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## The Effect of MSME Development Programs on the Growth of Women's Enterprises in West Nusa Tenggara

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### Abstract

This research aims to assess the impact of the Micro, Small and Medium Enterprises (MSME) development program provided by the Indonesian government on the business development of women entrepreneurs in West Nusa Tenggara (NTB). This research uses quantitative research. The questionnaire is divided into seven parts: (1) demographic questions, (2) questions regarding respondent classification, (3) questions about respondents' knowledge and participation in program financing, (4) questions about respondents' knowledge and participation. respondents on non-financing programs, (5) questions that explore the implementation and impact of the program on the respondent's business, (6) questions regarding the impact of the Covid-19 pandemic, government programs aimed at mitigating these impacts, and their impact on business respondents, and (7) questions about other programs that respondents have participated in to improve their business. The data collected in this research is presented descriptively and analyzed using SPSS to test the two hypotheses. The research results show that both financing and non-financing programs have not had a significant influence on the development of women's businesses in NTB. This study provides valuable insight into the conditions of women's businesses in NTB and highlights the obstacles they face, including challenges related to gender programs and perspectives.

### Keywords :

Women Entrepreneurs, MSME Programs, Indonesian Government Support, Entrepreneurs in West Nusa Tenggara

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## INTRODUCTION

The economies of emerging countries rely heavily on micro, small, and medium-sized businesses (MSMEs). According to the World Bank (n.d), MSMEs represent up to 90% of all business entities, with a 50% contribution to global employment. Furthermore, formal small and medium enterprises contribute 40% of the gross domestic product (GDP) in developing countries. MSMEs are also critical to achieving the Sustainable Development Goals (SDGs), particularly in stimulating innovation, and creativity, and creating decent work for all. This role serves as the foundation for the Indonesian government to strengthen its commitment to developing MSMEs, as outlined in the main strategy of the National Medium-Term Development Plan (RPJMN). The government emphasizes policies to increase the competitiveness of MSMEs and cooperatives for them to become

sustainable and large-scale businesses in the 2014-2019 RPJMN. The government is committed to strengthening entrepreneurship and MSMEs to increase economic added value, employment, investment, exports, and economic competitiveness through five priority areas, namely developing human resources (HR), increasing access to financial services, increasing the added value of MSME products in domestic and international markets, strengthening partnerships, and improving regulations and policies that affect the sustainability of MSMEs.

Women's entrepreneurship research is one of the most important issues in the world today. According to data from the Global Entrepreneurship Monitoring (GEM), the activities of women entrepreneurs increase year after year and have become drivers of economic growth. This condition occurs in Indonesia. According to data from the Central Statistics Agency (BPS) in 2021, the majority of the total MSMEs in Indonesia, precisely 64.5 percent or 37 million MSMEs, are managed by women. However, from this high level of participation, the contribution of MSMEs managed by women entrepreneurs is only 9.1 percent of GDP. This is because women continue to encounter a variety of challenges when running their businesses, which causes less-than-ideal results. Therefore, this paper focuses on assessing the impact of the MSME development programs on the growth of women's enterprises in West Nusa Tenggara.

Historically, the word entrepreneur comes from the French word "entreprendre" which, when translated into English, means "undertake". If interpreted more deeply, the word describes someone who takes risks in creating new businesses.

In the seventeenth century, the term "entrepreneur" was used to describe merchants, builders, or simply fearless individuals who sought their fortune. Additionally, it has been applied to people who pay the government a fee to obtain a license that entitles them to collect taxes in a particular location. Their profit or loss was calculated by deducting the money they made from the costs associated with obtaining the license.

Major economists were unable to reach a consensus on a common definition of the term "entrepreneur" until today. The proper definition of this term is still a matter of contention. There is still a common error that refers to the derivation of the definition of "Entrepreneur" for people who create a new venture, manage small businesses, or are owners and self-employed. This begs the question of whether "small-business owners" can still be said to be "entrepreneurs" or not. Let's take a look at the definitions of the two terms.

