



### Challenges Faced by Nigerian Women Entrepreneurs in the UK

Temitope Victoria Afolabi
b00320839@studentmail.uws.ac.uk
University of the West of Scotland London Campus

Dr. Seema Sharma

seema.sharma@uws.ac.uk

Senior Lecturer

The University of the West of Scotland London Campus

#### **Abstract**

The aim of this paper is to explore the key challenges faced by Nigerian women entrepreneurs in the UK and make recommendations that can help address their entrepreneurial challenges. Qualitative method and case study approach, semi-structured face to face interviews were used to gather the primary data from 7 businesses run by Nigerian women entrepreneurs in London. Thematic analysis of data was conducted using NVivo. The results indicate that there are significant challenges that have an effect on the level of entrepreneurial success of Nigerian women entrepreneurs in the UK; these include access to mass market, poor networking, legal constraint, lack of childcare support for entrepreneurs and lack of flexible entrepreneurial training. This research focused on Nigerian women entrepreneurs in the UK, other women entrepreneurs in other countries may be facing different entrepreneurial challenges. There are only a few empirical studies on Nigerian women entrepreneurs in the UK, mainly in the context of their entrepreneurial challenges. Therefore, this study is an attempt to fill the gap and contribute to a better understanding of Nigerian women entrepreneurs in the UK. This is of great importance to know, as there is still a low rate of participation of women in entrepreneurship in the UK.

**Key words:** UK, Nigerian women entrepreneurs, entrepreneurial challenges, businesses





#### INTRODUCTION

Entrepreneurship is regarded as the act of setting up businesses or businesses while taking financial risks in the hope to get profit (Parker, 2018). It refers to the process of designing or launching a business and having the capacity and willingness to develop, organize and manage the business to make maximum profits (Georgios and Seemab, 2017). Amodu et al., (2015) stated that there are still new businesses stimulated and created by women in both developed and developing economies, and entrepreneurial success and motivation are empirically associated with several factors such as government support, personal and environmental factors. However, Scarborough, (2016) have analysed that women entrepreneurs face a few challenges as they endeavour to open or grow their enterprises which are inevitably gender-based.

#### Focus

There are only few empirical studies on Nigerian women entrepreneurs in UK (Ojo 2018), mainly in the context of their entrepreneurial challenges. Therefore, this study is an attempt to fill the gap and contribute to a better understanding of Nigerian women entrepreneurs in UK. Which is of great importance to know, as there is still low rate of participation of women in entrepreneurship in the UK. The purpose of this paper is to explore the key challenges faced by Nigerian women entrepreneurs in UK and make recommendations that can help address their entrepreneurial challenges.

### LITERATURE REVIEW

Global Entrepreneurial Mentor (GEM 2016) pointed that Entrepreneurship is growing as there are noticeable increase in number of entrepreneurs. Even though there is a consensus on domain of women entrepreneurship, this field appears to be challenged with membership growth, although this varies among countries, as some countries have more women entrepreneurs. Also, according to Ferreira, et al., (2015) women entrepreneurship still represents vast untapped sources of economic growth, job creation and innovation in both developed and developing nations. Meaning women entrepreneurship is important to a country development, this is founded on the notion that women-based enterprises contribute to the economy. Therefore, barriers to women entrepreneurship could have negative effect on economic growth potential, competitiveness as well as productivity (Baird, 2015). General challenges of women entrepreneur:

### **Question about Global Patriarchate**

According to the research conducted by Kuratko, et al., (2014), the foundation of the patriarchal society is based on the millenary distribution of tasks interrelated with gender. This distribution is based on the continuous growth, an extension of power, acquisition of resources that often occurred due to violence. In this era, one of the most challenging issues of the global market





economy is that most of the women are working without being paid which secures the sustainability of reproduction activities (Parker, 2018). This means that women entrepreneur holds an essential social role of the global patriarchate because its absence can jeopardize the ability of operation in present societies.

