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Determinants of Women Participation in Business Start-Ups: Empirics of Motivators, Challenges and Opportunities

Jim Secka [α] & Lamin B. Ceesay [σ]

Abstract- A study of women entrepreneurship remains highly limited in the extant literature. Perhaps this has contributed to the slow growth of women-led start-ups, particularly in the developing economies.[1] Although several (prior) studies have hinted some peculiar characteristics defining the roles and growth potentials of women entrepreneurs in other parts of the world, there is yet a limited study in the field particularly in the Gambia. Consequently, this study seeks to address this gap by identifying the challenges, and opportunities experienced by women entrepreneurs in the Gambia. To do this, we employed a qualitative study of randomly selected businesswomen in three regions. The findings showed that women entrepreneurs experienced various challenges, including, access to finance, lack of government support, limited access to equipment or working materials, poor infrastructure problem, cumbersome regulations, and tax obligations. Moreover, our study reported the existence of fewer opportunities for women business operators such as the availability of entrepreneurship training programs, and business registration processes. We also report some of the salient factors driving women entrepreneurial behavior. These include lug and accelerator programs. The limitations and suggested actions are also discussed.

I. Introduction

Entrepreneurship as a term was first introduced by an Irish economist of French descent in 1759 called Ricardo Cantillon. In the early 18th century, economists were the first people to discuss the term entrepreneurship. The word entrepreneur came from the French verb "Entreprendre" which means undertake or venture. It was commonly used around the 18th century and is getting more and more popular today. Schumpeter (1934) describes an entrepreneur as an instrumental driver of economic development, based on five innovation solutions: initiating new goods and/or new production, identifying new markets to create demand, identifying new suppliers, and implementing new industrial organizations. For Bennett et al. (2000), entrepreneurship was discussed under three categories of economics, feminism and psychology. From the economic point of view, a stable economic condition is needed before an entrepreneur can develop his or her business for the purpose of monetary gains. The psychological category focuses more on the personal attribute which devotes more to entrepreneurial success. Finally, the feminist perspective on entrepreneurship was originally included more towards the predisposition of male entrepreneurs, rather than their women counterparts. This theory argues that if we defined entrepreneurship in terms of monetary gains, innovation, and growth then, women who start their businesses with a small amount of money will be eliminated because most of the women entrepreneurs' venture into the business with different expectations, example, to gain independence, balance work-family life, or be the manager of an owned enterprise rather than just monetary gains.

Building on Drucker (1985), entrepreneurship promotion allows the establishment of new businesses and managing the established business. His concept of entrepreneurship is based on innovation. GEM (2001) defined an entrepreneur as someone who creates a new venture (new business organization) or the expansion of an already existing product or a service.

Entrepreneurship as an entity has been very instrumental towards the economic prosperity and development of many nations globally. It continues to be the key player in the creation of jobs for many. This has reduced the poverty and dependency level especially in Africa, where an entire family depends only on the working individual. However, with the growth of research and practice of entrepreneurship, there is still a relative paucity of research involving women entrepreneurship, particularly in the African continent. While several researchers argue that women entrepreneurship is a fundamental source of economic growth and development of many nations (Giusta & Phillips 2006, Mapping Report 2013), there is still a lot of research needed in the field. These studies recognized that promoting women entrepreneurship enables the growth of SMEs thus capitalizing on both local and international market opportunities. In fact, in the African continent, a plethora of challenges confront the development and growth of women entrepreneurship, amongst them, include the slow business process; unnecessary border checks, high taxation, and lack of ease of starting a business (Mugione, 2016; Mapping report 2013).