According to D.A. Kirby (2003), an entrepreneur is a person who starts and runs a business with the main objective of making money and expanding it. The entrepreneur is primarily distinguished by innovative behavior and will implement strategic management techniques in the company. A business is considered to be entrepreneurial if it exhibits at

least one of Schumpeter's four types of behavior; specifically, if its primary objectives are profitability and growth and it exhibits innovative strategic practices.<sup>1</sup>

A different definition of a small business owner is offered by D.A. Kirby. According to him, a small business owner is someone who starts and runs a company for the sole purpose of achieving personal goals. The business must be the primary source of income and take up the majority of one's time and resources. The owner sees the company as an extension of his or her personality, inextricably linked to family needs and desires. A small business venture is defined as any business that is independently owned and operated, is not dominant in its field, and does not engage in marketing or innovative practices.

It is clear from those two definitions that there are distinct differences between entrepreneurs and small business owners. Most entrepreneurs are driven by profits and growth, while small business owners start their companies to further personal goals. The biggest distinction is whether or not marketing, strategic, and innovative techniques are used. Entrepreneurs, on the other hand, are highly innovative and employ strategic practices. On the other hand, small business owners don't employ strategic practices and are less innovative. As a result, they are less effective, profitable, and growing slower than entrepreneurs.

There are many definitions of the entrepreneur in the literature.<sup>2</sup> Harwood defines an entrepreneur as someone who takes the initiative assumes significant autonomy in the organization and management of resources, shares in asset risks, invests in an uncertain monetary profit, and innovates in more than a marginal way. The International Labour Organization (ILO) offers another definition of entrepreneurs as individuals with the capacity to recognize and assess business opportunities as well as the resources required to seize these opportunities and take the necessary actions to ensure their success. By these two definitions, entrepreneurs are people who can spot opportunities and seize them by taking the appropriate steps. During this point, they also distinguish themselves from inventors, who frequently have brilliant ideas but lack the abilities or knowledge to turn them into money. Entrepreneurs are creators; by growing their businesses, they frequently come up with completely new and innovative products. Czarniawska-Joerges and Wolff define Entrepreneurship as "the creation of entirely new worlds" for this reason.

According to Zimmerer and Scarborough (2005:3), an entrepreneur is "seen as one who establishes a new business amid risk and uncertainty with the goal of earnings and expansion by highlighting various potentials and constructing the resources required to take the chance to gain advantage on them." Meanwhile, Bolton and Thompson (2004:18)

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<sup>1</sup> David A Kirby and Harim Humayun, 'Outcomes of an Entrepreneurship Education Programme: An Empirical Study in Egypt', *International Journal of Management*, 30.3 (2013), 23.

<sup>2</sup> Colette Henry, Frances Hill, and Claire Leitch, *Entrepreneurship Education and Training: The Issue of Effectiveness* (Routledge, 2017).

consider an entrepreneur to be "someone who regularly generates and innovates to establish something of recognized value around perceived opportunities." Therefore, if we simply the meaning, entrepreneurs are innovators who use new business creations to capitalize on the invention.<sup>3</sup>

Women who want to have both a career and a family seem to have all the ingredients for independent business ownership. Women go into business for freedom and autonomy, fulfillment and personal development, and money and prestige.<sup>4</sup> Some women launch a business as a result of an idea or innovation, just like their male counterparts. Others decide to launch their own company as a result of unsatisfactory employment experiences. Many women express frustration with demanding and unyielding workplaces (Hewlett, 2002), with their inability to break through the "glass ceiling" to higher-paying managerial positions,<sup>5</sup> or with the idea that working for a big company won't accommodate their situations or fulfill their professional aspirations.<sup>6</sup> Some women start or join partnerships, launching their businesses either as a team or as a family business.<sup>7</sup> Sometimes being forced into employment due to a layoff, a lack of marketable skills, or a family business crisis places a woman in charge of a company she didn't start or want.<sup>8</sup> The majority of women gain their first management experience while running their businesses after having previously worked in traditional occupations like teaching, nursing, and clerical work. Although formal education has not been demonstrated to be a prerequisite for owning a business, there is some evidence that the type of education, such as technical or managerial skills over liberal arts, has a positive impact on business success.<sup>9</sup>

Research in OECD nations consistently demonstrates that the rate of job growth in the entrepreneurial sector is higher than that of well-established (corporate) businesses.<sup>10</sup> According to recent business statistics, women are a major factor in the expansion of many

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<sup>3</sup> Manuel Portugal Ferreira, Nuno Rosa Reis, and Claudia Sofia Frias Pinto, 'Schumpeter's (1934) Influence on Entrepreneurship (and Management) Research', *Ferreira, M., Reis, N., & Pinto, C.(2017). Schumpeter's (1934) Influence on Entrepreneurship (and Management) Research. REGEPE-Revista de Empreendedorismo e Gestão de Pequenas Empresas*, 6.1 (2017), 4–39.

