

Effect Of Personal Factors In Enhancing Entrepreneurial Confidence And Success In The Young Women: A Quantitative Investigation

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Abstract

Women entrepreneurship is a sector that has been growing exponentially across the globe. However, it's been mostly seen that the businesses which are owned by women often underperform and also have a high rate of closure and failure in comparison to businesses owned by men. According to a recent report, approximately four out of ten women exit the business at the very initial stage itself. However, certain factors impact the success of female entrepreneurs. These investigations have discovered that emotionally supportive network, information base just as close to home direction were the absolute most all-encompassing variables which affect the achievement of female business visionaries in these economies. These investigations recognized the absolute most critical elements which sway the accomplishment of female business people in arising economies like India. It will be very instrumental for giving bearings for the policymakers, ladies business visionaries, and researchers to encourage a helpful climate to guarantee the achievement of the female business people in the developing business sectors when the pace of disappointment is high. A sample of 225 young women was surveyed to know the Personal Factors that enhances the Entrepreneurial Confidence and Success in the young women. It is also found that Support system, Self Confidence, Need of Success and achievements and Risk Taking Abilities are the Personal Factors and there is a significant impact of Personal Factors in enhancing Entrepreneurial Confidence and Success in the young women.

Keywords: Women entrepreneurship, women power, female literacy

Introduction

Women entrepreneurship is one of the fast-growing and developing global phenomena which attracts considerable researchers' attention during the past few decades. It does not just contribute towards the economies regarding the creation of jobs and growth of the economy, but it's even recognized as the main source for increasing the entrepreneurial diversities in the range of the economic context as such it gives a valuable focus for the concerted researchers. Notwithstanding, regardless of the conspicuous commitment of female business venture actually faces a few difficulties and boundaries that might impede them from the achievement of the business person.

Actually, female business people are disregarded for being upheld for starting the business in a ton of arising economies. Tragically, less measure of consideration is given to female business people in the arising economies regardless of their practical commitment towards GDP just as lightening of destitution. Due to an intricate connection of the strict, socio-social elements and the designs of the family (Ahl and Nelson, 2015).

The support of ladies in the male-ruled and conventional society is the subject of discussion. The face segregation of ladies and the sexual orientation disparities due to sex inclination power relations dependent on bias and imbalance. These investigates attempt to observe the variables which impact the exhibition of female business visionaries in the specific situation. Thus, the previous studies assessed that the support from the family, motivation and self-confidence, motivation and risk-taking, and the lack of skills of doing business play an important role in the performance of women employees. While the policies of the government, access to culture, finance and regulation prominently affect the women enterprises' success. As per the findings the culture, environmental and economic factors, and the behavior of the employees prominently impact the performance of the firm. Thus, these studies examine the external and internal factors on the performance of the female enterprises since developing nations have religious and cultural activities that are prominently different from the other religions. Additionally, there's a lot of uncertainty in the government and economic sectors that is a huge challenge for female investors during the decision of investment. Thus, checking the external and the internal factors are important in the context of women employees since sometimes because of the environmental factors and the government policies, uncertainly could disturb the behavior of the employees like level of confidence, the motivation that negatively impacts the firm performance of the women enterprises. While, the previous studies tested such factors in developed nations, where the female entrepreneurs have got different supportive regulations and rules to launch their business and for running it. Thereby, some studies demonstrate that the factors could prominently impact female entrepreneurial success in developing economies.

Women entrepreneurship is a rising global phenomenon which attracts a lot of researchers' attention during the past few decades (Hasan and Almubarak, 2016).

In the current period, females are viewed as fruitful business visionaries through solid characteristics, want just as capacities for powerful financial development and improvement. As a result of this sort of significant commitment of females in financial turn of events, specialists have proposed to research factors that sway the achievement of female business visionaries. The consequences of studies show that inside factors incorporate the requirement for accomplishment, self-assurance, hazard taking and the outer parts which incorporate the socio-social elements and monetary variables decidedly affect the achievement of female-run endeavors. These investigates suggest little and mid-undertakings, experts, policymakers, and so forth for empowering the female business people for showing the business for the long haul to offering various motivators and furthermore supporting the outer and the interior variables. A few examinations have been done for testing the impact of various variables on the pioneering accomplishment of ladies endeavors yet the review researches the social, mental, and strict elements which are immaculate (Agarwal and Lenka, 2015).

Literature Review

It is important to study women's entrepreneurship separately. This is mainly because women's entrepreneurship is considered to be an important and untapped source for the economic growth

and development of the economy. The female entrepreneurs create new jobs for themselves as well as others while being completely different also gives the society several solutions to the management, the organization, and the business issues and exploitation of the entrepreneurial opportunities (**Batool and Ullah, 2017**).