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Consequently, this study seeks to assess the opportunities and challenges facing the growth of women entrepreneurship in The Gambia. As one of the smallest nations in the world, The Gambia has since 2012 introduced various technical, vocational programmes aimed at promoting the growth of starting, growing and sustaining SMEs. Women entrepreneurs (owners of new start-ups, and established firms) form a significant part of these projects. Despite the increasing popularity of these programmes across the country, there is an absence of empirical research in the field. Specifically, this study aims to provide answers to the following research questions *(RQs): RQ1:* What are some of the challenges facing women entrepreneurs in the Gambia? *RQ2:* What opportunities exist for women entrepreneurs in the Gambia? and finally, *RQ3:* What are the determinants of women entrepreneurship in the Gambia? To address these RQs, this study employs a case study of SMEs, including new start-ups predominantly owned or operated by women entrepreneurs in the major commercial towns of the Greater Banjul Area. The case study approach adopted in this study, provides an unusual insight into the workings of women entrepreneurs in the country, providing us fresh insights into the underlying opportunities and challenges faced.

The rest of the paper is organized accordingly. First is the brief introduction of the research. The second part touched on the theoretical background of the study including the role of women in entrepreneurship development, and push and pull factors shaping the field. The third section is the methodology of the study explicating the research design and sampling. The fourth section addressed the research findings and the analysis of the study. The last part is the conclusion and managerial implications of the study.

II. Theoretical Background

a) The Gender Gap in Entrepreneurship

There is a growing number of scholars that have studied the gender gap in entrepreneurship between male and female counterparts. Minute (2010) describes the gender gap in entrepreneurship according to the difference between men and women in terms of numbers engaged in entrepreneurial activity, motives to start or run a business, industry choice and business performance and growth. GEM (2010) report showed that globally women are more likely to be driven by necessity than men when starting a business. For instance, in developing countries, most women are engaged in entrepreneurial activity driven by pure survival - out of necessity rather than realizing the market opportunity, described as necessity-based motivations (GEM, 2012). This is simply due to inadequate job opportunities for women in developing countries of the world. This perhaps explains why globally women are overrepresented in the informal economy and own no more than 25% of formal sector businesses (GEM, 2010); which is a total opposite to most women in high-income countries, where 2/3 of women start a business because of the opportunities available or the preference to be independent (Minute, 2009; GEM, 2010).

Studies highlight that the gender gap in entrepreneurship eventually disappears as economies develop and grow, more job opportunities will be available for women. In fact, the proportion of women with necessity motivations has declined in some parts of the world, for instance, Brazil and China and some parts of Eastern Europe. Thus, this hugely contributes to narrowing the gender gap (GEM, 2012).

From careful observation, women seem to pursue certain businesses at the expense of others. For example, women are fewer in the manufacturing and construction sector while uncountable in the consumer sector and mostly engaged in retail businesses and small or medium businesses. In Sub-Saharan Africa or Western Africa, Southern America and the Caribbean, women entrepreneurs overshadow the consumer sector and retail business by more than 75%, compared to just 48% of men entrepreneurs. Men, on the other hand, operate more frequently in less dominated women sectors such as manufacturing, construction, and the business services sector, especially in the more developed and high-income countries (GEM, 2010).

b) Push and Pull Factors Defining Women Entrepreneurship

Push factors are those that enable entrepreneurs by engaging in business ventures as opposed to being employed elsewhere. "The push view" sees self-employment as the outcome of downsizing, restructuring and the growing use of flexible employment practices that have pushed once secure employees out into marginal forms of work" (Hughes, 2003, p.3). *For women there are several reasons:* many women decided to establish their own businesses because of lack of freedom from their workplace, lack of opportunity, job loss and too much pressure from their subordinates. Frustration from previous jobs has also pushed some women to start their own businesses. Some women are not given the opportunity to reach high positions in their previous organizations and this pushes them to venture into their own business and become a manager of their own business. Hughes (2003) reveals that 81.3% of respondents in Canada stated that they became self-employed because of independence. Amity et al., (2013) suggested that many women are being motivated to venture into business primarily to balance their professional career with parenting activities.

