

Empowering Indigenous Women through Entrepreneurship

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Abstract

This review paper explores the critical role of entrepreneurship in empowering Indigenous women and advancing their socio-economic well-being. Indigenous women represent a unique and often marginalized demographic with rich cultural traditions, knowledge, and untapped potential. However, they frequently face numerous barriers, including historical injustices, discrimination, and limited access to resources. Entrepreneurship has emerged as a promising avenue for Indigenous women to overcome these challenges and achieve economic self-sufficiency while preserving their cultural heritage. This paper synthesizes existing research, highlighting the impact of entrepreneurship on Indigenous women's empowerment. It examines various aspects, such as the development of culturally relevant businesses, access to financial resources, training and capacity-building programs, and the role of community support systems. Furthermore, the paper discusses the significance of indigenous knowledge and traditions in shaping entrepreneurial initiatives that not only contribute to economic-growth but also reinforce cultural identity and resilience. The review also addresses the potential benefits of partnerships between Indigenous communities, governments, and non-governmental organizations in fostering an enabling environment for indigenous women entrepreneurs. It underscores the importance of policy frameworks that promote inclusion, equitable access to opportunities, and the protection of Indigenous women's rights. Ultimately, this review paper advocates for the recognition and amplification of Indigenous women's entrepreneurial endeavors as a means to empower and uplift them, thereby advancing their role as change-makers in their communities and society at large. The synthesis of existing knowledge, research findings, and policy insights presented in this review paper serves as a comprehensive resource for policymakers, researchers, and advocates committed to the empowerment of Indigenous women through entrepreneurship.

Keywords: Tribal women entrepreneurs, Indigenous communities, empowerment, Economic development, policy Recommendations.

Introduction

The dynamic process of entrepreneurship is characterized by an individual identifies and creates innovative opportunities, making novel contributions to society, as stated by Stam and Spigel (2017). Described as "the catalytic agent in the society," entrepreneurship, according to Collins and Moore (1970), initiates the formation of new enterprises and unique combinations of production and exchange. Recognized as crucial for the ongoing evolution of modern market economies, entrepreneurship plays a pivotal role in producing creative enterprises that, as stressed by Djankov et al. (2002), promote competition and aid in economic progress. Acknowledging women's entrepreneurship as a crucial element for economic progress, a 'Women Entrepreneur' is an individual who willingly assumes a challenging role to fulfill personal needs and achieve economic

sustainability. This entails investigating novel concepts, seeing commercial prospects, including all manufacturing elements, and taking part in the economy activities with the goal of generating profit. Tribal women entrepreneurs specifically belong to various tribal communities officially recognized as Indian government-designated Scheduled Tribes. Women must travel a path in order for women to create their own businesses, assume leadership, establish and manage businesses or industries, and create job opportunities for others. (Bhagabata Behera ,2017). Over the past few years, there has been an increasing awareness of how important entrepreneurship is to empowering marginalized communities, with a particular focus on indigenous populations. The success of women entrepreneur's hinges on possessing confidence, leadership qualities, and effective managerial skills to navigate entry into Markets that are new. Venturing entering the corporate world as a female entails a multitude of challenges, encompassing the need to master the operational aspects of the business while simultaneously addressing the diverse expectations inherent in entrepreneurship (Schaefer, 2003). Within this context, the economic empowerment of indigenous women through entrepreneurship has emerged as a critical avenue for fostering sustainable development, gender equality, and community resilience. Indigenous women, constituting a significant and often overlooked segment of society, face unique challenges rooted in historical, cultural, and socio-economic factors. This systematic review aims to synthesize and critically examine existing literature on empowering indigenous women through entrepreneurship. By delving into these aspects, we aim to contribute to a nuanced understanding of how entrepreneurship can serve as a catalyst for empowerment within indigenous communities, with a specific focus on the experiences of women. As we embark on this systematic review, it is our aspiration that the findings will not only inform academic discourse but also offer practical implications for policymakers, community leaders, and stakeholders involved in promoting the economic well-being and empowerment of indigenous women through entrepreneurship.

Method

The researchers conducted a comprehensive search across two reputable databases, namely Emerald Insight and Google Scholar, employing specific keywords such as Tribal women entrepreneurs, Policy Recommendations, Indigenous communities and Empowerment. The time frame considered for the review spanned from 2010 to 2023. The initial search produced a substantial number of articles related to the broader theme of the Empowering women through entrepreneurship. However, the researchers meticulously filtered the results to include only those articles directly pertinent to the specific focus of policies, institutional support and its repercussions on Indigenous women entrepreneurs.

