T.C.

ISTANBUL COMMERCE UNIVERSITY

GRADUATE SCHOOL OF F SOCIAL SCIENCES

DEPARTMENT OF BUSINESS ADMINISTRATION

MASTER'S IN BUSINESS ADMINISTRATION

INVESTIGATING THE CHALLENGES AND MOTIVATION OF WOMEN ENTREPRENEURS IN THE GAMBIA

MA THESIS

Isatou Cham

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Advisor: Dr. Nurgül KELEŞ TAYŞİR

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Yüksek Lisans programı öğrencisi ISMAIL CHAM 'ın Investigating the Challenges and Motivation of Women Entrepreneurs in the Gambia başlıklı tez çalışması, Enstitümüz Yönetim Kurulu .....tarih ve .....sayılı kararıyla oluşturulan jüri tarafından oybirliği/oyçokluğu ile Yüksek Lisans Tezi olarak kabul edilmiştir.

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ABSTRACT

Nowadays, researchers and policymakers have paid more attention to the study of women entrepreneurship. This has led to an increase in the number of women entrepreneurs in the world. However, male entrepreneurs still dominate and lead the market in the world and thus necessitating more studies to be conducted in the area.

The Gambia is a country with a great business opportunity for women. So far the government and the international bodies have initiated various programs to support women entrepreneurs. However, the number of women entrepreneurs in the Gambia remain small and are mainly found in small sectors compared to their male counterparts. Thus, the present study aims to uncover the factors that motivate women entrepreneurs and the challenges they encounter in the Gambia.

This study uses the qualitative approach in order to get a deeper understanding of the participants. Eleven Gambian women entrepreneurs from the urban areas were involved in this study. A semi-structured interview was used which enables the participants to share their business ideas, experiences, motives and challenges they encounter.

Keywords: Entrepreneurship, Gambian Women Entrepreneurs, Entrepreneurial Driving Force, Entrepreneurial Challenges.

ÖZET

Günümüzde kadın girişimciliğine olan ilgi hızla artmaktadır. Kadın girişimcilerin sayısında göreli artış yaşanmış olmasına rağmen erkek girişimcilerin hala pazarı domine etmeyi sürdürdükleri de bir gerçektir.

Gambia kadın girişimciler için fırsatların çok olduğu bir ülkedir. Hükümet ve uluslararası kuruluşlar, kadın girişimciliğini desteklemek amacıyla çeşitli programlar oluşturmuş olmasına rağmen Gambia'daki kadın girişimci sayısının azlığı ve erkek rakiplerine kıyasla daha küçük işletmelere sahip olduğu görülmektedir.

Bu çalışma Gambia'da kadın girişimcileri motive eden faktörleri, karşılaştıkları sorunları ortaya koymayı amaçlamaktadır. Kadın girişimcilerin daha iyi anlaşılabilmesi için nitel araştırma yöntemi tercih edilmiştir. Araştırma kapsamında 11 Gambia'lı kadın girişimci ile yarı yapılandırılmış mülakatlar yapılmıştır. Araştırma sonuçları kadın girişimcilerin motivasyonunu iki faktör üzerinde ele alarak açıklamaya çalışmaktadır: itici faktörler ve çekici faktörler.

Anahtar Kelimeler: Kadın girişimciler, Gambia, Girişimcilikte fırsat ve tehditler

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TABLE OF CONTENTS

Page

Abstract

Özet

Acknowledgement

List of Tables

List of Figures

List of Abbreviations and Acronyms

CHAPTER1. INTRODUCTION 1

1.1 Introduction 1

1.2 Background Information of The Study 1

1.3 Problem Statement 2

1.4 Objective of The Study 2

1.4.1 Main Objective of The Study 2

1.4.2 Sub Objectives Of The Study 2

1.5 Significance of The Study 3

1.6 Organization of the Paper. 4

CHAPTER 2. LITERATURE REVIEW 5

2.1 Entrepreneurship 5

2.2 Research on Women Entrepreneurs 7

2.3 Motivation of Entrepreneurs 9

2.3.1 Personal Characteristics 9

2.3.2 Personal Environment 10

2.3.3 Personal Goal 10

2.3.4 Business Environment 11

2.3.5 Business Idea 11

2.3.6 Perceived Expectation- Outcome Relationship 11

2.3.7 The Graphical Model of Entrepreneurial Motivation 11

2.4 Motivation of women entrepreneur 12

2.4.1 Push Factors 13

2.4.2 Pull Factors 14

2.5 Challenges of Women Entrepreneurship 14

2.5.1 Access to Finance 15

2.5.2 Networking 16

2.5.3 Work-Life Balance 16
2.5.4 The Society Attitude Towards Women 16
2.6 Women Entrepreneurship in the Developed Nations 17
2.5 Women Entrepreneurship in Africa 18
3: THE GAMBIA CONTEXT 21
3.1 Introduction 21
3.1 Micro Small and Medium Sized Enterprises (MSMEs) in the Gambia 23
3.3 Status of Women Entrepreneurs in the Gambia 24
3.3.1 Start-up Incubator Gambia (SIG). 24
3.3.2 Empretec Gambia 25
3.3.3 American Chamber of Commerce (AmCham). 25
3.4 Women Education (Gender and Education) in the Gambia 26
3.4.1 Women Labour and Empowerment 27
3.5 Women Participation in Agriculture 29
3.6 Chapter Summary 30
4: RESEARCH METHODOLOGY 31
4.1 Introduction 31
4.2 Research Design 31
4.3 Data Collection Process 32
4.3.1 Population and Sampling 33
4.3.2 Allocating Participants 33
4.3.4 Preparing an Interview Guide 34
4.4 Conducting the Interview 35
4.4.1 Recording the Interview 35
4.4.2 Probing 35
4.4.3 Finishing the Interview 36
4.5 The Analysis Process 36
4.6 Chapter Summary 37
5. DATA ANALYSIS AND FINDINGS 38
5.1 Introduction 38
5.2 Summary of the Interviewee's Characteristics 38
5.2.1 Characteristic of The Business 39
5.3 Case Presentation 40
5.3.1 Case 1 41
5.3.2 Case 2 42

5.3.3 Case 3 43
5.3.4 Case 4 43
5.3.5 Case 5 44
5.3.6 Case 6 45
5.3.7 Case 7 45
5.3.8 Case 8 46
5.3.8 Case 9 46
5.3.10 Case 10 47
5.3.11 Case 11 47
5.4 Entrepreneurial Driving Force 48
5.4.1 Push Factors 51
5.4.2 Pull Factors 51
5.4 Challenges of the Gambian Women Entrepreneurs 55
5.5.1. Access to Finance 56
5.5.2 Government Support 56
5.5.3 Family-life-Balance 57
5.5.4 Society Attitude toward Women Entrepreneurs 58
5.6 Advice to the young and potential entrepreneurs given by the participants 58
5.7 Chapter Summary 60
6: CONCLUSION, RECOMMENDATIONS AND LIMITATIONS 61
6.1 Introduction 61
6.2 Conclusion 61
6.3 Recommendations 63
6.3 Limitation of the Study 65
REFERENCES 63

LIST OF TABLES

Table 1 : Gender Composition in the public sector in the Gambia 27
Table 2 : Gender Composition of Local Government in the Gambia 29
Table 3: Participants Profile 39
Table 4: Characteristic of the Business 40
Table 5: Entrepreneurial Motives (Push and Pull factors) 49
Table 6: Challenges of the Entrepreneurial 55
Table 7: Advice to the young and potential entrepreneurs 59

LIST OF FIGURES

Figure 1: A Model of Entrepreneurial Motivation 12
Figure 2: National Assembly Members 2017 28
Figure 3:Research Design 31

LIST OF ABBREVIATION AND ANONYMS

GDP – Gross Domestic Product

GBOS – Gambia Bureau of Statistic

MSMEs – Micro Small and Medium Sized Enterprise

SMSE – Small and Medium Sized Enterprise

UNDP – United Nation Development Programm

UN – United Nation

ECOWAS – Economic Committee of West African States

GEM – Global Entrepreneurship Monitor.