Some women are driven to venture into entrepreneurship in order to capitalize on the apparent

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opportunities in the environment by personal choice and will (the Pull factors). The "pull' view sees self-employment as shaped largely by individual choice and urgency, with workers voluntarily seeking out greater independence and opportunity in an expanding 'enterprise culture" (Hughes, 2003, p. 3). Some of the key drivers (pull factors) include necessity such as redundancy, low income, low job satisfaction or lack of job opportunities, dissatisfaction with a salaried job, less or no opportunities for advancement, a need for a flexible work schedule and strict working hours (Robinson, 2001; GEM, 2010; Chowdhury et al., 2012).

Minute et al., (2005), found that independence, self-fulfillment, and entrepreneurial drive for wealth, social status and power are key factors enabling women entrepreneurship engagement. Orphan and Scott, (2001) argue that the need for achievement and a better work-life balance drive women entrepreneurial intention in several countries.

In Singapore, Lee (1996) found that women entrepreneurs are usually inspired by a high need for achievement, and average needs for affiliation and autonomy constitute the motives of women engagement in entrepreneurship. In Mongolia, Armand (2013) found that the need for achievement plays a vital role in driving women entrepreneurship as an avenue for creating jobs and overcoming gender inequality. Srivastava (2012) argues that the utilization of technical and professional skills, then income and sense of achievement, make the topmost motivational factors for women in starting the business. Other studies found that critical roles of social complexities (e.g., Chowdhury et al., 2012), internal (e.g., experience, demographic factors, age) and external environmental factors (e.g., access to finance) (Mastur et al., 2012) affecting women entrepreneurship engagement.

III. Research Methodology

a) *Research Approach*

The aim of this study is to assess the opportunities and challenges facing women entrepreneurs, and their engagement in the entrepreneurship field. A qualitative approach was employed in this research. This approach enabled the researchers to address the "where", "when" and "how" during the data collection exercise (Sekaram, 2003).

Following the work of Kirumbi (2018), our research design seeks to provide a step-by-step approach in collecting data and analyzing the results and thus providing answers to the research problem. In other words, it's a comprehensive plan for gathering data in a robust, systemized approach, with the only aim of answering the research questions. Figure 1 below demonstrates the graphical illustrations of the research approach adapted.

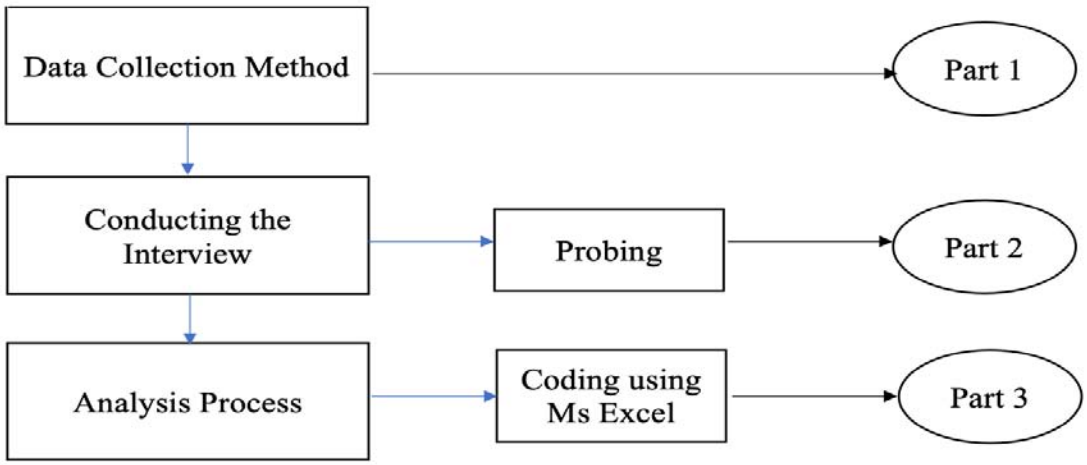

Figure 1: Research Design (adapted, Kirumbi, 2018).