This can also impact the global economy as security is the basic need of women and without achieving it women cannot contribute towards the global economy effectively as stated by Kazanjian, et al., (2017).

#### Life Strategies of Female in Entrepreneurial Activity

The transformation of male roles did occur due to the extension of female roles that occur in the last century, the reason behind this is the distribution of domestic roles with regards to the model of male breadwinner (Baù et al., 2017). However, the need to earn money is still considered a social expectation with regard to the case of women. Though this performance of women can be influenced due to certain life phases which include compliance of work with family obligations that can result to adversely impact the paid work performance and the chances to acquire earnings. In addition to this, Kuratko (2016) stated that there is a substantial part of female ventures that are considered as a single-person enterprise which means that growth of a venture, the upward swing career can equally be ranked among personal goals. The majority of these female entrepreneurs are also considered as an aspect through which daily operation and their objectives can be determined, however, certain barriers can be faced by the women entrepreneurs according to De Vita, et al., (2014). Female entrepreneurs that strive to set their life to hold career strategy endeavour to reconcile work and private life at the same time, which means they do not restrict the development of enterprise according to the research of Turró, et al., (2014). Furthermore, if necessary these women entrepreneurs can perform several hours of the workplace over time, as they fulfil the commitment that they made with their work and professional life.

### Stereotypes Based on Gender to Determine Women Entrepreneurial Activity

In this era, the business sector is dominated essentially by men where the role model of entrepreneurs is conceived as men (Del Mar et al., 2015). The reason behind this gender biases is that education that stresses and supports the different qualities and skills associated with men and women is not strengthened Kazanjian, et al., (2017). In addition to this, training through which traditional gender roles are prepared is also not strengthened to a level in which a venture can be launched. In this regard, Drucker (2014) have stated that women often interiorize the stereotypes that are gender-based while determining the choice of careers, their ideas of carers, expectations for earnings, certain requirements to fulfil the financial independence at lower level and to subordinate the family life as compared to men according to Parker (2018). This self-assessment of women entrepreneur influences the social expectations that are associated with the role of female, their physical look, the couple existence, the fact behind their childbirth, skills to run their household at the same time and the compliance needed to accomplish the scope of caregiver task as found by Kuratko, (2016).





### **Discouragement Faced by Female Entrepreneurs**

The discouragement in the workplace is reflected in data: 43% of women view their fear of failure as the main drawback of not opening their own company. With men, the same rate drops to 34%. This scenario is also responsible for the fall in the percentage of women who wish to grow within the enterprises. Studies also reveal that in the first few years after entering a company, about 60% of women are willing to step up, but that number is halved as the years go by and they do not have their skills recognized (Hasan and Almubarak, 2016). After about five years, the same women who wished to ascend the position have already settled for the current position because they believe they are not able or lack the necessary skills to win promotions according to the research of Hasan and Almubarak (2016).

The above-reviewed challenges are common among women entrepreneurs notwithstanding their location or their type of entrepreneur activity.

#### **METHODOLOGY**

#### Sample description and technique

For the researcher to be able to get these women entrepreneurs into the discussion where they can express their experience of entrepreneurial challenge in the UK, The researcher adopted a qualitative research design for this study. Using purposive sampling method; a set of demography criteria formulated by the researcher were used to select the First 2 women entrepreneur that participate in this research from the data base of Lionesses of Africa, a website that updates the list of top African women entrepreneurs in the world. Using the same set of demography criteria by the researcher; the accessed participants, then help through networking and snowballing to recommend the other 5 businesses run by Nigerian women entrepreneurs in London for the researcher to contact via email and seek their permission for an interview session. The data collected were thematically analysed using NVivo.