<sup>4</sup> Gary Akehurst, Enrique Simarro, and Alicia Mas - Tur, 'Women Entrepreneurship in Small Service Firms: Motivations, Barriers and Performance', *The Service Industries Journal*, 32.15 (2012), 2489 – 2505; Robert Goffee and Richard Scase, *Women in Charge (Routledge Revivals): The Experiences of Female Entrepreneurs* (Routledge, 2015); Dorothy Perrin Moore, Jamie L Moore, and Jamie W Moore, 'How Women Entrepreneurs Lead and Why They Manage That Way', *Gender in Management: An International Journal*, 26.3 (2011), 220–33.

<sup>5</sup> Gertrude I Hewapathirana, 'The Role of Social Identity in Internationalization of Women - owned Small Businesses in Sri Lanka', *Journal of Asia Business Studies*, 5.2 (2011), 172 – 93.

<sup>6</sup> Perrin Moore, Moore, and Moore.

<sup>7</sup> Hilka Pelizza Vier Machado and others, 'Women Entrepreneurs: Reasons and Difficulties for Starting in Business', *RAM. Revista de Administração Mackenzie*, 17 (2016), 15–38.

<sup>8</sup> Goffee and Scase.

<sup>9</sup> Teresa V Menzies, Monica Diochon, and Yvon Gasse, 'Examining Venture-Related Myths Concerning Women Entrepreneurs.', *Journal of Developmental Entrepreneurship*, 9.2 (2004).

<sup>10</sup> David B Audretsch and A Roy Thurik, 'What's New about the New Economy? Sources of Growth in the Managed and Entrepreneurial Economies', *Industrial and Corporate Change*, 10.1 (2001), 267–315.

national economies around the world.<sup>11</sup> It is undeniable that economies grow when there are more women employed; women's economic, managerial, and entrepreneurial activity has a big impact on prosperity and growth.<sup>12</sup> High women's entrepreneurial activity rates are associated with nations with high overall entrepreneurial activity.<sup>13</sup>

Given the significant role played by female entrepreneurs and their businesses, it is important to comprehend the traits of female entrepreneurs as well as the driving forces behind their entrepreneurial endeavors. Researchers have found key motivations like the desire for independence, self-actualization, or the propensity to have an internal locus of control share fundamental similarities between male and female entrepreneurs.<sup>14</sup> The most notable difference is that female entrepreneurs may have to balance different domestic responsibilities in addition to their business operations. Regardless of their position as business owners or entrepreneurs, they are more likely to be "the primary parent, emotional nurturer, and housekeeper".<sup>15</sup> As a result, in most societies, being an entrepreneur is not an excuse for avoiding domestic responsibilities.<sup>16</sup> Perhaps this explains why women-owned businesses tend to be smaller, have less capital, generate lower revenues, employ fewer people, and operate in lower-profit sectors.<sup>17</sup>

The Indonesian government has long rolled out programs to empower or develop MSMEs. The program is implemented by various ministries or institutions with several focus areas, namely increasing access to markets; increasing access to financial services; improving the quality of human resources through competency training and mentoring; as well as improving policies to create a conducive business ecosystem such as ease of licensing.

President Joko Widodo emphasized the importance of directing and coordinating a synergistic MSME empowerment program in December 2019. The National Team for the Acceleration of Poverty Reduction (TNP2K) conducted a study on mapping MSME empowerment programs and tracking efforts to synchronize MSME empowerment programs to support the synchronization of MSME empowerment programs in Indonesia. A desk and literature review approach, as well as qualitative analysis through interviews

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<sup>11</sup> Michael Hay and others, 'Global Entrepreneurship Monitor (Gem)-2002 Executive Report', *University of Illinois at Urbana-Champaign's Academy for Entrepreneurial Leadership Historical Research Reference in Entrepreneurship*, 2002.