NGOs – Non-Governmental Organisations

WEF – World Economic Forum

GEDI – Global Entrepreneurship and Development Institute

MIWE – MasterCard Index of Women Entrepreneurs

HDI – Human Development Index

AU – African Union

MDG – Millennium Development Goals

WTO – World Trade Organization

IMF – International Monetary Fund

ITC – International Trade Centre

SIG – Start-up Incubator Gambia

UNCTAD – United Nation Conference on Trade and Development

ETW – Entrepreneurship Training Workshop

AMcham – American Chamber of Commerce

NPAGW – National Policy for the Advancement of Gambia Women

GID - Gender In Development

WID – Women In development

HID- Human Development Index

NAMs- National Assembly Members

NAWFA- National Women Farmers Association

1. INTRODUCTION

1.1 Introduction

This chapter focuses on the contextual framework of this paper and it provides background knowledge of the study. This will help the reader to understand what women entrepreneurship is all about and its contribution to any economy. The first part of this chapter presents the background information of the study, followed by the problem statement with the main purpose of the study and the sub-objectives of the study. Furthermore, the significant and the justification of the study were also discussed. Finally, at the end of this chapter, the structure and organisation of this paper will be presented.

1.2 Background Information of the Study

Entrepreneurship plays a critical role in economic growth and development of countries worldwide. Entrepreneurship contributes significantly to poverty reduction, revenue generation, employment creation and it promotes domestic investment. In the Gambia, entrepreneurship promotes growth and it adds in boosting the country's gross domestic product (GDP).

The success and the growth of any nation depend heavily on entrepreneurs. In any society, entrepreneurs serve as an engine of economic growth and development. Globally, women entrepreneurs play a curial role in national growth and development. Women entrepreneurs attract capital through investments and contribute to wealth creation which is a core principle of economics. They contribute to job creation for numerous job seekers. This type of job creation enhances national economic growth and improves service delivery. For example, establishment of businesses in less developed regions leads to infrastructural developments such as improved energy supplies, good road community, schools, shopping centres etc. Entrepreneurs always adopt innovative ideas that enhance the condition of their businesses, customers, employees and the community as a whole. Entrepreneurs also produce a large volume of goods for export. These contribute to the flow of foreign exchange which is crucial to the survival of any economy.

The level of women entrepreneur differs from country to country. This is because each country has their own culture, norm and value towards women. In each country, women have their own motives and challenges towards their businesses. Burin et al (2007), Jamila (2008), Carter & Kolvereid (1997,) Narain & Suhma (2009) all stressed out that women find it very challenging to start and to continue their businesses.

1.3 Problem Statement

As mentioned in the first part of the introduction, the growth and the development of any nation depend heavily on entrepreneurship. In the Gambia, some research and statistic reports reveal that the development of women entrepreneur is still lacking behind compare to some other African countries (Giusta & Philips 2006, Mapping Report 2013). There is a huge gap that exists which needs to be fulfilled. More improvement and research is needed in the field of women entrepreneurship in the Gambia this because entrepreneurs contributes a lot to the economy of the country in term of revenue generation, poverty reduction and employment creation. Hopefully, in the years to come, the topic will call for more awareness, especially for researchers and authorities.

1.4 Objective of the Study

1.4.1 Main Objective of the Study

The main objective of this study is to investigate the main challenges that women entrepreneurs in the Gambia encounter and to look at the factors that motivates them to venture into the business.

1.4.2 Sub Objectives of the Study

What are their personal backgrounds and do these women have some special Characteristics?

How do they finance their businesses?

How do they balance work life and family responsibility.

What are some of the opportunities women's gain from being an entrepreneur?

The contribution of women entrepreneurs in the Gambian Economy.

Do they have an intention to grow their companies?

What advice do they have for the young and potential women entrepreneurs?

1.5 Significance of the Study

In the Gambia, women entrepreneurs contribute a lot to the economy in terms job creation, poverty reduction and they add in boosting the country's Gross Domestic Product (GDP). Therefore this study will focus mainly on women entrepreneurs in The Gambia. Gambian women constitute half of the country's population. According to the Gambia Bureau of Statistic (GBOS) 2016 report, 50.6% of the total population are female and majority of them live in the rural area. According to the mapping report of Micro, Medium and Small Enterprises (MMSEs) in the Gambia 2013, female enterprises counted for 34%. (Source: Mapping Report 2013)

Majority of the women entrepreneurs in the country engage in the agricultural sector such as food production, animal rearing, horticulture. There are some in the fishing sector as well. The government has implemented several entrepreneurial policies thatenhance the growth of all entrepreneurs in the Gambia especially for women and the youth (Mugione 2016, National Gender Report 2010-2020). There is a vision called vision 2030 which stated that "The Gambia will have an enabling entrepreneurship environment, quality entrepreneurship education and a thriving entrepreneurial spirit, embracing all parts of the country" (Mugione 2016, p.9). They believed that this vision will have a positive impact on the minority group such as the youths and women in the country. Despite the vital contribution of women entrepreneurs to the Gambian economy, they continue to face several challenges. Although several policies have been implemented in the Gambia to support women entrepreneurs but still male entrepreneurs dominate the market.

As a result, this research will conduct a comprehensive study on 11 female entrepreneurs in the Gambia and evaluates factors affecting their successes. It will also examine what motivates them to venture into the business. At the end, this study will set out policy recommendation for the government, policy makers and other private institution in other to minimize the challenges faced by women entrepreneurs in Gambia since women entrepreneur is seeing as a driving force of any economy. It will also provide some recommendation for the young and potential entrepreneurs.

Secondly, my mother is an entrepreneur for over eighteen years now though in small scale and I used to help her in the selling the products after being processed. I was inspired by her and have the believed that entrepreneur will be my career path in near future. This was one of my main motivation to conduct a study on women entrepreneurs.

Finally, to our knowledge, no study on the motivation of women entrepreneurs have been conducted in the Gambia so far. Therefore huge research gap exists which the present study needs to fill or reduce.