#### Research instrument and data analysis

Semi-structured face to face interview was used as the primary data collection tool from the selected participants because it is very useful in understanding a context and finding out what is happening in an exploratory study, or to understand the reasons behind participants' attitudes (Saunders et al., 2009). In the contribution of Gray (2014), he stated that semi-structured interviews allow the interviewer to build trust with the interviewees, thus encouraging truthful answers that will improve the validity of the research findings. Also, Saunders et al., 2009) are of the opinion that this type of interview is a most suitable approach for either complex or open-ended questions; thus, they can be used in an exploratory study to seek new insights. Further, semi-structured interviews are useful in exploring additional themes that result from the interview session (Teddlie and Tashakkori, 2009).

This study used the thematic content analytical technique with the support of NVivo 12 software which is a computer software package used for qualitative data analysis (QDA). This approach was used to analyse the qualitative data by making a transcript of each semi-structured interview (Saunders et al., 2016). Reason for choosing to use this software is because of its functionality and flexibility; it





supports data formats such as audio files, videos, digital photos, Word, PDF, spreadsheets, rich text, plain text and web and social media data. NVivo helps the users in organizing and analysing non-numerical or unstructured data. The software package also includes transcription services that can be used to turn recorded interviews and any audio recorded data used in the course of the research to a written format that will then be used to identify major themes. The software was also used to code the transcribed data using the software's pattern-based auto coding system (QSR, 2015). This software was selected majorly because of the high degree of accuracy in the transcription services and the ability to upload narrative data through OneNote to support ease in use and fast access to the data.

#### **DISCUSSION AND RESULTS**

There are a few challenges faced by women entrepreneurs; particularly, in the UK. They require adjusting to the local culture and they are required to extend their role of a traditional homemaking and child upbringing women to the businesswomen and entrepreneurs (Susan et al., 2015). Nevertheless, there are women in the UK from Sub-Saharan countries particularly from Uganda, Nigeria and other countries who have stepped out in the UK as entrepreneurs.

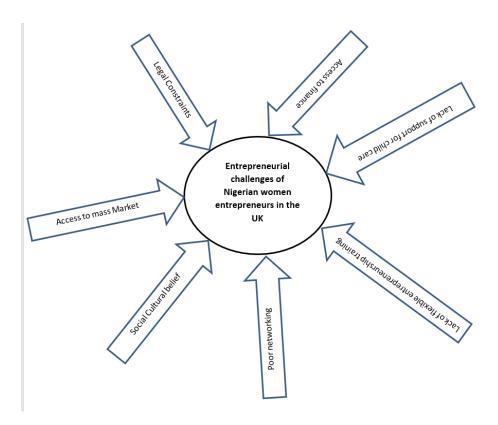


Figure 1: Entrepreneurial challenges of Nigerian women entrepreneurs in the UK (Source: Author 2019, compiled from the research outcomes).





The entrepreneurial challenges discovered among the Nigerian women entrepreneurs in the UK were:

### Poor networking

It is surprising to know that some of these women entrepreneurs still depend on physical networking or are still thinking about how to schedule a special time for networking, which is achievable my online networking that can be carried out in the corner of their homes.

"I use physical networking more than online for instance I joined a professional network just for the purpose of networking, there I get to meet people who connect me to other people I needed in my business journey, also you share ideas. Another means of networking is belonging to groups in your community, this help your business grow fast as you have the opportunity to tell people what you do".

"Both networking and partnership have been helpful because you need to network to meet business partners or networking help build a partnership, but I am still finding it a little bit hard to create time for networking".

"Most networking occasions occur in generally male-overwhelmed settings, for example, membership clubs, and most time not convenient for me, I mean places where the presence of women is not considered favourable or considered taboo among the societies in Africa".

Tlais (2015) stated that society won't be available to women entrepreneurs seeking after business desire that would remove them from their homes, as a business is tied in with networking.

Using online networking can be an alternative to physical networking and it is faster and reaches more clients. "Social media networking contributes more to the success of this business, for instance, we grow our client base and network by harsh tags and retweet our business activities and events to help our online profile and it increases our client reach, and this, therefore, make more people understand what we do. Also, I have been invited for more talk on our business aim at events by people who read about us online or we met online. So, there is more return via online networking".