<sup>12</sup> Global Entrepreneurship Monitor, 'Global Entrepreneurship Monitor 2021/22 Women's Entrepreneurship Report: From Crisis to Opportunity' (London: GEM, 2022).

<sup>13</sup> I Verheul and others, 'An Eclectic Theory of Entrepreneurship: Policies, Institutions and Culture. Erasmus', 2001.

<sup>14</sup> Katerina Sarri and Anna Trihopoulou, 'Female Entrepreneurs' Personal Characteristics and Motivation: A Review of the Greek Situation', *Women in Management Review*, 20.1 (2005), 24–36.

<sup>15</sup> Rhoda Kesler Unger and Mary E Crawford, *Women and Gender: A Feminist Psychology*. (Temple University Press, 1992).

<sup>16</sup> Goffee and Scase.

<sup>17</sup> B J Bird, 'Entrepreneur Behavior', *Glenview, IL: Scott, Foresman and Company*, 1989.

with program implementers and policymakers, are used in this study. The results reveal that there are 64 programs or activities implemented in 22 state ministries or institutions.

The topic in this description focuses on 21 MSME Empowerment Programs that: (1) are run on a regular and sustainable basis in 19 state ministries or institutions, (2) are supported by budget values, and target a relatively large number of beneficiaries or program participants, (3) focusing on vulnerable populations (poor, women). The majority of these empowerment programs are designed to increase MSMEs' access to financing, particularly from banks and finances, with the primary focus being on micro and ultra-micro entrepreneurs.

Nowadays, the majority of MSME empowerment programs run by state ministries or institutions emphasize MSME support as well as financing MSMEs, particularly from banks and financial institutions. The program focuses primarily on micro and ultra-micro entrepreneurs. According to TNP2K's research, some micro-enterprises are hesitant to obtain financing from banks and other non-banking financial institutions. The reason is that most MSMEs only use their businesses to generate income and survive. According to several reports, the number of SMEs, particularly the micro and small scale, that have the vision to develop their business so that it "levels up" is still quite small.

In Indonesia, MSME empowerment programs have not been integrated and are still managed by separate state ministries or institutions. TNP2K organizes MSME empowerment policies in Indonesia around three main pillars: MSMEs, financial institutions, and ecosystems that support MSMEs. These three main pillars aim to: (1) improve MSMEs' business capacity and competency, (2) encourage financial institutions to be more friendly to MSMEs, and (3) increase cross-sectoral coordination to support the MSME ecosystem, including licensing.

Each pillar of the MSME empowerment policy has a strategy in the form of an action plan that will be implemented to achieve the goal. Six strategies have been developed. In the first pillar, the strategy for increasing MSMEs' business capacity and competency is carried out through an empowerment action plan that includes expanding market access, increasing competitiveness, and developing entrepreneurship. The second pillar is an empowerment action plan in the form of accelerating financing and investment by encouraging financial institutions to be friendly to MSMEs. In the third pillar, a strategy to increase cross-sectoral coordination to support the MSME ecosystem is implemented through an empowerment action plan in the form of facilitation and business opportunities, as well as dissemination of efforts to strengthen coordination across sectors of stakeholders involved in MSME.

Based on the government's role in the MSME ecosystem, the Coordinating Ministry for Economic Affairs groups existing MSME empowerment activities into six categories:

(1) market access expansion, (2) capacity building of MSME human resources, (3) development of MSME products/services, (4) ease of licensing, (5) financing, and (6) logistical support.