1.6 Organization of the Paper.

This paper is divided into six chapters. The first part of the study (Chapter 1) is the introduction of the thesis which provides the background information about the study and the objective of the study. Chapter two examine the literature of the women entrepreneurship from the global perspective. Chapter 3 discuss the Gambian context in terms of the theoretical economic. This chapter also provides information about the current status of women entrepreneurs in the Gambia. Chapter 4 explains the methodology used in this paper which includes the research design, the data collection method, sampling, population, the interview process and analysis process. In chapter 5, the analysis and findings of the study are presented. Chapter 6 concludes the study and provide recommendations for future researchers, policy makers and government. The limitation of this study is also highlighted in Chapter 5.

2. LITERATURE REVIEW

2.1 Entrepreneurship

Before going deep into the study, it is important to know what previous researchers have said about entrepreneurship already. The term entrepreneurship have been first introduced by an Irish economic of a French descent in 1759 called Ricardo Cantillon (Cassis & Minoglou 2005, Muhumad 2017). The early economists in the 18th century, 19th century and 20th century made significant contribution towards the topic of entrepreneurship. The first people who discussed the term entrepreneurship were the economists in the early 18th century. Economist Richard Cantillon (1759), French Economist Jean Baptiste (1803) and Joseph Schumpeter also made significant contribution on the field of entrepreneurship (Cassis & Minoglou 2005). The word entrepreneur came from a French verb "Entreprendre" which means undertake or venture. In English, it means to design and manage a business and willing to accept the outcome of the end result and will be held accountable for whatever happens. The term entrepreneurship was commonly used around the 18th century and is getting more and more interesting today. Many of the early research on entrepreneurship focus on the uncertainty and its economic importance. The field of entrepreneurship requires knowledge, patient, networking, and be ready to take risk.

The definition of entrepreneurship has called for a debate over the years by different scholars due to the wide nature of the field but still, there is lack of consensus on the exact meaning of the word. Therefore it's very important to know how people or researchers defined the word entrepreneur over the years. The scholars in management and economics have different views on the definition of entrepreneur.

The definition of an entrepreneur given by Cantillon (1759) was an entrepreneurs is self-employed, a risk taker and a non-fixed income earner. An entrepreneur is a risk taker because he or she invests money or resources into a business without knowing what the outcome will look like. According to Cantillon (1759) "the entrepreneurs is specialist in risk-taking 'insuring' workers by buying their output and resale before consumers have indicated how much they are willing to pay"(Cassis & Minoglou 2005, p. 26).Schumpeter (1934) describe an entrepreneur as a driving force of

any economy and must be able to innovate this five functions; initiate new goods, new production, identify a new market to create demand, identify new suppliers and implement new industrial organizations. Schumpeter (1934) in his book the theory of economic development, the entrepreneur was seen as a driving force of any economic growth. Premuzic, et al (2004) "define entrepreneurship as a function of an individual's personality, as characterised by behaviours that are related to the creation of value through the exploitation of opportunities in a novel and innovative ways.

Bennet & Dann (2002) discussed the definition of entrepreneurship under three main field or categories: economics, feminism and psychology but at the end, all these three categories can be combined together to get one single definition of entrepreneurs. 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 economics definition goes further to include the vital role psychological, cultural and sociological factors play in the field of entrepreneurship. The psychological definition of entrepreneurship focuses more on the personal attribute which devotes more to entrepreneurial success. The feminist perspective on entrepreneurship is little bit bias and it is limited to male entrepreneurs (Moore 1990, Stevenson 1990, Barett 1993) cited by (Bennet & Dann 2002). 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 expectation such as to gain independence, balance work with their family activities, be manager of their owned enterprise rather than monetary gains alone.

Drucker (1985) state that entrepreneurship means to establish a new business and managing the established business. He believed that an effective entrepreneur is someone who can turn a source into a resource. His concept towards 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. According to Knight's (1921) theory of risk-bearing, the entrepreneur makes a profit because of the risk he/she undertake and an entrepreneur comes across a lot of challenges which bring uncertainty. Knight (1921) defined entrepreneur as a market maker (someone who understand the market, competitors,

customers, supplies) and serve as a negotiator for the suppliers and the customers. He also added that an entrepreneur is someone who is willing to take a risk and have the ability to identify new opportunities for growth as well as having some strategic plans to be able to handle changes and uncertainty surrounding the business environment. To be creative there are certain characteristics a person must possess such as high level of awareness, family background is important, educational level, experience and good personal behaviour. All these unique skills should be acquired by an entrepreneur in other be successful in the business. Cole (1947) suggested that entrepreneurship is a meaningful activity that is created and maintains for the purpose of profit orientation. The definition of entrepreneurship given by Professor Howard Stevenson of the Harvard Business School was that: entrepreneurship is the pursuit of opportunity beyond the resources you control (Eisennmann, 2013). Schumpeter (1912) described an entrepreneur as a developer. He added that an entrepreneur is an innovative, creative, risk taker, initiator and a challenger. Finally, entrepreneurship doesn't necessary mean creating business for the purpose of making a profit; hence its meaning has gone beyond this narrow description.

2.2 Research on Women Entrepreneurs

The field of women entrepreneurship has attracted the interest of many researchers, academics, practitioners, lawmakers, government, donors, charitable organisations, Non-Government Organisations (NGO), business partners and private institutions. Vossenbery (2013) mentioned that women entrepreneurship is considered as the rising star for any economic growth and development worldwide.

The concept of women entrepreneurship appeared in the academic literature about 30 years ago (Fredous, 2016). Women entrepreneurs are defined as those women who owned and manage a business by themselves. "*Women entrepreneur is the women that play a significant role of interacting and adjusting herself with the wider socio-economic, financial and support spheres of the society. It means an act of business ownership and business creation that empowers women economically*" (Muhumad 2017 p.175). The World Economic Forum in 2012 at their annual gathering described women entrepreneur as a way forward of any nation (WEF, 2012). It is stated that the fastest way to develop a nation is to give more priority to women entrepreneurs and ignore foreign aids because women are key drives of any economic growth (WEF, 2012).

Bennett & Dann (2000) revealed that in Austria the number of women who venture into the business is far more than the number of men and they added that most of those women entrepreneurs are either married or divorced.

In the past decades, women's role in the society was limited to parenting and homemaking. Although improvements are made, yet women still remain vulnerable and they are mostly discriminated in society (McGrowan, Redeker, Cooper & Green 2012). Regardless of the challenges, women nowadays are venturing more into the business and their levels of education and awareness have also increased. Research reveals (McGrowan et al 2012) that many women in the west are highly educated and most of them have bachelors or master's degree in their respective fields. Higher education will help especially women to become highly skilful and experience in maintaining and expanding their businesses. Though, their parenting and homemaking activities still remain unchanged (McGrowan et al 2012). According to (McGrowan 2012) most women starts business at the age of 35-50 and majority of them are either married or divorced.