Figure 1 represents the design used in conducting this study. Based on fig. 1, this research was done in three phases; the first phase includes the data collection approach, tools, and method of gathering data and sampling and size of the population. The second phase describes how the interview was organized and executed. The last phase shows how data was interpreted with all procedures and processes.

b) *Data collection and Sampling Procedure*

Following the standard practice, we collected data from a random sample of respondents that constitute the owners and/or managers of SMEs including women-owned start-ups in the Gambia. This data collection approach was considered quite suitable for this study, simply because the right respondents and expressions of first-hand impressions of these women entrepreneurs were fully ensured (Fossey et al., 2002).

Ahead of personal interviews, a list of questions and discussion points were developed and sent out to respondents in advance. This gives them the opportunity to familiarize themselves with the questions and allows for seamless interview sessions (Alshengeeti,

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2014). During the sessions, respondents were free to engage in a guided dialogue with the researchers, providing elicitation of useful data and context. These help us to grasp a better picture of the women entrepreneurship climate in the Gambia. Each interview lasted for at least an hour. With the permission of the respondents, all interviews were electronically audio-recorded and subsequently transcribed for further use in this research.

The target respondents comprised the women entrepreneurs in three major regions of the Gambia were involved in this study: West coast region (WR), Kanifing municipality (KMC) and Banjul city council (BCC). These regions make up the greater composition of women entrepreneurs in the country, they are geographically proximate for the researchers to access, and market information and awareness amongst these respondents were relatively more available. A total number of ten (10) different face-to-face personal views were conducted. Following the studies of Fallatah (2012) and Fossey et al. (2002), arguing that the number of respondents in qualitative research might be small but the data gathered tend to be large enough for robust research findings because a lot of data can be collected through a face-to-face interview process.

The selection of respondents was based on the following criteria: (1) the selected participant must be the founder and the owner of the business (2) he/she must be able to speak Basic English as the official language of the Gambia or any other local language, (3) s/he should also be from the three selected regions (4) s/he should also be open to discussion.

c) Preparation of Interviews and Data

The first stage of the data collection was the preparation of the interview guide. This stage was characterized by preparing a list of questions that seek to address the research problem under study. This ensures that all interview sessions are guided by the researcher such that the discussions are centred on the relevant contents that address the research problem in terms of Challenges and Opportunities facing women entrepreneurs in their daily and long-term operations.

The second phase was the conduct of personal interviews. Firstly, following research best practices (e.g., Sekaram, 2003), we pretest the interview guides, to determine how respondents respond to the research questions and the relevance of the research questions. After three pretest samples, we define the nature of questioning by simplifying the language and clarifying the structure and meaning of the questions. Recognizing that most of our respondents are less proficient in the language, eliminating ambiguity and giving more focus to the study ensued. Through the researchers' personal contacts and network with various women entrepreneurs in the country, several social media platforms (e.g., WhatsApp, Facebook Messenger) were used to reach out to respondents, conduct virtual interviews, and have discussions. The interviews took place between 8th -15th August 2020 with an average timing of one hour. Respondents that chose to express themselves in local languages were audio-recorded and subsequently translated and transcribed without loss of evidence and meaning.

During the course of interviews, the researchers used probing techniques as the third phase of the process. Probing according to the Oxford dictionary is a close inquiry into something. It can also mean physically exploring or examining to obtain a complete answer to a question. In this study, probing interview questions like; what eliciting the underlying motivations, and challenges, both applicants, and implicit.

Finally, at the very end of the interviews, respondents were given the chance to express their feelings over their participation in the research. They expressed happiness and gratitude for taking part in this exercise and were delighted to make recommendations.