However, they do represent the minority of entrepreneurs. Therefore, there is a failure in the market which discriminates against the possibility of women becoming entrepreneurs as well as their possibilities for becoming successful entrepreneurs. This failure of the markets has to be addressed by the policymakers so that the economic potential of the group could be utilized completely. While undoubtedly the economic effect of females is substantial, still it is important to stick to the reliable picture which describes in-depth the particular impact (**Danso, et al., 2016**). The recent efforts which have been initiated by respective authorities are the response to lack of knowledge and focus the attention of the researchers and policymakers on the important topic. Another reason for this is that women who are in entrepreneurship have been neglected largely both in society generally speaking and also in social science. Not just women have low participation rate in entrepreneurship than males, but they even usually prefer starting and managing firms in different industries to men (**Hassan and Yusof, 2015**). Industries mainly education, retail, and service industries selected by women are considered to be less important for economic growth and development than the high manufacturing and technology. Further, the policies, mainstream research, and programs are often men streamed and don't take into consideration the particular needs of female entrepreneurs and future women entrepreneurs (**Chatterjee and Das, 2016**).

Resultantly, equal opportunity between women and men from the viewpoint of entrepreneurship is not real. For policymakers to address this type of situation, researchers have made certain recommendations. For realizing the benefits of the changes in the policy its significant to incorporate the dimensions of women entrepreneurs to consider all the growth policies and SMEs like meeting the financial needs of omen at different stages of business continuum, taking up of the business growth and development as well as support services, and access to government, international markets and corporate markets, access to technology as well as utilization, innovation, and research and development, etc. (**Khan and Ghufraan, 2018**). Moreover, it means periodic evaluation of the effect of such measures on the success of female-owned businesses as well as exchanging best practices and good models, with cooperation with the leading international organizations for continually improving the programs and policies (**Aldana and Thiagarajan, 2016**).

The women in India cannot be efficient entrepreneurs. Moreover, it also means that periodically the effect of such measures should be evaluated on the success of female businesses and also exchanging the best practices and the good models, with the help of cooperation with the top international organizations like the European Union (**Henry, Foss and Ahl, 2016**). OECD, UNCTAD, APEC, and ILO for continuously improving the programs and policies. The women in India women cannot be efficient entrepreneurs and cannot go beyond their home used to be a myth that has been demolished convincingly in this modern-day era. Since women are now migrating to cities and towns, there's economic independence as well as education (**Gupta and Mirchandani, 2018**).

Doors are also opening and giving access to women to the areas where they can blossom as well as grow as an individual in their own right. The women in India have invaded the forbidden land of entrepreneurship and they have also taken the risks, faced a lot of challenges while proving to the whole world that politically, socially, psychologically they are strong and not on the receiving ends anymore (**Bastian, Sidani and El Amine, 2018**). The section of urban women has emerged as potential and prospective entrepreneurs. Women have got vast entrepreneurial attributes that

could be harnessed for converting them from the status of the job seeker to being the job givers. The process of entrepreneurship has been recognized as the full-fledged profession and the domain of female entrepreneurship is not behind in today's society (**Balogun, Balogun, and Onyenko, 2017**). Female entrepreneurship is a process where the females only organize the different factors of production, undertake different types of risks and offer employment opportunities to others. It has been observed by a lot of researchers that the most acceptable definition of female entrepreneurs includes the women who develop anything new, organize production and also undertake risks while handling the economic uncertainties (**Hazudin et al., 2015**).

It has also been stated that female entrepreneurs could be defined as the women or a group of women who organize, initiate as well as run the business enterprise. Regarding innovative entrepreneurs, the women who are ready to innovate, imitate as well as adopt any kind of business activity are known as entrepreneurs (**Laukhuf and Malone, 2015**).

Some researchers also define women entrepreneurs as the ones who think about a business organization, initiate it, combine different factors for production and organize them, operate an enterprise and also undertake risks while handling economic uncertainties which are involved in running the business enterprise. Female entrepreneurs are women or the group of females who organize, initiate as well as operate business enterprises (**Balakrishnan and Low, 2016**). Therefore, women's businesses are increasingly at a very fast pace in the current day's economic scenario. The hidden potential of females has also been changing gradually with rising sensitivity to the role as well as economic status in a society and it perhaps in this world of entrepreneurship that value, as well as recognition of the contribution of women, is most important for emerging in the business venture (**Poggesi, Mari and De Vita, 2015**).