There are two types of MSME programs including financing and non-financing program. Here are the examples of financial programs such as People's Business Credit (KUR), Beginner Entrepreneurial Assistance (Beginner Entrepreneurs Supported by Initial Business Capital), Ultra-Micro Financing (UMi), Madani National Capital (Building a Prosperous Family Economy)/ PNM Mekaar, Civil National Capital ((Micro Capital Service Unit))/ PNM ULaMM, and Government Assistance for Local Economic Development (PIID-PEL). In addition, non-financing programs can be categorized as; Integrated Business Service Center, Tourism Village Assistance and Fostering People's Business Partnerships (Accelerated Development of 5 Super Priority Tourism Destinations), Facilitation of Intellectual Property Registration for Creative Economy Products/Services, Export Coaching Program Assistance, MSMEs Go Online / Let's MSMEs Sell Online Movement, Assistance in the Preparation of MSME Financial Reports (SI-APIK), Community Empowerment of Entrepreneurs, Beginner Young Entrepreneurship Assistance (WMP) and Youth Entrepreneurship Centers (SKP), Superior Entrepreneurial Skills Education (PKWU), Home Industry (Pilot Project), Efforts to Increase Prosperous Family Income (UPPKS), Management of Marine and Fisheries Business Capital, Fishermen and Family Business Development and Diversification Program, Independent Workforce Assistance, and KUBE (Joint Business Group) (National Team for the Acceleration of Poverty Reduction 2020).

## **METHOD**

The study uses quantitative research. According to Watson (2015), quantitative research is a broad field of study that uses statistical or numerical data to investigate social issues systematically. As a result, quantitative research involves measurement and assumes that the thing being studied is measurable. The research was conducted in West Nusa Tenggara (NTB) Province, Indonesia. Data was gathered by distributing online questionnaires made using Google Forms to respondents, who were women entrepreneurs in NTB, Indonesia.

During the research process, the following hypotheses have been posed:

H1: In financing programs, the value of knowing and participating is significantly lower than the value of not knowing and only knowing.

H2: In non-financing programs, the value of knowing and participating is significantly lower than the value of not knowing and only knowing.

The questionnaire is divided into seven sections: (1) demographic questions, (2)

questions concerning the classification of the respondent, (3) questions about the knowledge and participation of respondents in financing programs, (4) questions about the knowledge and participation of respondents in non-financing programs, (5) questions exploring the implementation and effects of the program on the respondent's business, (6) questions about the impact of the Covid-19 pandemic, government programs aimed at mitigating this impact, and their effects on business respondents, and (7) questions about other programs in which the respondent has participated to enhance their business. The data collected in this study are presented descriptively and analyzed using SPSS to examine the two hypotheses.

## **RESULT AND DISCUSSION**

To assess the level of impact these programs have on the business development of respondents, it is crucial to examine their awareness and participation in these programs. It can be inferred that if a respondent is aware of and actively involved in a program, there is a possibility that the program has a significant impact on the development of their business. Conversely, if a respondent lacks knowledge and does not participate in any of these programs, it can be concluded that these programs have no impact on the development of their business.

In the questionnaire, especially in sections three and four, respondents were presented with questions about their knowledge and participation in the 12 programs presented in this study. Each program offered three response options: do not know about the program, only know (without participating), and know and participate. Corresponding to our formulated hypothesis, a program's impact is deemed significant if the number of respondents who know and participated surpasses the number of respondents who either do not know or merely know without participation. Therefore, respondents were categorized into two groups: (1) those who do not know or only know and (2) those who know and participate.

If we look at the results of the survey at a glance, we can conclude that these programs have not had a significant impact on the development of women's businesses in NTB. This observation is supported by the larger number of respondents in Category 1 compared to Category 2. For more detailed information, please refer to Figures 1 and 2 provided below.





Figure 1. Respondents' Involvement in Financing Programs  
Source: Survey Result

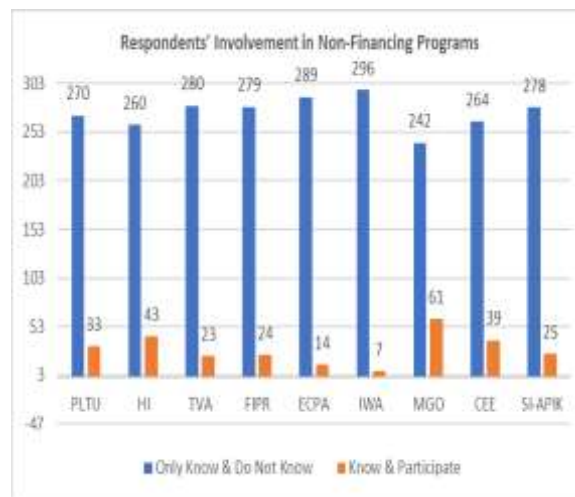


Figure 2. Respondents' Involvement in Non-financing Programs  
Source: Survey Result