IV. Data Analysis and Results

As mentioned above, a semi-structured approach was used in collecting the data. After all the relevant data was gathered and reviewed it was later followed by the coding process using excel. In qualitative research, coding is basically how we define what the information we're analyzing is about" (Gibbs, 2007). It involves a process of identifying a passage within the text, searching, and identifying concepts and finding connections between them in order to answer the research question. Thus, the entire analysis process sought to provide answers to these three research questions; *RQs1:* What challenges do they normally face? *RQs2:* What are the factors motivating these women entrepreneurs? *RQs3:* What are the opportunities available?

a) Descriptive Statistics

Respondents were drawn from various sectors of the economy: (fashion and design, healthcare and beauty, food processing, etc.). The age brackets of the respondents are 30-40 years old (69%), 20-29 (30%), and 18-19 (1%). These respondents comprised those married (50%), and unmarried (50%). Up to 23% of respondents expressed that they are married with kids, 20% are divorced with kids, and the rest chose not to comment on this further. All respondents claimed to have attained secondary education (100%), while a few attained undergraduate degrees (48%) and diplomas (17%). By sector, fashions and beauty made the largest proportion of respondents (40%), food processing (20%), grocery and retails (20%), health and beauty care (20%). This information is relevant to further inform this study about the underlying motivations, and challenges, and opportunities driving women entrepreneurship in the Gambia.

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b) *Determinants of Women Entrepreneurship in the Gambia*

In response to the research question, what are the motivating factors behind their business establishment? Respondents were asked to describe their level of satisfaction with the lug factors and accelerators. The Lug factors are factors that enable women to engage in entrepreneurship. Of the total respondents, all respondents acknowledge the presence of untapped opportunities in the market has inspired their decision to engage in entrepreneurship. For instance, one of the respondents (M.J) expressed that: "the motivation came knocking in 2016 during the political impasse in the Gambia when I met a man selling his shop with the fear that conflict might erupt due the disagreement between the then leader and the present coalition government." For this entrepreneur, the unusual climate of fear has inspired her to buy a store and supply food items to the population. In fact, according to respondents, her passion for food supplies makes all the difference. The availability of untapped resources such as skilled and passionate workers catapulted women entrepreneurial intention. Our data support these findings. In fact, one of the resplendent (R.R.D) claimed that "my friend was so talented in cooking so I jokingly say to her why not we start a restaurant or fast food business, 'she never took it seriously until when I start enquiring and even making an appointment to meet a shop owner to discuss some rental modalities'. This is exactly how the business came about.

All the respondents acknowledge the importance of resources (financial) availability as a driver of their entrepreneurial intention. This is not surprising. Prior extant research shows that entrepreneurs from low-income countries suffer from a lack of financial resources to boost their investments in business ventures. Thus, our result corroborates this fact. Because most women are financially less independent, tend to engage in entrepreneurship as means of earning an independent income. In fact, all respondents (F.L., M.J., & F.M) expressed that the "need to be independent and to make more money" was as important as the venture was to them.

The greater proportion of respondents expressed their desire for entrepreneurship due to several accelerators. For instance, respondents (J.J, F.S, S.G, M.A.B and F.M.S) demonstrated "the search for financial freedom and independence, passion and talent for the trade, and personal commitment to national development" are the major drivers of their entrepreneurial intention to engage in business ventures. This implies that the identification of personal choices, and hubbies maintained one of the most important criteria. It has been established that those that know what they want, are driven by strong convictions, and thus they demonstrate passion and persistence in entrepreneurship. Entrepreneurial ventures open more opportunities for women, enabling them to attain financial independence and food security. These are fundamental human needs. Moreover, there seems to be a lot of pride and self-worth in owning a business enterprise. Unlike other accelerators, our respondents demonstrated that a desire for ownership is relatively important to them. Finally, to the best of our recollection, this is the first research to report that contribution to national development was an important driver of women's engagement in the field of entrepreneurship. However, despite this driver, respondents failed to show that support from their government has motivated them to engage in entrepreneurship.