### Expensive Childcare, Lack of Statutory Maternity Pay and leave for women entrepreneurs

Entitlement to the maternity benefits for women entrepreneurs is very complex and mostly depends on their individual situations.

"Government support has not contributed to the success of my business because when i needed support for child care as self-employed they still charge me, also most of the available apprentice opportunities have one challenge or the other for instance age limit, I am older in age for most opportunities or the conditions and criteria do disqualify me, also sometimes they expect if your business is some years old you may not need support. Some of the government opportunities ask





for business income forecast of which this cannot be certain most times, also because I am working from home I am not qualified for some opportunities. Childcare is another challenge for women entrepreneurs in the UK".

Childcare is considered as one of the most expensive in the country, with the price always on increase (Susan et al., 2015). Therefore, despite the flexibility which could be provided through business ownership, lack of affordable and available childcare help is a key challenge preventing more of the UK women from moving into and running their own business. In the UK the private nurseries and child-minders are usually expensive and require government help to a discount, also the after or before school clubs where women could take their children as they concentrate on their business charge fees. Another challenge explain was maternity leave for women operating their own business.

### Legal constraint

Buecreuacy hurdles in the UK is another major entrepreneurial challenge mentioned by the women entrepreneurs.

"Some of the country rules and regulation are difficult to abide by for instance I find it hard to employ workers because the country bureaucracy says you need to have pension port for each employee of which as the business owner I just started my own pension port, so that means I cannot afford to have employees for now. Sometimes they make rules that seem nice but then when you want to go that route, they come up with something new and difficult to apply to small businesses. Another one is the taxman, once you declare the amount you make in a year they will start sending debt letter. Basically, one needs to be in the know and current about news to access some of the country opportunities".

"The only challenge I have is getting the card games into the mass market, I mean supermarkets, I have tried speaking to a few of them, but it fails".

"No much government support so far maybe because this business is between the UK and Nigeria, I mean the transaction is in Nigeria, but payment is here in the UK and in pounds. Also, for instance, the initiative the government once put in place for entrepreneurs that I registered for did not go far, no further feedback as to the initiative".

"For support mechanism, I would not say government support me so far in my business because after establishing my business I went to one of the government-run organization in my borough because I started by offering training that could get people immediate jobs but the center staff told me that my business was not big enough that I should go for sub contract from bigger companies as they already have companies they give contracts to. But generally, UK rules and regulation I will say are okay for me, as I don't look at a problem in problems, I always look for alternatives like for instance the job centre already have a policy not to give businesses like mine contracts and I look for other ways to get customers like networking".





According to Susan et al., (2015), cumbersome regulations and laws have some negative effect on the development and growth of women entrepreneurs since they absorb the scarce management time, divert the scarce financial resources from the productive ventures, restrict operating flexibility as well as increased the fixed costs. Provisions in this Act are in conflict with Government policies that encourage the development and growth of women entrepreneurs and in support of the informal employees (Lyngsie & Foss 2017).

### Lack of flexible entrepreneurial training

Lack of entrepreneurial training and education is considered one of the challenges of Nigerian women entrepreneurs in the UK. A good number of these women entrepreneurs in London still lack necessary entrepreneurial education and training and therefore there is need to emphasis entrepreneurial education and training.

"I will like to go to classes for entrepreneurs and for networking, also a place where i can learn to improve what I do, but to do this I need learning sessions with flexible time. Also having access to entrepreneur opportunities to learn new things about baking".

"I think training; women in business need training on how to satisfy customers, training on how they can approach customers, being train in line of your business and being given some motivational training".

"Some trainings I hear about are expensive and not flexible for fresh women entrepreneurs and for women with children commitments which; hence, poses major challenges for me and even some other women entrepreneurs I know of".