Based on previous researches, entrepreneurial success has also been discussed several times and several terms have also been discussed like business success, venture performance, venture survival, venture growth, etc. As stated by researchers, women entrepreneurs are not considered to be successful in case their success is only measured by the economic perspective since the businesses which are owned by females are mostly smaller in size and also grow slowly (**Sequeira, Gibbs, and Juma, 2016**).

A few analysts have additionally expressed in their review that a ton of females have depicted accomplishment in an abstract way like opportunity of picking their day by day exercises, the capacity to adjust among family and work, commitment towards the local area, kids, notoriety just as personal satisfaction which is accomplished by them. The vast majority of the ladies business people have perceived achievement provided that they can keep a harmony between their business and family in view of numerous jobs and troubles in overseeing both the jobs together (**Mamun, and Ekpe, 2016**).

So, in some studies, the success of women entrepreneurs has been interpreted through a balance between life and work religious feelings and sustaining personal and client relationships. Several types of research on the success of women entrepreneurs have been conducted in previous papers. However, some researchers have claimed that researches mainly focus on the success of female entrepreneurs is not sufficient. Thus, studies have been done for filling the gap (**Shmailan, 2016**). An important factor for highlighting the success of female entrepreneurs includes the psychological attributes and some studies have tried to assess the impact of the variables on the success of female entrepreneurs (**Abdallah and Alnamri, 2015**).

Additionally, some researchers have also stressed the fact that the study of psychological attributes is important since it helps in determining the success of female entrepreneurs. The whole concept of

the self-efficacy of entrepreneurs has been derived from the theory of social learning. The concept of self-efficacy is mainly based on the perception of the individual about their attributes and abilities as well as their efficiency for performing the particular tasks. It also reflects the confidence of an individual in her or his ability to succeed in these kinds of tasks (Tinkler et al., 2015).

In the context of entrepreneurship, self-efficacy may be defined as the confidence of an individual in her or his capability for succeeding in the entrepreneurial tasks and roles. The entrepreneurial self-efficacy also influences the aspirations, choices as well as efforts, and perseverance while the entrepreneurs face challenges and it also plays a very important role for development for the intention of establishing and managing new ventures (Hussain, Mahmood, and Scott, 2019). Some of the researches have focused specifically on whether self-efficiency is the main factor to explain why some of the individuals who have a high entrepreneurial self-efficiency tend to show high entrepreneurial intentions (Khan et al., 2021).

The significance of entrepreneurship has also caught the attention of the government for further emphasizing on the development of entrepreneurship as its reviewed in the researches, studies, conferences, seminars, etc. regarding entrepreneurship that's held as well as presented at the international as well as the local level. As studies regarding entrepreneurship grow, it even causes a lot of interest as well as research in women entrepreneurship like the researches done by a lot of researchers. However, such researches are recent and focused on the factors which impact the success of female entrepreneurs as well as motivation amongst women for being entrepreneurs (Rani and Hashim, 2017).

Objective of the study

1. To know the Personal Factors that enhances the Entrepreneurial Confidence and Success in the young women.
2. To know the Effect of Personal Factors in enhancing Entrepreneurial Confidence and Success in the young women.

Research methodology

A sample of 225 young women was surveyed to know the Personal Factors that enhances the Entrepreneurial Confidence and Success in the young women and the impact of personal effect on Entrepreneurial Confidence and Success. The study is a quantitative investigation whose primary data was collected through a questionnaire designed for present study through random sampling method. The statistical tools like Factor analysis and multiple regressions were applied to analyze the data and reach to results.

Findings of the study

Table 1 is demonstrating general profile of the respondents in which it is found that total 225 female respondents were surveyed for the present study. Among them 38.7% are from the age group 26-30 years, 41.3% from 30-35 years and rest 20.0% are above 35 years of age. 36.0% of the respondents are Intermediate or below, 43.6% are graduates and above and rest 20.4% are having some other educational qualification. 41.8% of the respondents are married and rests 58.2% are unmarried in which 35.1% are having good financial status, 40.5% with average and rest 24.4% are having poor financial status.

Table 1 General Profile of the Respondents

Variables	Respondents	%age
Gender		
Females	225	100
Total	225	100
Age		
26-30 yrs	87	38.7
30-35 yrs	93	41.3
Above 35 yrs	45	20.0
Total	225	100
Educational Qualification		
Intermediate or below	81	36.0
Graduate and above	98	43.6
Others	46	20.4
Total	225	100
Marital Status		
Married	94	41.8
Unmarried	131	58.2
Total	225	100
Financial Status		
Good	79	35.1
Average	91	40.5
Poor	55	24.4
Total	225	100

Table 2 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.882
Bartlett's Test of Sphericity	Approx. Chi-Square	3164.768
	df	136
	Sig.	.000

“KMO and Bartlett's Test” was applied in which KMO value found is .882 which is more than the 0.6 hence it confirms the validity of the factor analysis.