When coded using an excel sheet with a scale of (1and 0), it depicted that the majority of the participants (60%) were motivated by lug factors. Scale 1 signifies that a participant was motivated by one of the factors or even both. While 0 scale represents the opposite or none. As indicated in the chart below, respondents (R.R.D, J.J, F.S, S.G, M.A.B, & F.M.S) were only motivated by Lug Factors. Whereas respondents (M.J, M.D, F.L, & F.M) were both motivated by a combination of both Lug factors and Accelerators as a source of motivation.

c) *Challenges and Opportunities Confronting Women Participation in Entrepreneurship*

For entrepreneurial activity, access to finance is a crucial factor determining the sustainability of business ventures. In fact, our results corroborate the fact that access to finance is one of the fundamental challenges confronting women entrepreneurs in the country, according to the respondents (M.D, F.L, F.M & F.M.S). Furthermore, the respondents noted that access to finance, particularly for women business operators, could largely be attributed to a lack of collateral securities which are mainly possessed by their male counterparts. This implies that women in society have maintained little ownership over physical assets (such as property) in order to enable them to secure finances from financial institutions. Respondents also suggested that only a few notable women entrepreneurs enjoy the opportunities of access to finance from financial institutions, leaving out the less-connected, small-sized firms, and less networked women entrepreneurs.

One of the respondents noted that "I bought a machine costing D70, 000 Gambian Dalasis and just after three weeks of service it got a problem; and in order to effectively and efficiently continue with my operations, I have to work hard again to raise the money and buy another machine (F.M.). This inaccessibility of finance, results in many women folks being out of business, some experience serious delays in production and services delivery, while others continue to be less responsive to customer demands and market opportunities. These results corroborate the findings of

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the General Entrepreneurship Monitor (GEM, 2010) and Muhamad (2017).

Out of the respondents, more than 70% of respondents expressed difficulty to acquire immediate access to raw material and equipment. In fact, one of the respondents noted that "currently my major challenge is to get a better and a proper finishing machine. There are a lot of them that aren't available in our area thus making our work completely different from others" (S.G.). Some of these challenges for a typical woman start-up in tailoring and fashions design include difficulty in acquiring a double stitching machine, cutting-hold machine and the overlock stitching machine. The reasons are mainly attributable to a lack of access to finance for most women entrepreneurs, resulting in their ability to acquire the required resources and materials necessary to perform their tasks. While there is limited access to finance, women entrepreneurs eventually settle for less quality, raw material, and other equipment in their business. The outcome is a tedious work process, loss of productive time, client dissatisfaction, and loss of clients (Davis and Paul, 2012).

Further, the need for storage facilities or cold stores is an important part of the fish business. However, there is no central government support in this area, resulting in loss of business - as many of the products easily spoil away due to extreme weather conditions (noted by M.D.). The respondent further argues that "We need the right equipment to be able to work with. Let's say we supply agents in the rural communities, and we also want to give them facilities such as storage bins where they can keep the fish for longer hours but then you do not have the capacity, and there exist no such facilities".

Just like in any advanced economy, the role of central and local government towards business and investment is a key determinant of ease of doing business in a country" (Drine et al., 2010). Respondents noted the limited central and local government support, particularly to the budding women entrepreneurs in the country (Sadi and Al-Ghazali, 2010; Burt et al., 2000). For instance, respondents recognized the need for government intervention in local price control (M.J.) to help the budding women start-ups to access goods at reasonable prices that would enable them to cover the cost and earn a profit margin. Otherwise, the start-ups involved in buying and reselling would continue to experience low sales and profit., as noted 'you can sell at a certain price when others are selling differently, even if it is not favourable, you resort to that in order to make sales.

Furthermore, a respondent noted that "we just have to deal with regulations but the Gambian government does not support early startup businesses in any way better" (M.D), moreover, respondents mentioned the following challenges for budding women entrepreneurs: there is nothing like tax waivers for early start-ups in the country particularly for women entrepreneurs just like in many other countries, the increased regulatory fees, high bureaucratic procedure involved in leasing out the property (M.D.), limited skills and vocational training opportunities in entrepreneurship and small business management (S.G.). These factors are unarguably important determinants of an empowered entrepreneurship climate, particularly for women-owned start-ups (Burt et al., 2000).