The number of women entrepreneurs in the world is growing very fast especially in the west. Research on women entrepreneurs is getting more and more interesting nowadays, so far several scholars have done studies on women entrepreneurship (Jenning and Brush 2013). Research reveals that the previous studies on entrepreneurship were based on men entrepreneurs even though women entrepreneur is seeing as means of women empowerment (Ganesh, 2007). Women entrepreneurship is seeing as a source of women empowerment, it gives them the chances to express themselves in the business environment, become stronger and can easily defend themselves against their male counterpart. Studies also revealed that least developed countries are now giving more attention to women entrepreneurs (Muhammed 2017).Questions like why we have more studies on men entrepreneurs than women entrepreneurs are commonly asked. The simple answer to these question suggested by Brush, et al (2006) was that before 1980 large number of businesses were owned and managed by men and as a result, early studies on entrepreneurship were based on male entrepreneurs. Women were considered less important in the socio-economic activities of many countries and they are being discriminated in society. Stevenson (2004) revealed that countries that provide more support in monetary terms that are specially

meant for women are believed to have more women entrepreneurs than countries were women empowerment and other necessary support lacks. Some shreds of evidence showed that the rate at which women are venturing into business has significantly increased but still lower than those of the men. (Minniti et al., 2005; Verheul et al., 2006; Langowitz and Minniti, 2007) cited by (Jamali 2009).

2.3 Motivation of Entrepreneurs

When discussing the literature of entrepreneurship it's very important for us to know what motivates people to create a new business or what encourages them to make a significant contribution to an already existing product. Herron, Sapiena's & Learner (1992) stated that motivation plays an important role in the creation of a new business. Naffziger, Hornsby &Kuratko (1994) believed that the decision of an individual to behave entrepreneurially is influenced by different factors. Based on that, the authors developed the model of entrepreneurial motivation which explain five factors which motivate an individual to start a new venture. The model also tries to explain what motivates an individual to choose entrepreneurship as a career path. Furthermore, the model discuss what motive an entrepreneur to apply some strategy idea for the continuity of his/her business (Naffziger, et al. 1994). Among the five factors mentioned by the authors were: personal characteristics, personal environment, business idea, personal goal and business environment (Naffziger et al 1994, Nedelcheva 2012). Each of those factors will be discuss one by one.

2.3.1 Personal Characteristics

In the process of starting a new business Naffziger et al (1994), Cartner's (1985) believed that, there are three important factors that need to be considered namely; needs of achievement, internal locus of control and the risk-taking propensity. Researchers in the early 1980s were very much concern about the personal characteristic of an individual what differentiates entrepreneurs from non-entrepreneurs (Cartner's 1985). The first two factors given were related to the desire to achieve something important and the perception of control over the circumstances can influence the decision to venture into the business (Nedelcheva 2012). The third one is the risk-taking propensity which means how much risk a person is willing to take into a new venture. Naffziger et al (1994) also added some other factors on the three characteristic mentioned above

which they believed are very significant when talking about personal characteristics in the field of entrepreneurship namely: the desire for personal control, the desire to build something on one's own, persistence and dominance, the energy level and autonomy.

2.3.2 Personal Environment

The desire to start something new can also be influenced by the personal environment (Naffziger et all 1994). The authors stressed out 3 important factors that are associated with the personal environment. Family background in terms of entrepreneurship, gender and marital status. Cooper & Dunkulberg (1987) conducted a survey on 890 entrepreneurs and they found out that 50% of the business owners had a parent or relative who is a role model of becoming an entrepreneur, therefore they concluded by saying that people coming from an entrepreneurial background are more likely to venture into the business because they see their parents or relatives as there role model and based on that they decide to choose entrepreneurship as their career path. Divission & Honig (2003) also added that people coming from entrepreneurial family can easy recognize business opportunity and take advantage of it.

2.3.3 Personal Goal

In the process of venturing something new, entrepreneur's intentions differ from one entrepreneur to another because each entrepreneur has its own set of goals which he/she wants to accomplish within a short period of time or in the near future it depends (Naffiziger et al 1994). Knight (1987) stated that some people become entrepreneurs because they want to be their own boss while some want to make a significant contribution to a product or service and move rapidly, get money and then retire. Naffziger et al (1994) also added that, some venture into business because they want to support their families and the future generations financially. (Bird 1988, p. 444) commented that "*the founder's intentions determine the form and direction of an organization at its inception. Subsequent organizational success, development (including written plans), growth, and change are based on these intentions, which are either modified, elaborated, embodied, or transformed.*"

2.3.4 Business Environment

There is no single producer of a particular product or service, therefore an entrepreneur doesn't exist on its own, there must be some competitors in the market whether regional, national or at the international level. The decision to become an entrepreneur might be influenced by the environmental conditions which are very vital (Naffziger et al 1994). The authors stated some variables that are very vital under the environmental conditions such as societal concept towards the entrepreneur or the business itself, economic conditions, getting access finance and networking.

2.3.5 Business Idea

This is the last variable in the model of entrepreneurial motivation. Nobody will start a business without a business idea. Therefore new venture awareness starts with a business idea and then the entrepreneur might decide to further develop it. *"The existence of an idea and the evaluation of that idea is an important part of the new venture decision-making process"* (Naffziger et al 1994 p.35)

2.3.6 Perceived Expectation- Outcome Relationship

Besides the five-factor discussed above Naffziger et al (1994) added individual perception that the returns of their investment will meet or exceed their expectation. It is believed that an entrepreneur enters into the business for different expectation. *"It is hypothesized that the extent to which an entrepreneur believes that his or her entrepreneurial expectations will be met or exceeded by the inception or continuance of a venture, the stronger will be the motivation to engage in entrepreneurial behaviour"* (Naffziger et al 1994 p.36).

2.3.7 The Graphical Model of Entrepreneurial Motivation

After discussing the several variables of the entrepreneurial motivation by Naffziger et al (1994), the graph below represent the model of entrepreneurial motivation proposed by the Authors.