According to Meyer and Mostert (2016), business education and skills training all have some positive impacts on the women entrepreneurs. This is based on the notion that exploitation of the entrepreneurial opportunities within a country depends heavily on the level of knowledge, skills or education the entrepreneur acquired via credit, social networks and work experience. Having the right skills and understanding some of the needs to continue updating and developing the expertise are significant to enhance strong entrepreneurial performance at all levels of growth and could assists the enterprise avoid future and current skills gaps (Yadav & Unni 2016).

### Work-Home Chores Conflict

"Being author most time I write, my husband takes care of our kids, also my in-laws have been supportive, they help take the kids for timeout because I cannot afford a nanny and for instance i just completed a masters in creative writing, this require me being in library late nights and so I need family to help watch over the kids for my business to be successful".





"The only thing I can say is making my entrepreneurial journey difficult is family responsibilities, I mean being a mum and entrepreneur; sometimes my husband supports with child care because sometimes I come home late, as he understands the demand of the business".

According to Scarborough (2016), Entrepreneurial success usually depends on the support family extends to the women in their entrepreneurial process and management. Therefore, the interest of the family is one of the determining factors in relation to women's business aspirations. A study by (Amodu, et al., 2015) also showed that family having children has an intense effect on the progress of woman entrepreneurs.

#### Social-cultural belief

Cultural restriction is still one of the crucial challenges for women entrepreneurs.

"I will just mention one major challenge which is discrimination when people come to finally meet with me after booking appointment over the phone, they end up asking again "please we are here to see the consultant" meaning they were not expecting the consultant/CEO to be a female because I need to most times convince them I am the owner of the business. My clients sometimes find it hard to come to term that it is not a man that own such business, but what I always say is "it does not make a man's brain to run a business" to start a business you need vision and determination not man/woman brain".

At times, women entrepreneurs face gender harassment and might be restricted to create new contacts or to travel. Women entrepreneurs do experience discrimination especially in the maledominated business society (Yadav & Unni 2016).

### Financial support

All things considered, financial issue is another barrier for the Nigerian ladies pursuing entrepreneurship in the UK.

"I need access to government funding because i use to get an enquiry from Nigerians living in the suburb of London asking me if i can help them deliver Nigerian food stuff also to their door steps. This means i need more capital because that will mean expansion of my business activities. This type of capital i cannot get from personal savings, so i need access to government funding".

"Our major challenge is funding or being paid as team member, (we have so much potential but no fund to achieve it). We need investors; investors need to start seeing the opportunities black women have".

It becomes difficult to achieve much entrepreneurial success when you do not have other sources of finance aside your personal savings. Access to credit from the financial firms is usually





magnified in a view of the limited access to women ownership of the property as well as social mobility (Yadav & Unni 2016).

#### RECOMMENDATIONS

Based on the findings of this research, we would like to make a few recommendations for all current and future women entrepreneurs, and business advisors in the UK:

Women entrepreneurs should be given more support not only in form of finance but also in terms of providing flexible motivational workshops and technical skills through training to increase their entrepreneurial confidence and get them ready for challenges and business competition. Flexible online training so it can fit into their busy schedules.

Women entrepreneurs should make use of networking for; sharing vital business information and best practice experience from fellow women in business, moral support and to know how to solve social-cultural challenges.

Women entrepreneurs need to learn how to keep precise financial statement/account record or outsource this to an accountant. This will help them have a proper financial record, which can increase their chance of getting investors and having access to funds/grants.

Business policymakers in the UK should minimize legal processes to start and running business in the country; so that more women can be involved in entrepreneurship and increase their access to the mass market.

To help in business-family life balance; the government should create initiatives that will provide support for child care for women in business and include them on maternity statutory pay.

To help increase the number of women in business; financial institutions should reduce their formalities for securing credits, minimize collateral and create easy access to funds for the women entrepreneurs.