Nearly half of the participants interviewed responded with an issue of low sales either directly or indirectly. Firstly, participant M.J. mentioned that stronger competition between women start-up and well-established businesses force the former to sell at a relatively lower price with fewer returns after cost (M.J., F.L., and F.S). Moreover, one of the respondents attributed poor sales to the higher consumer demand and preference for imported foreign goods than the locally made products (F.S). This was echoed in the following statement: "I gave three-quarters of the products to a Nigerian trader who resells them, and it turns out that consumers prefer the products sold by the Nigerian trader to those of the Gambian-owned firms. These experiences continue to pose serious challenges for local start-ups, generally in the country (M.D, 2019).

The high cost of transport for goods across the country remains a serious challenge confronting women start-up firm in the country. In fact, one of the respondents noted that "the cost of ferry crossing both in terms of cost involved and the high time-lapse, cause us massive losses since we are engaged in the business of easily perishable products (e.g., fish, vegetables) (F.L., and F.S). Moreover, the systemic delays at the City's main ferry terminal cause loss of business for most women entrepreneurs in the country involved in the cross-regional trade. In fact, contrary to the legislation that food and other perishable goods be given priority and expedited crossing access, is virtually non-enforceable. Transportation across inter-state or sub-regional countries in West Africa poses another challenge. For instance, most of the regional block members (ie. ECOWAS) continue to disregard the protocol of free trade areas. Meaning, member states continue to charge the exorbitant cost of trade imports, and exports, duties, and other levies, thus making the business less attractive for start-ups in the region.

The nationwide entrepreneurship training campaign which started around 2012 has garnered a wide acceptance and awareness of entrepreneurship programs for youth and women in the country. In facts scores of respondents (64%) expressed the importance of several training programs: EMPRETEC training by Gambia Investment and Export Promotion Agency (GIEPA), Start-and-Sustain-Your-Own Business by Gambia Chamber of Commerce (GCCI), Entrepreneurship training for youth and women by

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Gambia Youth Chamber of Commerce (GYCC), Small Business Management and Entrepreneurship Development Training Course at the University of The Gambia, etc., are few examples.

Moreover, the increasing demand for foodstuff locally has intensified the growth potentials of our trade, noted by the respondent, R.R.D. The respondent added that "I plan to expand and hire more staff as a lot of business opportunities (customers) await in the Gambian market more especially in the fast-food business." This implies that the foods category of the market is less saturated with the increased drive of members of the family trying to eat out more than it has ever been in the country.

In fact, one of the respondents noted that she believes that second-hand cloth retailing, locally called "fogajaye" is among the easiest ways to invest and recover the cost of investment to quickly address the needs of the family. She noted that this line of business in the country comes with certain privileges and opportunities and unlike other categories.

V. Conclusion, Implication and Limitations of the Study

Entrepreneurship has been the central hub for the development of many nations across the globe. It has created the right space for many societies to exponentially grow and improve the living standards of its people through the creation of jobs, goods, and services (Danish and Smith, 2012). Much justice can't be done without mentioning the contribution of our women partners. Their sense of home-keeping isn't retarding them anymore to continuously support and cater for the family's well-being but contribute to the national and economic progress of their countries. Therefore, in this study, we assessed the challenges and opportunities faced by women in startups and entrepreneurship fields in the Gambia. Our results provide some interesting empirical findings of women entrepreneurs in various sectors including agriculture, tourism, healthcare, education just to name a few.

The continuous dominance of the male counterparts in virtually all fields, call for the need for research in the role and challenges of women in these fields. To address this lapse in the extant literature, we employed a qualitative, semi-structured interview approach to drawing personal opinions of respondents that comprise women entrepreneurs in major cities of the Gambia (WCR, KM, & BCC). The results of the study show that these respondents experienced a plethora of challenges, ranging from access to finance, raw materials and equipment, government and societal influence and low sales, transportation, and communication cost among others. Personal opinions were also collected on opportunities presented.