To ensure diversity in the selected literature, five articles were chosen from Emerald Insight and three from Google Scholar. The chosen articles were specifically tailored to explore the effects of government policies on indigenous women entrepreneurs and shed light on the challenges encountered by this demographic.

Table 1: Database used for Review of Literature

Database	No. of articles reviewed	Frequency
Emerald Insight	5	70%
Google Scholar	3	30%
Total	8	100%

Figure1: Research Method for Selection of Articles

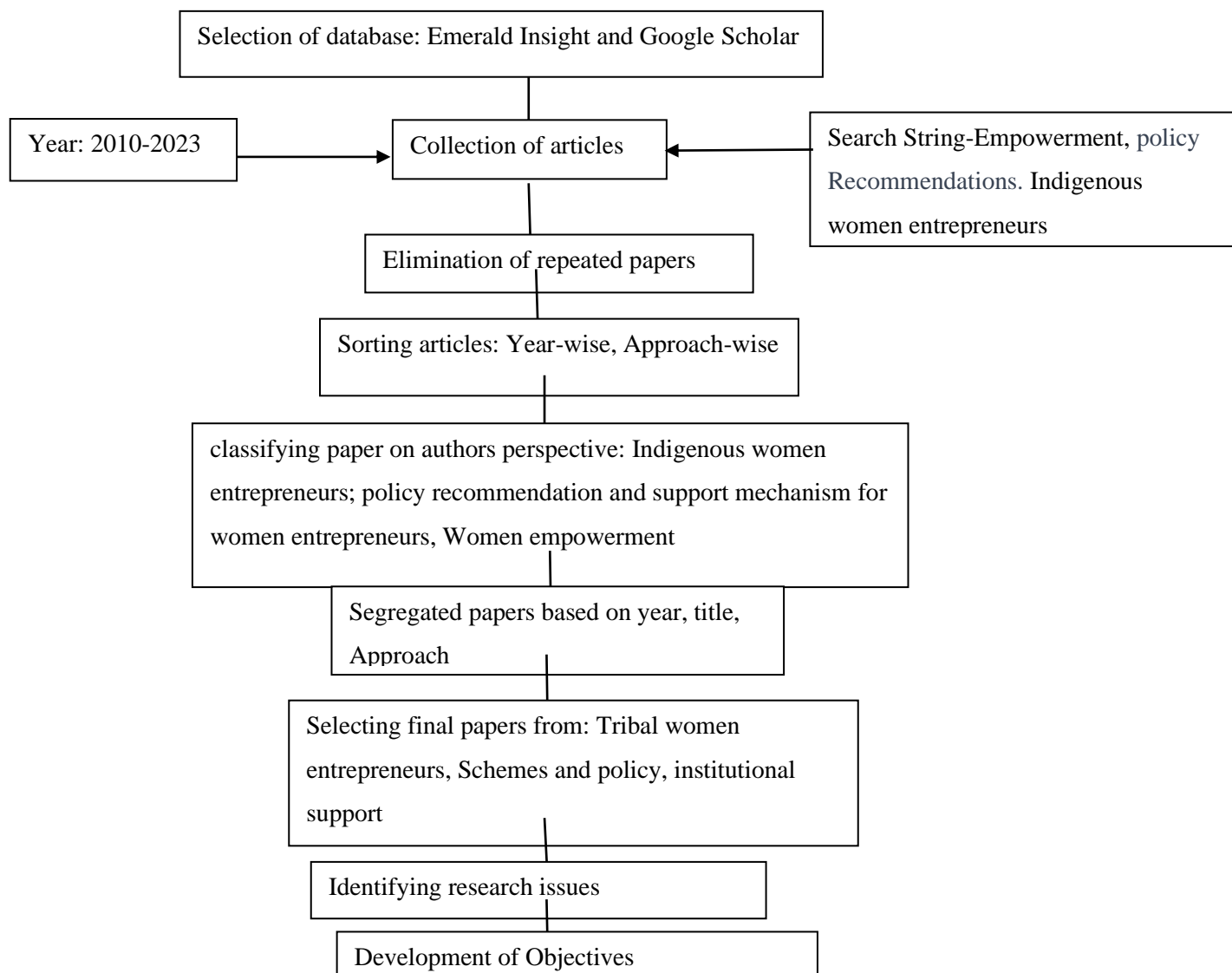
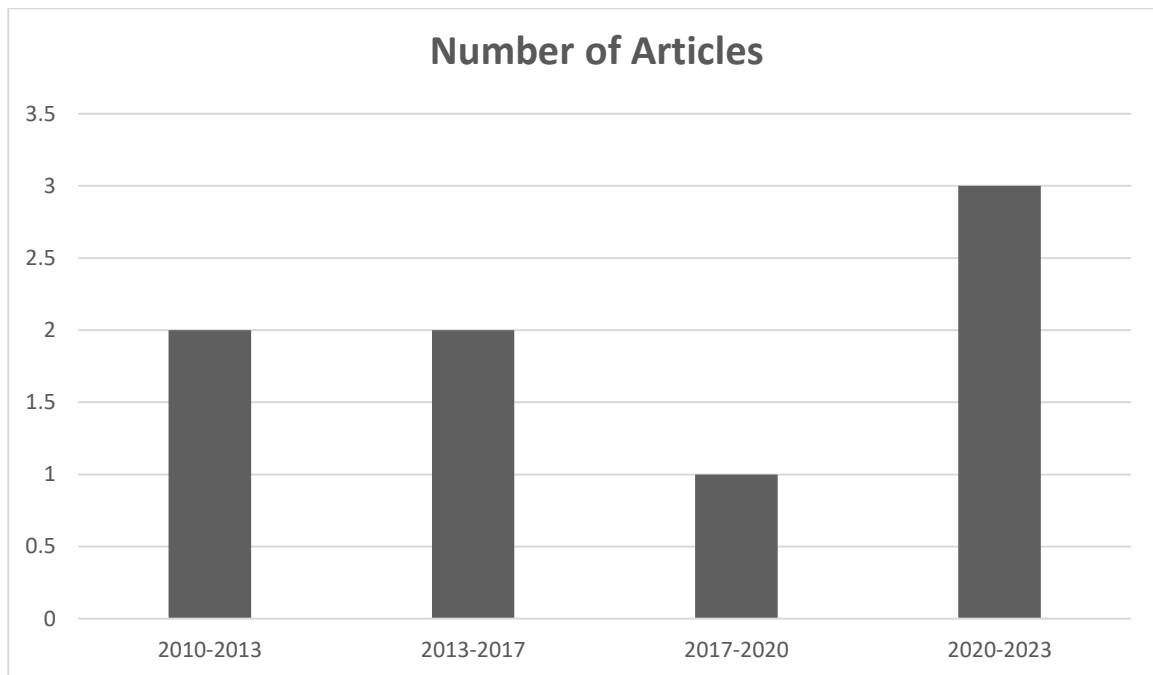


