring has a positive effect for the success of women entrepreneurs. Similarly, a study by Laukhuf & Malone (2015) which was about the benefits of mentoring through experienced entrepreneurs stated that women from the study needed help and establishing mentoring programs can be a means to their success. Mentoring is a tool that the women could use to face and overcome their challenges in their business. I agree with these authors that women entrepreneurs in The Gambia need help from experienced business owners in the same business industry they are in. Mentorship can help women entrepreneurs. An example of a mentorship program established in Serbia to promote women entrepreneurs is ABW mentoring program whose main purpose was to link women associations and organise a mentorship program to help women entrepreneurs who have been in business for 3 year and experience businesswomen who will mentor them, but the pairs will set an objective which should be accomplished in 10 months. This includes developing a new marketing plan, assessing new business activities, or helping to strengthen the mentee's business model. Also, the pairs agree on their method of communication which is at least once every month. (Nakagaki, 2015). This type of program can be adopted in the Gambia to help young women entrepreneurs in achieving their business goals.

Finally, Access to markets is crucial for the success of any business and women entrepreneurs face challenges in accessing local and international markets. The Gambia is a country with a population of less than 2 million people therefore the market is small. One of the participants said that access to local markets is the reason for low sales. This is because of inadequate marketing strategies, lack of resources etc. In the Gambia, the Business chambers of commerce initiate and implement trade fairs to allow entrepreneurs showcase their products but unfortunately recently it has become very expensive especially for startups and young business owners to pay for stalls to be part of the event to market their products and services. In Uganda, the National Association of Women organisations (NAWOU) has a marketing network to identify export market opportunities for Ugandan women craft entrepreneurs. They participate in international trade fairs and trainings are offered to women to produce on quality standards of foreign buyers (Stevenson & St-Onge, 2005). This has enabled women entrepreneurs to access international markets. According to the International Labour Organization (ILO, 2016) in Egypt, women face the same challenges of lack of access to the market because women do

not participate in export activities, trade fairs and government procurement programmes. But now the government is making an effort by using ICT to integrate ICT into women owned enterprises or improving ICT skills of women entrepreneurs to have access to the market. Besides this lack of access to the markets there is often insufficient knowledge of their business, product differentiations and limited access to networks. Therefore, women entrepreneurs in Africa should be supported by training them on marketing strategies on product differentiation and gaining more knowledge on their business to be able to produce according to the required standards.

#### **4.11. Policy implication on women entrepreneurship**

To promote women entrepreneurship policies plays an important role, therefore policy makers should make it a priority to initiate policies that promote women entrepreneurship. To address entrepreneurs needs such as business advice, education, and capital access more assertive policies should be put in place. (Ariffin, Baqutayan, & Mahdzir, 2020). Creating and implementing policies related to promoting female entrepreneurship will minimise challenges women entrepreneurs face in Africa the (The Gambia). In general, the findings of the present research, show that African countries are not implementing policies to promote women entrepreneurship. From the interviews most of the participants are not aware of the few policies because they are not able to talk about the questions concerning policies. The policies about women entrepreneurship are not being properly implemented in The Gambia. However, other African countries have seen the importance of policy development to boost entrepreneurship; that is why they initiated policy programs to contribute to the success of women entrepreneurship in their various countries. In Uganda, the government has identified that to achieve its gender equality goals and to overcome challenges women face in their businesses, women entrepreneurship should be promoted through policy development. (Vossenber, 2016). In the Gambia policies or programs which are put in place to support women entrepreneurship are not well integrated. According to the OECD report (2021) on entrepreneurship policies on gender lens, some countries develop a well-structured policy framework for women entrepreneurship and work effectively while in other countries women entrepreneurship policies are ineffective and incomplete. Unfortunately, Gambia falls into the group of countries with incomplete and ineffective women entrepreneurship policies. The US established Women Business Agencies (WBAs) in 1998 which represents a national network of 100 educational centres in The United States with the design to assist women in starting and

growing small business. (ILO, 2019). Similarly in Germany, A national agency for women start up activities and services were started in 2004. It is an active policy both at national and regional level. It bundles programmes, services and information provided by different initiatives to support women business starters and all faces of business development. (Bijedić & Welter, 2015). The Gambia should adopt this type of policies as a starting point by creating these types of policy programs like in the US and Germany to support women entrepreneurs.

Also, policies that are set to address the labour market discrimination, creating a friendly business environment for women should be properly implemented to minimise the numerous challenges faced by women in The Gambia.

To conclude, findings have shown women entrepreneurs all over the world are faced with challenges that hinder their progress. But governments and organisations are recognizing the importance of women's entrepreneurship and are working to address these challenges through policy reforms, financial support, and advocacy efforts.

Women entrepreneurship in Africa can have an impact on the economy, it can reduce poverty and foster social change. Women entrepreneurs will create jobs and empower other women through skill development. They will reshape the perception of women's role in African society and challenge gender and social norms. It is essential to address the underlying challenges and create an enabling environment that promotes gender equality and access to resources. This can be done by improving financial inclusions, providing mentorship, providing networks, and promoting gender responsive policies. Women entrepreneurship in Africa can play an important role in driving sustainable development and unlock talent, innovation, and leadership for the future.

#### **4.12. Recommendation**

As the findings of this study show, there are many issues to be addressed in the Gambia to promote female entrepreneurship. This study recommends that policymakers should initiate more policy programs mainly to support women entrepreneurship in Africa (The Gambia). Policy programs should not just be initiated but also be properly implemented and create awareness among women. The following are some possible measures the policy programs and legislative tools could adopt to minimise the challenges women entrepreneurs face in Africa (The Gambia) by my observation and participants' contributions.