Accordingly, women entrepreneurs in the Gambia were mostly found to be motivated by two factors: the lug and accelerating factors. Of all the respondents, up to 50% demonstrated a list of accelerating factors as the sole reason that motivated them to start their business: the need to be independent, passion and talent, efforts to contribute to national development, poverty and so on. The other 50% reported the presence of the lug factors such as the presence of environmental resources, market opportunities, government support and family influence. These factors help a great deal in inspiring mostly women entrepreneurs. Furthermore, the presence of market opportunity and environmental resources were the motivational moments that inspired their willingness to tap market opportunities during crises. Despite all the efforts from the government and other stakeholders in enhancing awareness and capacity on entrepreneurship, none of the participant's mentions government or other stakeholders supports as a motivator to their entrepreneurial journey.

For the challenges faced, access to finance is an important constraint that retards the start and the smooth running of many businesses (Muhamad, 2017). Finance is the lifeblood of any business and once lacking things can't be any more usual again. Entrepreneurs need funds to buy raw materials, equipment, machinery, and tools and meet other expenditures just to list a few. These are essentials for any business start and continuity. Additionally, access to materials and tools, especially equipment, is a concern for over half of the participants. As the saying goes, 'tools make work easy. This has been demonstrated by participants. One of the main reasons for the difference between products produced in The Gambia and that outside is the availability of better finishing and accurate machines. According to Davis & Paul (2012), it is a barrier that impedes women during their entrepreneurial careers. Furthermore, only a few mentions government and societal support as a challenging factor to their businesses. Perhaps the reason being, governments through other stakeholders are regular in initiating projects that are helping to train women on entrepreneurship and even provide grants in some instances. With regards to societal support, only one participant complained of it as a challenge.

Work or family-life balance, religion, and networking were challenges in other studies but interestingly none among the participating responses mention any of it as a challenge to their business (Sadi et al., 2012; Burt et al., 2000).

Based on the findings of this study, the following recommendations seek to enhance entrepreneurial growth and development in the Gambia. Firstly, it has been complained by many participants that the government isn't doing enough to support early

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start-ups. In fact, Muhamad (2017) in his studies states that women are mostly discriminated against with regard to access to financial resources. Thus, the need to initiate incentives such as taxes waivers, loose restrictions and bureaucratic procedures on business registration will further expand the growth and potentials of women start-ups and the fields of entrepreneurship.

Second, the regulation of the commodities markets is required. The competition commission and the national regulatory authority have a responsibility to ensure efficient and sustainable price and market regulations mechanisms, thus curbing the irregularities by dubious dealers in the markets. In fact, this practice will enable the growth of local start-ups in the country, and protect them from the threats of bigger, established corporations due to ineffective competition.

Third, enabling the involvement of the private sector for generation and access for women start-ups is crucial. It is impossible for the central government to provide all the support necessary for the growth of viable women-led start-up enterprises in the country (Danish and Smith, 2012). In fact, access to finance as an identified challenge can be tackle when a more private stake is involved. They will for sure manage the projects well ensuring a win-win for both investors (the women entrepreneurs, and the financiers).

Fourth, recognizing the role of women in the start-up and entrepreneurship policy of the country. The need for policy diversity will foster the growth of women participation in start-ups and small business management. Such practice has the potential to ensure fair and equal treatment of all entrepreneurs (including the proportion of women) in terms of incentives, opportunities, and resource allocation. National budget allocation on trade and investment is in fact, a strategic tool for improving diversity and inclusion in the entrepreneurship landscape (Giustra and Phillips, 2006). Finally, among the biggest challenge confronting the growth of women-led start-ups is the poor infrastructure state of the country. The erratic electricity supply is a major cause of concern for all categories of start-ups enterprises in the country. A serious central government effort is required to create a robust energy sector, road networks, and telecom sectors, that can be relied upon for improved business and development, which is immensely needed. These sectors need rapid improvement to support economic growth. Once they are fixed, there will be a lot of investment in innovation and technology-driven business enterprises.

In the course of this research, several limitations were encountered, including the small sample size, concentrated research population, and the research approach adopted. Future studies could seek to expand on the sampling and geography in order to enable a more representation of research findings.

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