Figure2: Year-wise Graphical Representation of Articles**Table 2: Type and Focus of Research Papers**

Sl No.	Author	Title	Approach			Focus		
			F / T	S	R	1	2	3
1	Chinonye Okafor, Roy Amalu (2010)	Entrepreneurial Motivations as Determinants of Women Entrepreneurship Challenges	↑	↑			↑	↑
2	GolamRabhani, Md. SolaimanChowdhury (2013)	Policies and Institutional Supports for Women Entrepreneurship Development in Bangladesh: Achievements and Challenges	↑	↑		↑		↑
3	Suhail Ghouse <i>et al.</i> (2017)	Barriers to rural women entrepreneurs in Oman		↑		↑	↑	↑
4	Bhagabata Behera (2017)	Women Entrepreneurship Development in Tribal Areas in Odisha: An Effective Means of Women Empowerment		↑		↑	↑	
5	Raymond Saner, Lichia Yiu (2019)	Jamaica's development of women entrepreneurship: challenges and opportunities		↑		↑		↑

6	Suhail M. Ghouse <i>et al.</i> (2021)	Rural women entrepreneurs in Oman: problems and opportunities		↑		↑	↑	↑
7	Swati Shastri and Shruti Shastri <i>et al.</i> (2022)	Exploring women entrepreneurs' motivations and challenges from an institutional perspective: evidences from a patriarchal state in India		↑		↑	↑	↑
8	Bede Akorige Atarah <i>et al.</i> (2023)	Entrepreneurship as emancipation: a process framework for female entrepreneurs in resource-constrained environments	↑	↑		↑	↑	↑

Abbreviations used:

F/T-Frame work/theory

S-Survey/Empirical study

R-Review/Comprehensive Summary of Articles w.r.t. Author, Title, Approach

Focus-1-Women Entrepreneurs Empowerment

Focus-2-Challenges Faced by Indigenous women Entrepreneurs

Focus-3-Policy recommendation and support mechanism for Indigenous women Entrepreneurs.