- The government should create more funds for women entrepreneurs, they can also work with banks and micro finances to initiate measures that will make it easy for women entrepreneurs to get loans to avoid discrimination.
- The government can create a Hub or an office under the ministry of trade to support women entrepreneurs on access to necessary information. This office should be helping women who want to venture in entrepreneurship or existing women entrepreneurs to improve their chances of identifying business information and help them start and grow their businesses.
- The central bank or the government should work with banks and financial institutions to issue loans with low interest for women entrepreneurs and make better loan repayment plans.
- Entrepreneurial education should be introduced in the curriculum of the Gambia especially at tertiary level which can help to inspire women into entrepreneurial ventures.
- The government should initiate a social cultural revolution to address the status of women and how they are treated in society.
- Awareness campaigns and legislative tools should be implemented to minimise gender related discrimination against women entrepreneurs.
- Civil societies, NGOs and the university of The Gambia should encourage mentoring and support especially to young women entrepreneurs.
- The government should work with the ministry of trade, Gambia chambers of commerce to do research on the challenges that women entrepreneurs face in The Gambia to have more knowledge and to know which steps to take in order to support women entrepreneurship by minimising these challenges.
- Government should work with state broadcasting tv and radio to have programs on entrepreneurial training and talk shows which can help in networking by inviting experienced business personnel or experts so that women can learn from them.
- Civil societies, NGOs and other organisations can partner with the government to educate and advocate the position of women in the society and the impact on the rights of women.
- The government and civil societies should develop and ensure resources which can contribute to the support and encouragement of women entrepreneurship including access to education and training.

- Women entrepreneurship should be promoted by the government, civil societies, and the Chamber of commerce by acknowledging the positive impact of women entrepreneurship in the living conditions for families and the economy.
- The government should enforce legislation against discrimination in the public and private sectors.
- Government should invest in supporting programs to address female concerns regarding business growth and expansions by having special offices throughout the country.
- Policy makers should Strengthen policy coordination regarding government activities to promote female entrepreneurship.
- The chamber of commerce should formulate strategies to provide more access to information on international markets.
- Government should support women entrepreneurs in the agricultural industry by importing chicken feeds and fertilisers and giving them as subsidies to women entrepreneurs.
- The government should intervene by reducing taxation for materials needed in production.
- Families and friends should be more supportive to encourage women entrepreneurs. Supportive measures can be advocated to the society level so that families of women entrepreneurs will - know how being supportive can contribute to the success of women business.

## **CHAPTER 5: Conclusion**

In conclusion, the aim of the research was to identify the numerous challenges that women entrepreneurs face in Africa, with a special focus on The Gambia. As a growing number of women pursue entrepreneurship, motivated by a desire for self-employment and the development of job possibilities, for others it is critical to identify and solve the challenges they face. This study tries to contribute to the academic debate, and at the same time to provide information for policymakers, stakeholders, and support networks working to promote a more inclusive and supportive entrepreneurial environment for women in Africa and beyond. Female entrepreneurship has become important in the economic development of nations. This study has revealed the challenges women entrepreneurs face in Africa particularly the Gambia. Challenges such as lack of access to financial, cultural, and social beliefs, lack of mentoring, discrimination, work life balance, lack of access to markets. The interview and papers from other African countries confirmed that these challenges are the same faced by women entrepreneurs with their businesses. The study found out that these challenges are the reason why women are not successful in their business and are not able to grow and expand their businesses. The financial problem is the biggest challenge that women entrepreneurs are facing; therefore measures should be taken by the government in partnership with banks and microfinance institutions to make it possible for women to access fiancé for their businesses. The government can do more buy providing subsidies to female entrepreneurs to support women entrepreneurs. Policymakers should implement more policies like gender discriminations policies, financial policies etc to address some of the challenges women entrepreneurs face. Society needs to change their attitudes and provide support for women entrepreneurs. The research further shows that there is a need for availability of market information to access markets both locally and internationally and mentoring so that women entrepreneurs can benefit in their entrepreneurial journey. Public policy is an important aspect that can promote and support women entrepreneurship but unfortunately the Gambia lacks proper implementation of public policies to promote and support women entrepreneurship. The interviews conducted in the study confirmed this point as all interviewees seem to be unaware of public policies that are put in place for women entrepreneurship and of how public policies can help them in their entrepreneurial study.

This study has limitations, and the limitations should be taken into consideration for future research. Geographical distance made it necessary to collect interviews via WhatsApp video call instead of face-to-face interviews. For future research it would be important to collect data

through face-to-face interviews because this will contribute to trustworthiness and have a more detailed discussion with entrepreneurs. Future research should take into consideration focusing on more African countries by collecting data on more African countries so that the results could be more accurate and reliable by covering a larger number of female entrepreneurs in Africa. The present research can however provide a well-grounded initial picture, or so we trust.

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## **Appendix**

Interview questions.

### **About the interviewee**

1. What is your name?
2. Occupation?

### **About entrepreneurship**

1. What entrepreneurship means to you?
2. Tell me about your business?
3. Why did you start your business?
4. What are the challenges you face from your startup to this stage?
5. As a female entrepreneur, do you think challenges that women entrepreneurs face differ from male entrepreneurs?  
Do you have support from incubators or government policies?
6. What do you think should be done to support women entrepreneurship in The Gambia?