### Scope

This study contributes to the ongoing research on women entrepreneurship by illuminating the entrepreneurial challenges of Nigerian women entrepreneurs in the UK. Practically, this research provides feasible recommendations to current and future women entrepreneurs and business advisors, on how they can together address women entrepreneurial challenges in the UK.

Further studies can compare the results of this research to that of other western countries where Nigerian women own and run businesses. This comparison can reveal some important information that can provide workable solutions to nations involved. Further research can be on the entrepreneurial challenges of women entrepreneurs who are not of Nigeria origin. In addition, further research can investigate the entrepreneurial success factors of women entrepreneurs in the UK.





#### **CONCLUSION**

Increasing the chance of entrepreneurial success among women in business for them to keep contributing to economic development, needs continuous efforts of the women entrepreneurs, financial institutions, researchers and decision-makers. It is thus, the duty of all to ensure creating an environment for women entrepreneurs to flourish as this will help boost the economic growth and development of any country.

#### REFERENCES

- Abbas, T, Abrar, M, Saleem, R & Iqbal, A (2016), What leads to success for women entrepreneurs? *An Empirical Study of Southern Punjab in Pakistan*.
- Adeniji-Neill, D. (2012) 'Failure is not an Option: Parental Expectations of Nigerian Voluntary Immigrants to the United States', *Ethnicity and Race in a Changing World: A Review Journal*, 3(1), pp.13-26.
- Afroze, T, Alam, MK, Akther, E & Jui, NS (2015), 'Women entrepreneurs in Bangladesh-Challenges and determining factors,' *Journal of Business and Technology (Dhaka)*, 9(2), 27-41.
- Ahl, H. and Nelson, T., 2015. How policy positions women entrepreneurs: A comparative analysis of state discourse in Sweden and the United States. *Journal of Business Venturing*, 30(2), pp.273-291.
- Amodu, A.A., Abeh Aondoseer, Yakubu Audu. 2015. Effects of gender and cultural beliefs on women entrepreneurs in Nigeria.
- Baird, T.E., 2015. Nigerian entrepreneurs in Istanbul, Turkey: spatial and temporal dimensions of mixed embeddedness. *The IMI Working Papers Series*, 2015(115 (7).
- Baù, M., Sieger, P., Eddleston, K.A. and Chirico, F., 2017. Fail but Try Again? The Effects of Age, Gender, and Multiple-Owner Experience on Failed Entrepreneurs' Reentry. *Entrepreneurship Theory and Practice*, 41(6), pp.909-941.
- Creswell, J.W. and Poth, C.N., 2017. *Qualitative inquiry and research design: Choosing among five approaches.* Sage publications.
- De-Vita, L., Mari, M. and Poggesi, S., 2014. Women entrepreneurs in and from developing countries: Evidences from the literature. *European Management Journal*, 32(3), pp.451-460.
- Del Mar Fuentes-Fuentes, M., Bojica, A.M. and Ruiz-Arroyo, M., 2015. Entrepreneurial orientation and knowledge acquisition: effects on performance in the specific context of women-owned firms. *International Entrepreneurship and Management Journal*, 11(3), pp.695-717.
- Drucker, P., 2014. Innovation and entrepreneurship. Routledge.