Table 3: Research Issues and Questions

Phase	Representative Article	Research issue	Research Question
Women Entrepreneurs Empowerment (FOCUS-1)	GolamRabhani, Md. SolaimanChowdhury (2013);Suhail Ghouse <i>et al.</i> (2017); Bhagabata Behera (2017); Raymond Saner, Lichia Yiu (2019); Suhail M. Ghouse <i>et al.</i> (2021); Swati Shastri and Shruti Shastri <i>et al.</i> (2022); Bede Akorige Atarah <i>et al.</i> (2023)	RI1: Lack of Study onnetworking opportunities and mentorship programs for women entrepreneurs.	RQ1: Do networking and mentorship contribute to the success and empowerment of women entrepreneurs?

Challenges Faced by Indigenous women Entrepreneurs (FOCUS-2)	Chinonye Okafor, Roy Amalu (2010); Suhail Ghouse <i>et al.</i> (2017); Bhagabata Behera (2017); Suhail M. Ghouse <i>et al.</i> (2021); Swati Shastri and Shruti Shastri <i>et al.</i> (2022); Bede Akorige Atarah <i>et al.</i> (2023)	RI2: Lack of focus on development of training and educational initiatives aimed at tackling the recognized skill gaps among indigenous women entrepreneurs.	RQ2: Are there any specific educational needs of women entrepreneurs? and how can these be addressed in training programs?
Policy recommendation and support mechanism for Indigenous women Entrepreneurs. (FOCUS-3)	Chinonye Okafor, Roy Amalu (2010); GolamRabhani, Md. SolaimanChowdhury (2013); Suhail Ghouse <i>et al.</i> (2017); Raymond Saner, Lichia Yiu (2019); Suhail M. Ghouse <i>et al.</i> (2021); Swati Shastri and Shruti Shastri <i>et al.</i> (2022); Bede Akorige Atarah <i>et al.</i> (2023)	RI3: Lack of study on Effectiveness of government policies and support programs. RI4: Lack of Focus on self-efficacy of indigenous women entrepreneurship,	RQ3: Is there any specific gaps that exist in current policies that and schemes that hinder the growth and success of indigenous women entrepreneurs? RQ4: Does an existing support program enhancing the self-efficacy of indigenous women entrepreneurs?

Table4: Research Objectives

Sl. No	Research Questions	Objectives
1	RQ1	Women Entrepreneurs Empowerment
2	RQ2	Challenges Faced by Indigenous women Entrepreneurs
3	RQ3, RQ4	Policy recommendation and support mechanism for Indigenous women Entrepreneurs.

Review of Literature

The Literature review is thematically divided:

Empowerment of Indigenous women Entrepreneurs

Women's empowerment signifies the provision of equal opportunities for women to engage on an equal basis with men in both the economic sphere and broader societal realms, encompassing social, cultural, as well as judgment regarding politics. The synergy between female empowerment in the economy, equitable employment, and the entrepreneurship of women is evident. Fostering active economic empowerment among women in the Caribbean holds the potential to boost female entrepreneurship, thereby positively impacting the economy and encouraging long-term growth. UN Women (2013) reports that women do 2.6 times as many free-of-charge caregiver and household responsibilities, including taking care of children, elders, and home housework. This additional burden often hinders women from fully participating in the broader economy. Entrepreneurial activities emerging in rural areas are commonly referred to as Enterprise in remote areas. However, the rural entrepreneurship is just enterprise taking place in rural settings, according to McElwee and Whittam (2012), who claim that there is no unique phenomena. While research on rural businesses has a lot of documentation in some regions, such as McElwee's work in 2008a and 2008b, the It's not often that rural entrepreneurship gets discussed in countries like Oman. In these areas, women often engage in various business activities, including tourist catering, blacksmithing, carpentry, spinning, and artisan handicrafts, all of which exemplify instances of rural entrepreneurship. Research findings indicate that women entrepreneurs in rural areas engage in various activities, including trade, food and beverage ventures, handicrafts, creating tiffin companies, catering, tourism, hospitality, and basic consumer items. Despite this diversity, female entrepreneurs in rural settings, when compared to their male counterparts, often find themselves confined to activities that have historically been associated with women. Additionally, their business ventures often have a limited scope in comparison to those of male entrepreneurs, as highlighted by Ghouse et al. (2017, 2019).