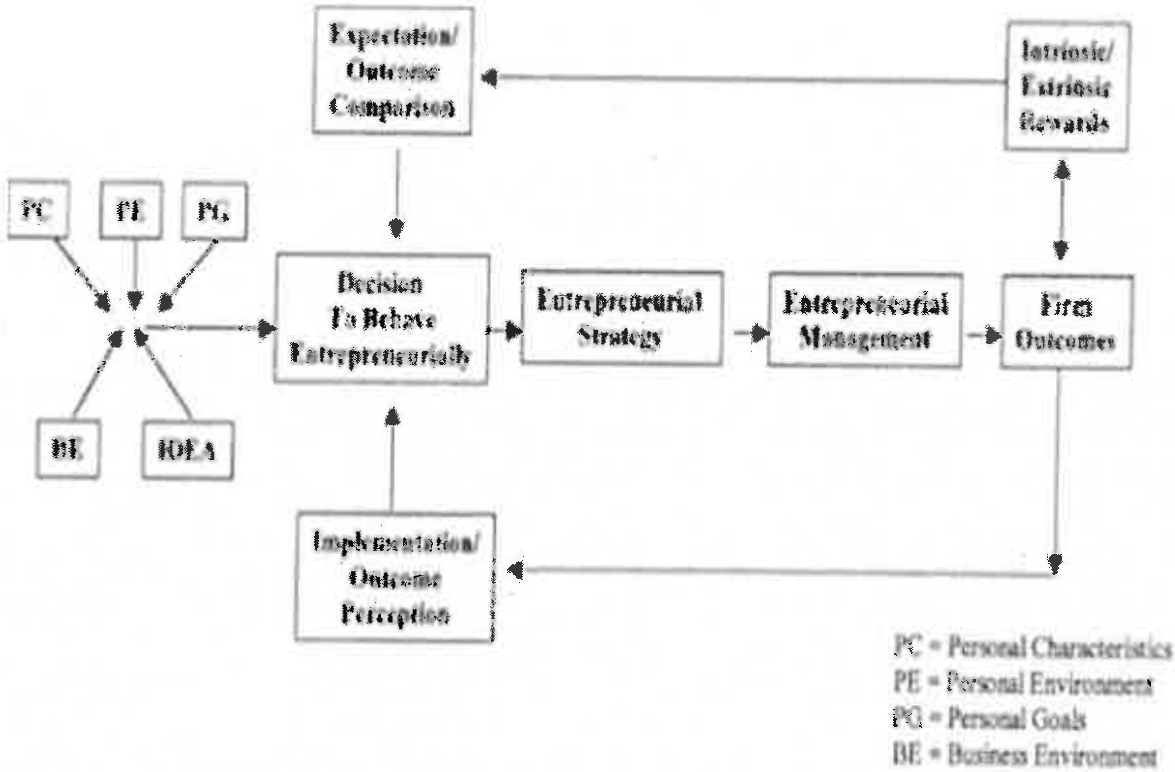


***Figure 1**: A Model of Entrepreneurial Motivation*

Source: (Naffziger, Hornsby Karatko1994, p.33). A proposed Research model of entrepreneurial motivation: Entrepreneurship Theory and Practice

2.4 Motivation of women entrepreneur

The motivation of women entrepreneurs has appeared in many entrepreneurship studies over the years. However the reason why women shift from their job and go for their own business is still not answered fully. Women entrepreneurs are being motivated to start a business for different reasons. Some may desire to do something different, be independent, a source of income to support the family and to increase their standard of living, to become their own boss, be self-employed, time flexibility in other to balance work activities with family responsibilities (Muhumad 2017, McGrowan 2012). Unlike men, women give less priority to financial factors. Women entrepreneurs are motivated to venture into business because of independence, organizational, workgroup relation, intrinsic motivation and material incentives (Arora, 2014). All the above-mentioned variables can be further divided into two factors: Push factors (Necessities) and Pull factors (opportunities) (Hughes 2003, Christopher & Andrew 2013, Muhamad 2017, Amit &Muller 2013). Women have been pulled into self-employment because of independence and autonomy or they have pushed because of flexibility downsizing and

restructuring. Still, the existing research on motivation of women entrepreneurs has not yet answered the question fully though significant contribution has being made so far (Hughes, 2003).Unlike men, many women want to start a business because they want to balance their family responsibilities with their earning potential (McGrowan, 2012) "*Women in developed countries are more likely to start business out of the available opportunities compared to women in less developed nations that are motivated by necessity*" (Muhumad 2017, p. 170)

2.4.1 Push Factors

Push factors are necessities that force women to venture into a business. Amit & Muller (2013) defined push factors entrepreneur as that entrepreneur who lacks satisfactions in the job and for reason being he/she decided to venture into some new. "*The 'push' view see 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). This happens because of many reasons. For example, many women decided to establish their owned businesses because of lack of freedom from their workplace, lack of opportunity, job loss and too much pressure from their boss or subordinates. Frustration from previous job can also push some women to start their own business. 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. According to Cater and Cannon (1988) cited by Sida and Al-Ghaza (2013), this can be referred to as the effect of the glass ceiling. Worldwide, women are more like to start a business out of necessities than male (GEM 2010). Hughes (2003) in his study on push and pull factors in Canada, the results reveals that 81.3% of the respondent stated that they became self-employed because of independent.

Nowadays, the number of women who entered into the business out of necessities particularly in China, Brazil and some parts of Eastern Europe is getting smaller but still higher than that of men entrepreneurs (GEM2012). The same thing applied to Western Europe and some parts of African countries the simple reason suggested by Saskia (2013) was because of the 'economic downturn' which have an impact on both men and women. Goffee & Scase (1985) observed by Birley (1989) stated that motivation of women entrepreneur can be classified into four parts but three

of them were discussed by Birley (1989) as preventing low paid, escaping supervision and challenges of subservient. As suggested by (Jamila 2008) some women are been motivated to venture into business in other to balance their professional career with the parenting activities. Some women entrepreneurs have the similar motives to venture into the business like that of their male counterparts, among the similarities found by Birley (1989) was the financial benefit, self-independent and opportunity. According to UNCTAD (2013), in the US, 55% of women entrepreneur started a business because they want to gain time flexibility. Among the five countries they conducted their survey, they found that almost 50% of the women started a business because of time flexibility.

2.4.2 Pull Factors

Pull factors (opportunities) make entrepreneurs to undertake a business because of personal will. Pull entrepreneurs are those entrepreneurs who have new venture idea and are lured by the new business idea and then they decides to venture something new because of the attractiveness they showed in the market (Amit &Muller, 2013) .The *"pull' view see self-employment as shaped largely by individual choice and agency, with workers voluntarily seeking out greater independence and opportunity in an expanding 'enterprise culture*" (Hughes, 2003, p. 3). Robinson (2016) conducted an interview over doze of women on what motives them to start a business despite the long odds of success in the field of entrepreneurship the result of the study reveals that most of those women were motivated because of the opportunity they show in the market. A Report by United Nation Trade and Development (UNTAD) (2013) stated that women starts business because of opportunity they saw in the market and others want to fulfil their dreams (self-fulfilment) and become independent. In Brazil 53% of the women starts business because they want to make more money was, 58% in the US and 48% in Uganda (UNTAD 2013). Amit & Muller (2013) found that in Canada, women entrepreneurs who were motivated by pull factors were found to be more successful in their business that those who were motivated by push factors.

2.5 Challenges of Women Entrepreneurship

In the developed countries such US, China, and some parts of Latin American even though women in those countries are highly motivated and the number of women-owned business is also increasing significantly yet some women still find it very

difficult to start a business. Women entrepreneurs worldwide face some social constraints that limit their ability to expand their businesses. There are many reason why women entrepreneurs fails or finds it very difficult to start a business. Access to finance, work-life balance, the society attitude towards women business and networking are some problems faced by many women entrepreneurs.

2.5.1 Access to Finance

Access to finance their businesses is one of the major issues women entrepreneurs worldwide are facing. Most entrepreneurs fund their businesses through their personal savings or the money they inherit from their parents.. On the other hand, it might be challenging for someone who wants to establish a business but doesn't have the required resources. Burin et al (2007) cited in by Jamila (2008) in their study, they found out that women entrepreneurs start their business with a low amount of capital and a lower percentage of debt than that of their men counterparts. For example in Latin America and Caribbean regions, women entrepreneurs find it very difficult to get a loan from the microfinance institutions because of the high number collaterals required (Narain&Sushma, 2009). This is why most of the women entrepreneurs in those regions start their businesses through personal savings or loan from friends and family members. This type of loans are usually in a form of short-term and it might affect long-term plans.