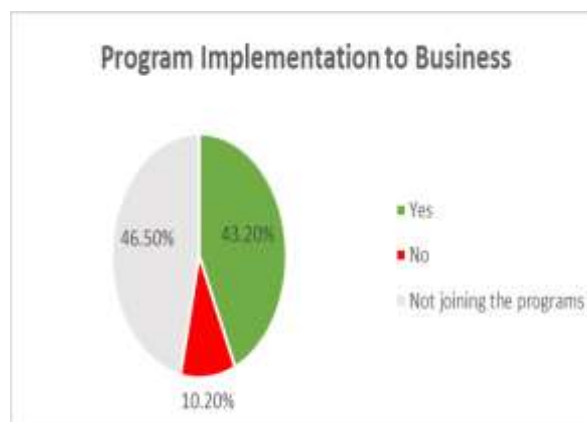


Figure 3. Implementation to Business Programs  
Source: Survey Result

According to Figure 3, among the 303 respondents, nearly half of them (46.5% or 141

respondents) did not participate in the program. Consequently, they cannot be included in assessing the program's implementation and its impact on their businesses. Meanwhile, 162 individuals actively engaged in the programs outlined in this study. The majority of them (80.9%) acknowledged effectively implementing the programs they participated in, utilizing the acquired financing and knowledge to enhance their businesses. However, a smaller portion, comprising 19.1% of the respondents, admitted to lacking discipline in utilizing the funds and applying the acquired knowledge from the program. Based on these findings, we can infer that the government's programs have the potential to inspire women entrepreneurs and drive them toward further business development.

This is in line with the benefits felt by the respondents. Most of them felt that the program they had participated in had helped their business grow. This is shown from the survey results in the following Figure 4.

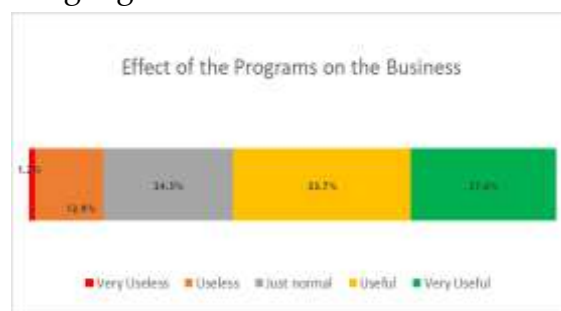


Figure 4. Program's Benefit for Respondent's Business

*Source: Survey Result*

Here are several beneficial effects that participants experienced following their involvement in the program: enhanced ability to manage the business effectively through training, mentoring, and acquired knowledge; expansion of their business network by connecting with numerous other entrepreneurs; the business experiences growth and development due to the acquisition of additional capital.

In this section, it is evident that women entrepreneurs show remarkable enthusiasm for these programs. Nearly all of them demonstrate a strong commitment by effectively applying the knowledge and funds they receive. Moreover, a substantial majority of participants experienced positive effects on their business development due to these programs. Hence, it can be concluded that the government's initiatives aimed at supporting MSMEs, particularly women entrepreneurs, are effective. The key challenge now lies in enhancing the government's efforts to encourage greater participation in these programs.

## CONCLUSION

In conclusion, the government programs in NTB have not exerted a substantial impact on the growth of women's businesses. The analysis results support the conclusion

that the number of women entrepreneurs involved in these programs is significantly lower than those who are either involved or aware of their existence. Additionally, the analysis results indicate that both financing and non-financing programs have not significantly influenced the development of women's businesses in NTB. This study offers valuable insights into the business conditions of women in NTB and sheds light on the obstacles they encounter, including challenges related to the programs and gender perspectives. As a result, the research's outcomes are expected to provide valuable recommendations to the government for the formulation of future programs that facilitate the growth of women entrepreneurs in Indonesia, particularly in NTB.

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