The involvement of women in entrepreneurship not only enhances the diversity within the economic system but also represents an efficient means of unlocking the previously untapped potentials within the female workforce, as highlighted by Verheul et al. (2002). By highlighting the significance of self-efficacy has a vital factor among predecessor components, Boyd and Vozikis (1994) offering encourage with regard to this categorization. They maintained that self-efficacy offers insightful information about efficacy judgments, which in turn affect behavior. Bartol and Martin (1998) recognized that sociodemographic factors, such as age, job history, education, and relative experience, as well as aspects of childhood family life like birth order and parent's

employment, had an effect on female entrepreneurs. These elements were further categorized by Kjeldsen and Nielson (2000) into the following categories: individual traits, environment, business kinds, and the entrepreneurial process. Parboteeah (2000) employed a motivational approach, classifying variables according to the entrepreneur's surroundings, personality, and history. In a similar, These variables were divided into personal aspects by vein, Bird (1988) and Jones (2000). (e.g., experience, abilities, and personality characteristics of the entrepreneur) and contextual elements (e.g. such as shifts in the market, job losses, and government deregulatory measures and other social, political, and economic factors).

Challenges Faced by Indigenous women Entrepreneurs

There aren't enough forums or networking opportunities for rural women entrepreneurs to share their experiences and engage in mutual learning. Ghouse et al. (2017) believe that social media platforms have the capacity to bridge this gap by providing channels for mutual assistance and advisory services.

According to Bhagabata Behera (2017), Challenges Encountered by Women Entrepreneurs in Tribal Communities:

- Tribal women often lack the motivation to engage in non-traditional economic activities. This lack of motivation extends not only to participating in independent economic endeavors but also to acquiring the necessary skills. Additionally, there is a resistance to deviate from traditional thinking.
- Tribal women predominantly focus on agriculture and related activities, with limited awareness of time management due to their engagement in domestic duties.
- The absence of educational opportunities confines tribal women to agriculture and allied activities, limiting their scope for economic diversification.
- Limited exposure to the business environment hampers the entrepreneurial growth of tribal women.
- The lower mobility of women in tribal communities poses a significant constraint on their ability to explore diverse economic opportunities.
- Tribal women entrepreneurs confront various risks, including social and technological challenges.
- Taking progressive steps often requires tribal women to be accountable to their counterparts and the broader village community.

- A significant constraint is the inability to get credit, which impedes the financial foundation needed for entrepreneurial initiatives among tribal women.
- Insufficient awareness about credit availability programs
- Limited understanding of marketing principles
- Absence of assets for collateral security.
- Inadequate financial literacy.

While women entrepreneurs have made significant contributions, several impediments have been identified as hindrances to their impact. These challenges encompass various aspects, including government regulations, limited access to financial resources, assets, information technology, and essential infrastructure, all of which are crucial due to their effectiveness and commercial growth (United Nations, 2006). Kantor (1999) made a compelling case that women frequently experience more barriers to their business endeavors than do males. Additionally, Mayoux (2001) highlighted specific factors that restrict the ability of women entrepreneurs to seize opportunities in their environment, contributing to the reasons behind the failure of their businesses. It was eloquently stated by Kantor (1999) that women are frequently subject to more restrictions on their economic activity than do males. Mayoux (2001) has identified certain Conditions that restrict the ability of female entrepreneurs to reap economic benefits possibilities in their surroundings, which contributes to the reasons why their firms fail (Kantor, 1999).

Mayoux (2001) and the UN (2006) outline these factors and the range of challenges they entail. These challenges including inadequate money management and issues with liquidity, managerial incompetence and incompetence, deficient, or absent record-keeping, sales and marketing difficulties, staffing issues, union-related difficulties, disobeying professional advice, limited social and business networks, low demand in the local economy, housing tenure values and systems, barriers to financing, a lack of work experience and skills, and a lack of role models. Furthermore, cultural divides, absence of motivation, high rates of criminal activity, and difficulties in making the shift away from dependency on government assistance and jobs are further barriers to the growth of women's business. 'Better-off' and 'low-income' women were the two categories into which Gould and Perzen (1990) divided women entrepreneurs. Addressing the challenges faced by 'better-off women,' they identified several issues. These challenges include a deficiency in exposure to entrepreneurial concepts in home, school, and society; exclusion from established business networks; limited access to capital; encountering discriminatory attitudes from leaders; grappling with gender stereotypes and expectations, such as the perception that women entrepreneurs are

merely dabblers or hobbyists; contending with societal ambivalence toward competition and profit; struggling with self-confidence issues; and facing impediments in globalizing businesses, with men predominantly taking the lead in the global market.