Robinson (2016) stressed out that financial support is the main reason why many women entrepreneurs fail especially within the first five years of the business. Carter and Kolvereid (1997) also reveal that women have less access to credit than their male counterparts and also in terms of access to personal savings women have higher limitations. Shaw et al. (2001) cited by Jamila (2008) suggested that "women are less likely to have generated a credit track record to establish formal creditworthiness than their male counterparts". This is the reason why women-owned businesses make less profit than that of their male counterparts and the same thing applied in terms of the number of employees they have, the size of the enterprise and the survival of the business as well. Women are mostly discriminated with regards to access to financial resources due to nature of the business Muhumad (2012) also found that most of the women entrepreneurs in that region finance their businesses through personal savings and loan from friends and family members.

2.5.2 Networking

Networking is very important when it comes to business. It helps one to get the connection, seek advice, have access to capital and be well known by the society they operate in. Some researchers found that women have less access to networking than men. According to the World Bank (2012), in Mexico, women find it very difficult to get network with other business partners than their male counterparts. Muhumad (2017) explained that women in the Somali region of Ethiopia lack networking and are affected by poor government regulation which hinders their performance as entrepreneurs.

2.5.3 Work-Life Balance

Lack of family support or work-life balance is a challenge faced by many women entrepreneurs worldwide, though work-balance is not gender specific but women are the most vulnerable group in term of work-life balance. Alpert &Culbertson (1987) asserts that women are more likely to experience conflict when it comes to work-life balance then their men counterparts. Balancing their work with the family responsibilities is very challenging especially if they don't have any support back home. Being a mother and taking care of a business can be frustrating at times. Ahmetoglu et all (2005) mentioned that only 39% of the professional women tend to come back to work as a full-time worker after taking a long break (materiality leave). McGowan et all (2012) found that most women in Ireland find it very challenging to do their domestic works such as taking kids to school, cooking for their in-law with their job. A study done in Lebanon by Sadi and Al-Ghazali (2012) found that women in Lebanon face a lot of challenges in running their businesses among them was balancing work activities with that of the family responsibilities.

2.5.4 The Society Attitude towards Women

The society attitude towards women is a major challenge faced by many women entrepreneurs in the world. In some Arab countries women are not allow to work in some public places, they rather prefer their wives to stay at home and take care of the family. For example in Bahrain, women are being discriminated and their presents are not recognized compared to men and that makes it very difficult for them to start a business (Sadi and Al-Ghazali 2012). Jamila (2008) conducted a research in Ireland and

found that many women in that area find it very challenging to venture into business due to the fact that the society they belong to regards women as homemakers.

2.6 Women Entrepreneurship in the Developed Nations

Entrepreneurship is seen as an important contributor to economic development, poverty reduction, wealth creation, job creation etc., whether develop or developing nations. Today entrepreneurship is considered as a driving force for economic growth and development in most part of the world. The percentage of women who established and owned a business has dramatically increased in the past few years especially in United State. According to The Global Entrepreneurship and Development Institute (GEDI's) (2015, 2013) result of the global environment for female entrepreneurship: the top ten countries with the highest number of female entrepreneurs in the world was United State rank first follow by Australia, United Kingdom, Denmark, Netherlands, France, Iceland, Sweden, Finland and Norway with respect to financial support, innovation, government support human resources, infrastructure, motivation of entrepreneur activities etc. The US was rank first for being the most favourable environment for women entrepreneurs. In the US the term women entrepreneur as in the Women's Business Ownership Act 204 is defined as women who owned a small business enterprise and their holding of the enterprise exceeds 50%. They further added that at least 51% of US companies are managed and operated by women. In the 2015 Global Entrepreneurship Monitor (GEM) Special Report on Women Entrepreneurship, the rate of women's entrepreneurship rose by 6 % worldwide in the last two years.

According to the United State Bureau of Census, (2010) in 1972, only 4.6 percent of all the businesses in the US were owned and managed by women but there has been a significant increase of 38% in 1999. Since 1970 the number of enterprises owned by women entrepreneurs has significantly improved. For example, in the United State (U.S) women-owned businesses have risen from 5% to 30 % (New Economic Realities) presenting almost three million of the country's revenue (Candida G. & Brush 1992). According to the World Bank report by the US Department of Commerce (2010), women-owned enterprises were increasing at a higher rate, it's twice the percentage of all firms in the US. It contributes almost three (3) trillion to the US economy and it's also responsible for twenty-three (23) million jobs. In Latin America, women entrepreneurs dominate the consumer sector but they are not in for sectors like

mining, construction, manufacturing etc. According to the National Association of Women Business Owners (2015), Entrepreneurship was once considered as a male doing but today in the US women-owned 9 million businesses and they employed almost 8 million people with total sales of 1.5 trillion in the year 2015.

The United Kingdom was rank ranked third by the Global Entrepreneurship and Development Institute in 2015 among the top ten countries with the highest number of women entrepreneurs in terms of innovation, financial support networking etc. In the case of the European Union, women entrepreneurs are also doing well. According to European Commission, (2016) women, entrepreneurship in the EU makes up only 1/3 of the self-employed. European Commission through the Small Business Act and the Entrepreneurship Action Plan 2020 is trying to initiate programs to support and to create networking among women entrepreneurs.. They realized that most of the women entrepreneurs face problems such as insufficient financial support, low access to training and information, as well as problem in getting connection (networking) with other investors and reconciling business. The European Commission believed that with this action plan, women entrepreneurship in the EU is going to improve in the years to come.

2.7 Women Entrepreneurship in Africa

In some Africa countries women-owned business are mostly home-based and are usually on a small-scale. Home-based enterprises performance are relatively poor in terms of growth and productivity. Regardless of the smallness of the business, women sees it as an important source of income for the family because they believe in stabilization rather than profit maximization. Most of the women in the developing nations concentrate on the retail sector. The retail sector is less formal and it requires small amount of money to start up. Women in the retail sector believe that operating small businesses at home might have some advantages because it allows them to do their domestic responsibilities combine with their businesses (Muhumad, 2017). Working in a traditional sector or the informal sector required less experience and lower capital to start up but return or the profit is usually small (Lourdes 2010). Liedholm & Mead (1999) conducted a comprehensive survey on MSMEs in Africa and it was observed that 45% of the enterprise were women-headed. The Authors added that as closure and start-up are concern women are more likely to start-up because of the nature

of the business (small scale) which required less amount of money and low skill and the closure rate is higher compare to men entrepreneurs. The probability of women closing a business every year holding all other factors constant was 50% higher than men in the Dominican Republic, Swaziland and Zimbabwe under their Small and Medium Sized Enterprises (Liedholm & Mead 1999).