Table 3 Total Variance Explained

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.627	44.865	44.865	4.076	23.975	23.975
2	2.083	12.250	57.116	3.729	21.934	45.909
3	1.887	11.100	68.216	2.945	17.324	63.233

4	1.348	7.929	76.145	2.195	12.912	76.145
5	.746	4.390	80.535			
6	.640	3.763	84.298			
7	.446	2.626	86.924			
8	.401	2.361	89.285			
9	.363	2.136	91.421			
10	.341	2.006	93.427			
11	.257	1.513	94.940			
12	.236	1.386	96.326			
13	.198	1.163	97.490			
14	.165	.969	98.458			
15	.125	.738	99.196			
16	.080	.473	99.669			
17	.056	.331	100.000			

It is found from the table 3 that the 4 factors explain total 76% of the variance. The 1st Factor explains 23.975% of the variance followed by the 2nd Factor with 21.934%, 3rd Factor having 17.324% and 4th factor explains 12.912% of variance.

Table 4 Rotated Component Matrix^a

Sr. No.	Personal Factors enhancing Entrepreneurial Confidence and Success	Factor Loading	Factor Reliability
	Support system		.955
1.	Emotional support from the family	.855	
2.	Supportive hands through friends and colleagues	.843	
3.	Financial support is very important for young women through friends and family	.843	
4.	Mental support from family enhances the Entrepreneurial Confidence in young women	.833	
5.	Practical support in the form of partnership and helping hands	.797	
	Self confidence		.904
1.	Having confidence about own skills and abilities	.869	
2.	Having confidence to accept the negative things of life	.868	
3.	Trusting own beliefs leads to success in business	.799	
4.	Having confidence to create new things in business	.749	
5.	Believing in positive side of own personality	.707	
	Need of success and achievements		.868
1.	Need to become independent	.861	
2.	Need to achieve their own place in the society	.860	
3.	Need of having own business	.833	
4.	Need to be successful and achieve more in life	.633	
	Risk taking abilities		.742
1.	Ability of taking risk	.845	

2.	Ability to take risk investing in new venture	.796	
3.	Taking risk in trying new ideas in business	.732	

Development of the factors

Support system is the factor that includes the variables like Emotional support from the family, Supportive hands through friends and colleagues, Financial support is very important for young women through friends and family, Mental support from family enhances the Entrepreneurial Confidence in young women and Practical support in the form of partnership and helping hands. Second factor namely Self confidence associate with the variables like Having confidence about own skills and abilities, Having confidence to accepts the negative things of life, Trusting own believes leads to success in business, Having confidence to create new things in business and Believing in positive side of own personality. Need of success and achievements is factor number three that includes the variables like Need to become independent, Need to achieve their own place in the society, Need of having own business and Need to be successful and achieve more in life. Risk taking abilities is the fourth and last factor that includes the variables like Ability of taking risk, Ability to take risk investing in new venture and Taking risk in trying new ideas in business.

Construct wise reliability of all the factors

The reliability of different factors is observed as that the factor reliability of Support System is 0.955, Self Confidence has 0.904, need of Success and achievement is 0.868 and Risk taking abilities has 0.742 factor reliability.

Table 5 Reliability Statistics

Cronbach's Alpha	N of Items
.912	17

It is found from table 5 that there is total 17 numbers of items that includes all the variables related to personal factors and total reliability found is 0.912.

Multiple Regression analysis:

Table 6 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.880 ^a	.774	.770	.39903
a. Predictors: (Constant), Support system, Self Confidence, Need of Success and achievements and Risk Taking Abilities				

The Value of "adjusted R square" is found to be 0.770, which means that the model explains around 77% of the variation. Table 7 shows the values of ANOVA, which is significant (sig. value below 0.05) which reflects the impact of independent variables is significant on dependent variable.

Table 7 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119.832	4	29.958	188.145	.000 ^b
	Residual	35.030	220	.159		
	Total	154.862	224			
DV: Overall impact of Personal Factors in enhancing Entrepreneurial Confidence and Success in the young women						
b. Predictors: (Constant), Support system, Self Confidence, Need of Success and achievements and Risk Taking Abilities						

The value in the significance column is 0.000 which means that one or more variables are significant on dependent variable.