Policy recommendations and support mechanisms

Various government and non-government entities are actively engaged in enhancing the capabilities of women to effectively manage successful businesses. At both national and local levels, specialized Institutions are essential because they provide financial aid, information support, training, and technical help 24 organizations offered a variety of assistance to 162 (16%) female entrepreneurs for their product development, according to 2011 research by SMEF and MIDAS (p. 157). Additionally, according to SMEF and MIDAS (2011), 29.4% of female entrepreneurs contacted government agencies that promote the growth of small and medium-sized businesses for assistance. Our research has significant Impact on the formulation of policies, especially within the realm of financial support for entrepreneurship. A number of respondents in our study, individuals who were in the process of securing external funding for their micro-businesses, shared unfavorable encounters banking and micro lending establishments Issues raised included concerns about repayment terms, repayment methods, borrowing limits, and interest rates, among others. While microfinance is widely acknowledged as a crucial element in facilitating women's entrepreneurship, as highlighted by Several among our sample's female entrepreneurs have shared their experiences, which have been reported by Adams and Raymond (2008) and Mahmood et al. (2014). These accounts imply that microfinance institutions' day-to-day operations in developing nations may not always align with their mission of assisting impoverished women in starting small businesses. The challenges faced by Ghana are emphasized by Owusu-Yeboah and colleagues (2020) who point out that many financially disadvantaged women are discouraged from using microfinance for their companies due to high interest rates and onerous criteria including the necessity for collateral and guarantors. The writers suggest the creation of specialist MFI units that cater only to female clientele and push for more government control to keep an eye on MFIs' operations. In response to the challenges they faced, female entrepreneurs established a Cooperative Lending group where members pool contributions and subsequently lend money to one another without charging any interest. This informal and trust-based approach has proven to be highly effective, especially in countries with limited formal institutional frameworks, as highlighted by Omeihe et al. (2020). Cooperative Lending groups in developing settings offer valuable support to Female Innovators aiding not only in securing availability of financial resources as well as in expanding its social connections through group membership (social capital). Additionally, these lending groups play a role in enhancing the skill set

of their members (human capital), as highlighted by Fieve and Chrysostome (2022). Through these multifaceted contributions, these groups play a vital part in encouraging female business owners by facilitating the acquisition of diverse forms of capital essential for their emancipation. Consequently, women engaging in social entrepreneurship have the potential to instigate societal transformation within local communities, as noted by Haugh and Talwar in 2016. This localized transformation, consequently, could have positive repercussions for overall economic development. In light of this, governments at both the national and local levels in West Africa nations might not only focus on supporting entrepreneurship in general, as demonstrated by recent policy initiatives such as those outlined by the Ghanaian Ministry of Finance in 2022, but also consider implementing policies specifically geared towards fostering women engaging in social entrepreneurship for emancipatory purposes. Addressing this need for policy support, it has been proposed that a variety of Stakeholders, encompassing local entities, domestic and international universities from the Western world, corporations, and non-governmental organizations (NGOs), are encouraged by Mirvis and Googins (2018) to actively participate in the development and strengthening of social entrepreneurship ecosystems in Africa.

Conclusion

This study emphasizes Indigenous women's participation in entrepreneurship emerges as a potent catalyst for economic empowerment. By engaging in various business ventures, these women that is not only strengthen their financial autonomy. However, they also make a substantial contribution to the economic vitality from their own communities. Indigenous women entrepreneurs often become community leaders, fostering social cohesion, and playing pivotal roles in community development initiatives. Efforts among researchers, policymakers, and communities to and communities to advance the entrepreneurship-based empowerment of indigenous women. The papers also shed light on the challenges faced by indigenous women entrepreneurs. These challenges include limited access to resources, financial constraints, Market opportunity, Technological challenges, Lack of awareness about availability schemes for women entrepreneurs Education, training. Suggested areas for future study aim to deepen the understanding of the complexities surrounding indigenous women's entrepreneurship and provide valuable insights for the development of effective policies and interventions. Investigate the role of community networks, traditional knowledge-sharing platforms, and collaborative initiatives in fostering sustainable economic development.

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