MasterCard Index of Women Entrepreneurs (MIWE) indicated that Uganda (34.8%) and Botswana (34.6%) were rank first and second respectively in the world with regards to women business ownership coupled with other countries such as Russia, Bangladesh, and China etc. Furthermore, MIWE also found that women business ownership is not always related to the wealth and level of economic development. For example in the case of Uganda, the country is classified as a low-income country but surprisingly it was ranked 1st in terms of women business ownership by MasterCard Index of Women Entrepreneurs (2016-2017), followed by Botswana. Hallward (2007) mentioned that Africa has the highest rate of women entrepreneurs than other parts of the world. Uganda and Botswana are part of Africa and surprisingly they came out first and second respectively in terms of women-owned businesses than any other developed country in the whole world (MIWE, 2017). Although South Africa is doing well in terms of supporting women entrepreneurs, still the country requires more efforts to improve this trend. The Division President of the MasterCard of South Africa Mark Elliott said that more efforts are needed to support women entrepreneurs in other to reduce the obstacles women in South Africa faced. Once this is done, women's role in South Africa can be enlarged and it will have a significant impact on the economic growth and development in terms of job creation, poverty reduction and revenue generation.

The gender gap in terms of the educational level is getting smaller in most African countries because of free educational system but the gender gap in the entrepreneurship activities still persist. The gender gap in terms of the women legal property right remains the same. In terms of the survival of the business, male entrepreneurs have more chance than female entrepreneurs as stated by Bosma et al (2004). Liedholm and Mead (1999) observed that the annual growth rate of women headed enterprise in Zimbabwe, Dominance Republic and Swaziland is lower the men one (also 4% higher). According to the authors, the contributory factors to this might be

dual domestic and the productivity responsibilities and also women are more risk averse than men and they rather prefer to use their available fund to diversify their activities rather than expanding the present one. There is few number of women entrepreneur in the Middle East and North Africa region compare it to other developed nation but despite their small in number, the size of those enterprises owned by women are usually large, productive and well manage like that of their male counterparts (Chamlou 2003). The author added those women entrepreneurs in North Africa and the Middle East employed more women in their businesses than men and those women employees are usually educated and highly experience. Muhamad (2017) found that in the Somali region of Ethiopia women who have a relative who are entrepreneurs are more likely to venture into business that does without. Also, they generate their own business idea through the help of their friends and family members.

3: THE GAMBIA CONTEXT

3.1 Introduction

The Gambia is a West African country surrounded by Senegal on its three sides except on one side 60 km which is the Atlantic Oceanfront. It's one of the smallest country in West Africa. The Gambia is situated on the river Gambia which gets its source from `futaJallon`plateau in north Guinea, westward through Senegal and The Gambia to the Atlantic ocean at the capital city of The Gambia called Banjul. It is navigable for about half the length of the river. The area of The Gambia is 10,689 square kilometres (4,127 sq mi) with a population of 2,077,864 as of 2016 (GBOS 2016). The river Gambia lies between thirteen degrees and seventeen degrees west. It has a tropical climate. A hot and rainy season normally lasts from June until November, but from then until May cooler. It was the last British colony country in West African and has diverse religions ranging from Muslim, Christianity to others. The Muslim consist of 90% of the population. The official Language is English and there are some local languages range from Wolof being highest spoken follow by Mandinka, Fula, Jola, Serahuli and Serer being the smallest.

Looking at the Gambia with a population of 2 million as at 2016 and out to which 49. 4% are male and 50.6% are female but because of the migration the population has declined in 2016 by 6, 2861 people out of the two million and 80% of the population of depend on agriculture and with a large market for tourism sector. 44% of the population is below 15 years and 19% are between the years of 15 to 24. The expectancy rate in the Gambia is 64 years similar to other African countries. (Source. GBOS 2016, HDI 2008)

The Gambia which is considered among one of the poorest countries in the world according to a report by United Nation Development Program (UNDP 2008), Gambia was ranked 168 out of 187 countries in the 2011 UNDP Human Development Index. In 2008/2009 UN Human Development Index, Gambia was also ranked 105 out of 147 which is not a good indicator. The African Union (AU) also listed Gambia 44 out of 52 countries in terms of the GDP per Capital. The Gambia was also ranked by Action Aid 169 out of 175 in terms of Human Development Index in the year 2002. In 2005,

the Gambia was ranked 175 out of 188 based on the Human Development Index of 0.441 and In 2009, the United Nation Development Programme (UNDP) ranked Gambia 162 out of 182 of the Human Development Index (HDI) and being one of the poorest countries in Africa and 60% of the population live below the poverty line (GBOS 2015). The poverty keeps getting higher every year, in 2008 the poverty rate was 57.9 percent even though the MDG is available but still more is needed. The fertility rate always remains high 4.2 compared it to other African countries but still below the Sub Saharan African average which is 5.2 (UNESCO/GMR 2010). The Gambia like any other Sub-Saharan African country face several challenges like infrastructure, deficiencies especially in the business climate, the economy is undiversified and the market is very limited. This is the reason why many investors are afraid to invest in the country because of the smallness of market.

So far development has been made in the recent years but only at the Macro level, Urban dwellers enjoyed most of the service such as good infrastructure, good health service, access to education, electricity etc. Most of the rural dwellers depend on Agriculture as their main source of income. Over the years the agriculture sector has declined because of the drought in 2011 and failing in the price of cash crop in the international market such as groundnut, cashew, sesame, rice, coose and millet.This has has negative impact on farmers. The tourism sector also continues to play a significant role in the economy. In 2012 there was a growth rate of 67% compared to 2011 with only 13% growth. Since 2012 to 2016 the sector continues to increase significantly until toward the end of December 2016. In 2017, the tourisim has falls dramatically because of the political impact in the country. So far the government has tried to bring back some strategic programme to enhance the sector where it was before the political impact. It's believe that the only way to solve this problem is to cooperate hotels with the SMEs peacefully to make strong association in other for them to attract more tourist. In other for them to make this idea possible, they need to take advantage of the information technology and in other to increase their position in the international market.

3.1 Micro Small and Medium Sized Enterprises (MSMEs) in the Gambia

When discussing the topic of entrepreneurship is very important to look at the Micro Small and Medium Sized Enterprise (MSMEs). It's believed that all entrepreneurship activities end of becoming MSMEs and that's why entrepreneurship is seeing a process of creating MSMEs. As stressed out in the literature both entrepreneurship and MSMEs aim in promoting economic growth and development by creating employment and eradicating poverty of any nation. The Gambia is the smallest country in West Africa and also among the poorest nation in the world, MSMEs continue to play a significant role in the national development. By looking at the successful experience of newly developed economy, economists believe that private sector, particularly MSMEs play a vital role in any economy. The definition of MSME used in mapping studies is primarily based on the number of employees and the annual turnover of business enterprises as the defining criteria. Based on the outcome of the surveys on mapping exercise, the following definition was proposed. They found that MSMEs range from 1 to 50 employees and an annual turnover of 2 million dalasi and above. (Mapping Report 2013).