Table 8 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.929	.027		147.690	.000
Support System	.673	.027	.809	25.235	.000
Self Confidence	.208	.027	.250	7.801	.000
Need of Success & Achievements	.170	.027	.204	6.373	.000
Risk taking abilities	.101	.027	.121	3.783	.000
DV: Overall impact of Personal Factors in enhancing Entrepreneurial Confidence and Success in the young women					

Table 8 shows that all the factors namely Support system, Self Confidence, Need of Success and achievements and Risk Taking Abilities are showing significant impact on dependent variable "Overall impact of Personal Factors in enhancing Entrepreneurial Confidence and Success in the young women" as the value in the significant column for all the factors is below 0.05.

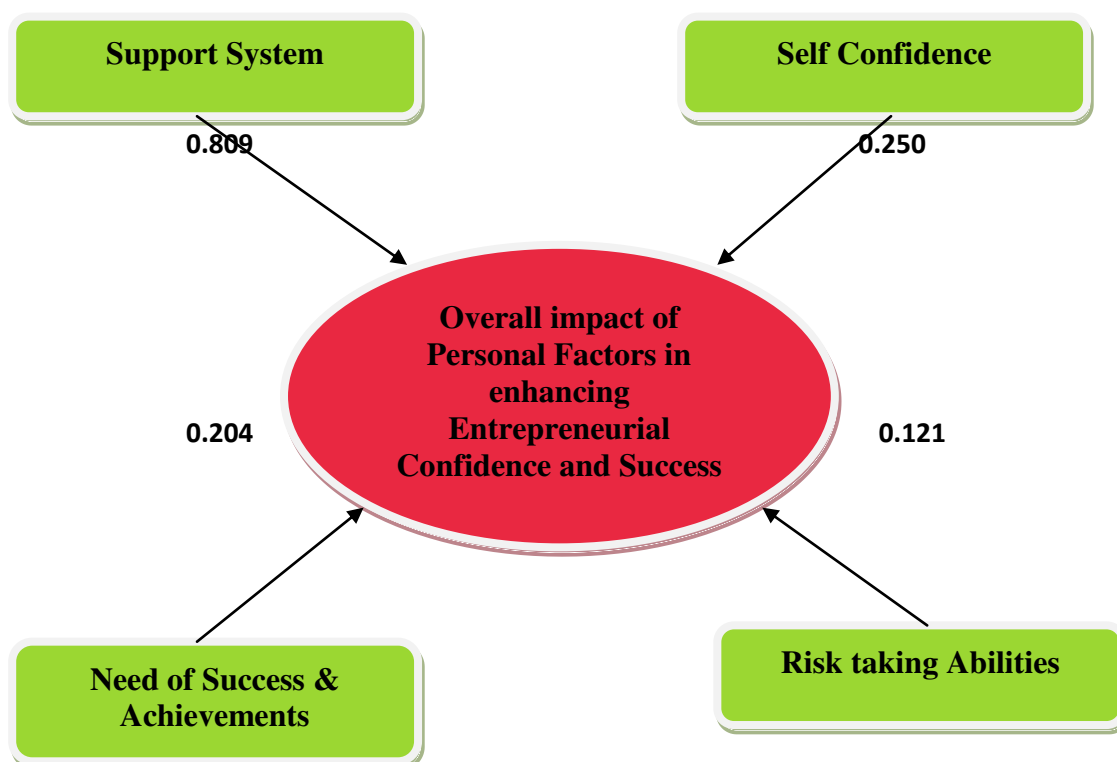


Figure 1 Overall impact of Personal Factors in enhancing Entrepreneurial Confidence and Success in the young women

Conclusion

With time, women entrepreneurs are being successful in coming out of their restrictions. Globalization as well as the spread of education have helped in bringing a new era for women to progress across the world. Nowadays women are considered to be important contributors to the economy as well as the growth and development of the nation. Especially, in the developing nations like India, which doesn't just have the largest youth population in the world but even has the highest rate of unemployment at 4.8%. A large number of youths belonging to the age group of 15 to 29 are either unemployed or training according to a recent report. The women entrepreneurs may thus not just generate wealth while contributing to the nation's economy but even act as the potential source for required opportunities of employment. Thus, the policymakers, government, private institutions, NGOs, etc. working for boosting women empowerment need to work on all such factors as well as variables for providing a conducive environment for ensuring the success of the women entrepreneurs.

The study concludes that Support system, Self Confidence, Need of Success and achievements and Risk Taking Abilities are the Personal Factors that enhance the Entrepreneurial Confidence and Success in the young women. It is also found that there is a significant impact of Personal Factors in enhancing Entrepreneurial Confidence and Success in the young women.

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