- Ferreira, MP, Reis, NR & Miranda, R (2015), 'Thirty years of entrepreneurship research published in top journals: analysis of citations, co-citations and themes,' *Journal of Global Entrepreneurship Research*, 5(1), 17.
- GEM (Global Entrepreneurship Monitor) 2016. Global Entrepreneurship Report, available online at: <a href="http://gemconsortium.org/report/49480">http://gemconsortium.org/report/49480</a> (Accessed: 15/03/19)
- Georgios Outsios, Seemab Ara Farooqi, 2017. "Gender in sustainable entrepreneurship: evidence from the UK", Gender in Management: An International Journal, Vol. 32 Issue: 3, pp.183-202.
- Gray, D. E. (2014). Doing Research in the Real World, Third Edition, *London*, SAGE Publications Ltd.
- Hasan, F.S. and Almubarak, M.M.S., 2016. Factors influencing women entrepreneurs' performance in SMEs. World Journal of Entrepreneurship, Management and Sustainable Development, 12(2), pp.82-101.
- Jit, R & Bharti, A (2016), 'Women Entrepreneurs of India: Issues and Challenges,' *Journal of Management Sciences and Technology*, 3(3), 2347-2395.
- Kazanjian, R.K., Drazin, R. and Glynn, M.A., 2017. Implementing strategies for corporate entrepreneurship: A knowledge-based perspective. *Strategic entrepreneurship: Creating a new mindset*, pp.173-199.
- Kuratko, D.F., 2017. Corporate Entrepreneurship 2.0: Research Development and Future Directions. *Foundations and Trends in Entrepreneurship*, 13(6), pp.441-490.
- Laeticia, T (2015), 'Challenges Young Female Entrepreneurs Face: An Ethnographic Study of Women Entrepreneurs Who Buy Things in Thailand to Sell in Congo,' *Open Journal of Business and Management*, 4(01), 157.
- Lyngsie, J & Foss, NJ (2017), 'The more, the merrier? Women in top-management teams and entrepreneurship in established firms,' *Strategic Management Journal*, 38(3), 487-505.
- Marvel, M.R., Davis, J.L. and Sproul, C.R., 2016. Human capital and entrepreneurship research: A critical review and future directions. *Entrepreneurship Theory and Practice*, 40(3), pp.599-626. Meyer, N & Mostert, C (2016), 'Perceived barriers and success factors of female entrepreneurs enrolled in an entrepreneurial programme,' *International Journal of Social Sciences and Humanity Studies*, 8(1), 48-66.
- Ojo, 2018. Identity, Ethnic Embeddedness, and African Cuisine Break-Out in Britain, Journal of Foodservice Business Research, 21:1, 33-54.
- Parker, S.C., 2018. *The economics of entrepreneurship*. Cambridge University Press. Robson, C. and McCartan, K., 2016. *Real world research*. John Wiley & Sons.





Saunders, M., Lewis, P. and Thornhill, A. (2009). Research Methods for Business Students, Fifth Edition, *United Kingdom*, Pearson Education Limited.

Saunders, M., Lewis, P. and Thornhill, A. (2016). Research Methods for Business Students, Seven Edition, *United Kingdom*, Pearson Education Limited.

Scarborough, N.M., 2016. Essentials of entrepreneurship and small business management. Pearson.

Susan Clark Muntean, Banu Ozkazanc-Pan, (2015) "A Gender integrative conceptualization of entrepreneurship", New England Journal of Entrepreneurship, Vol. 18 Issue: 1, pp.27-40.

Teddlie, C. and Tashakkori, A. (2009). Foundations of mixed methods research: Integrating quantitative and qualitative approaches in the social and behavioural sciences, Sage Publications Inc.

Tlaiss, H.A., 2015. Entrepreneurial motivations of women: evidence from the United Arab Emirates. *International Small Business Journal*, 33(5), PP.562-581.

Turró, A., Urbano, D. and Peris-Ortiz, M., 2014. Culture and innovation: The moderating effect of cultural values on corporate entrepreneurship. *Technological Forecasting and Social Change*, 88, pp.360-369.

Valerie Stead 2017, Belonging and women entrepreneurs: Women's navigation of gendered assumptions in entrepreneurial international small business Journal Lancaster University, UK practice Vol. 35(1) pp 61-77.

Warnecke, T (2016), 'Informal sector entrepreneurship for women in China and India: building networks, gaining recognition, and obtaining support,' *Journal of Small Business & Entrepreneurship*, 28(6), 479-491.

Yadav, V & Unni, J (2016), 'Women entrepreneurship: research review and future directions,' *Journal of Global Entrepreneurship Research*, 6(1), 12.