According to a study done in the Gambia in 2010 by The Gambia Bureau of Statistics called the macro-economic Statistics (GBOS, 2010), the result shows that MSMEs contribute about 20% of GDP and form more than 60 percent of the urban labour force is employed in this sector. Research shows that the performance of MSMEs relied heavily on the country performance. In the Gambia MSMEs count for a lot in term of employment generation and contribution towards the GDP. Macro Small and Medium Sized Enterprise (MSMEs) contribute 20% of the GDP and employed 60% of the labour force age between 15 and 60. The mapping report also revealed that in the country as of 2013 there were 88,940 MSMEs in the Gambia but only 30% are registered business while the reaming 70% are unregistered ones. 70% of the MSMEs are Gambian owned, Economic Commission of West African State (ECOWAS) citizens owned the second largest portion which was 16% and Guinean owned 11%. The result also reveal that 89% are sole proprietorship (a form of business with a single owner) and family owned represent only 6%. MSMEs in the Gambia are divided into eight sectors. Agriculture, hunting and forestry consists of 4.8%, fishing 1.2%, mining and quarrying 0.6%, manufacturing 19.2%, electricity, gas and water supply count for 1.2%,

construction 1.25%, wholesales and retailer 29.3%, trade(Repair of motor vehicles, motorcycle and personal household, hotel and restaurants, transportation storages and communication, banking and insurance, real estate renting and business, education, health and social work) count for 55.1%, Education 2.4%, health and social work 9% and other committee and social activities 7.8% (Source: mapping report 2013)

3.3 Status of Women Entrepreneurs in the Gambia

So far the government of Gambia has implemented serval policy programme to promote women entrepreneurs with the help of other international organization such as the World Bank, World Trade Organization (WTO), UNDP, International Monetary Fund (IMF), International Trade Centre (ITC), and United Nations Conference on Trade and Development UNCTAD. Even though there are profusion of bodies providing support for women entrepreneurs in the Gambia but still there is lack of coordination and low awareness (Giustra & Phillips, 2006). The Authors added that only small percentage of the women entrepreneurs belonged to an umbrella organization and the rest find it very challenging to have access to finance, access to raw material and high and unreliable taxation in other to expand their businesses. UNCTAD 2001 conducted a comparative survey on doze of women in The Gambia, Tanzania, Zambia and Ethiopia and 345 of the women were found to well-educated and venture into the business without any financial or business support. They also added that women entrepreneurs in those countries were isolated and few percentage of them were able to enter the international market. As mentioned earlier, most of the women entrepreneurs in the Gambia concentrate on food processing, horticulture, handicraft, tie and dying, batik making, and sewing, targeting the tourist and selling both locally and internationally. With high taxation and too much border controls some find it very difficult to sell to the neighbour countries like Senegal, Mauritania and Guinea.

The following are some of the projects enhancing women entrepreneurs in the Gambia.

3.3.1 Start-up Incubator Gambia (SIG)

This project was established by the American Chamber of Commerce with the help of the US Embassy in the Gambia in 2015 and it was the first incubator to be established in the history of the Gambia. The main aim of this initiative was to build next generation into entrepreneurship array by supporting Gambian youths and women

to become successful entrepreneurs through the help of their start-up incubator management team. This team believed that you can change when you start-up something new. Since the initiative of the programme, every year they continue to train hundreds of young Gambians through an array of business service and development.

3.3.2 Empretec Gambia

Capacity-building programme of the United Nations Conference on Trade and Development (UNCTAD). The main aim of this programme is to promote entrepreneurship and MSMEs. Empretec main objective is Entrepreneurship Training Workshop (ETW) which aims to increase motivation and self-confidence of entrepreneurs to expand their knowledge into the business array and for the aspiring entrepreneurs as well. This programme helps the mature, entrants, opportunities, and necessities entrepreneurs to increase their level of awareness. This programme also promotes small supplier development, social and green entrepreneurship. It has operations in more 35 countries. In the Gambia, it was established in September 2014 and since then it has trained more than one thousand Gambians. Mugione (2016) stressed out that in Gambia, empretec has trained 736 entrepreneurs and 167 of them are farmers some of them has seen the impact of the training in their businesses. "*The BDS component has also trained 93 BDS advisers, 61 of whom are actively providing advisory services to 293 businesses*" (Mugione 2016 p.10). It was believed that by the end of 2017 they will train at least 1,500 entrepreneurs. Since its establishment in 1988 almost 30 years now, it has demonstrated high a positive impact on business survival and growth rates.

3.3.3 American Chamber of Commerce (AmCham).

The American Chamber of Commerce in the Gambia was established in 2015. The main was to facilitate trade between the Gambia and the United States. Not only that, they also promote entrepreneurs by giving them training and financial support to existing and aspiring once in other to expand and to start-up. AmCham in the Gambia is also trying to strengthen and foster the Gambia social-economic resilience and also enhancing entrepreneurship eco-system.

3.4 Women Education (Gender and Education) in the Gambia

The Gambia National Gender Policy 2010-2020 is available at the Women's Bureau which is now called Ministry of Women's Affairs. The ministry is responsible for issues affecting women's and girls' only and to find best possible ways to help vulnerable group.The government of the Gambia approved the National Policy for the Advancement of the Gambian Women (NPAGW), among the issues addressed was to give more power to women and girls in terms of their involvement in decision making, access to health service delivery, increase the number of girls enrolments in school, eliminate gender discrimination in the society, increase women level of awareness. The government has also implemented Gender in development (GID) and Women in Development (WID) which aims at promoting women's and girls' because they believed that economic sustainability depends heavily on women. (The Gambia National Gender Policy 2010-2020).

Over the years, the women enrolments in the educational sector has increased dramatically. From 2004 to 2005, the country has recorded a great achievement in the educational sector because the percentage of students who completed primary level was 69.05% women and 68.1% male respectively. In 2008 compared to 1998 according to (Gender Profile 2008) student enrollment in the primary level increased from 85% to 92%. In upper Basic level things were better because in 1998 it registered 29% but in 2008, there was a significant increase in a percentage of 65 (Gender Profile 2008).

Women education in any society is very vital especially in the family and the environment in general, this is because once a woman is being educated she can improve the health and nutrition of the family. Investing in women education means achieving economically sustainable development in the fastest way and this should be a priority for any nation as the saying goes "women are the backbones of any economy". The Gambia has some initiatives programs which aim to promote women's empowerment. For example, we have mother club which aims to teach and give trainings to women on entrepreneurship. Also, there is a law which allows pregnant women to go to school and after delivery they can continue their schooling. This initiative has reduced the gender gap in the country and more enrollments are being recorded in the secondary and tertiary level.

Every year the number of students enrollment continues to increase dramatically but still more needs to be done including the societal attitudes toward women, more training is needed for the school drop-out because of early marriage or lack of finance to continue their schooling, more scholarship scheme is needed either from the government or from private institutions, increase the quality of education and school materials and promote women empowerment. (The Gambia National Gender Policy 2010-2020)

3.4.1 Women Labour and Empowerment

In the Gambia, the numbers of women in the topic position like managers, parliamentary member, CEO, Ministers, Deputy Ministers, Directors to name but a few is very low. Even though Gambia was the first African country to have a woman as a vice president but still it doesn't mean that women occupied the top position. Employment is difficult to get in the Gambia especially if your level of education is low. Since agriculture doesn't require much skills many people in the rural area are in for it. Also, some girls from the rural and some drop out are employed as employed as domestic labourers (Maids) and their payments are very low. Table 1 shows the number of women holding top position compares to men in 2008.

Table 1 : Gender Composition in the public sector in the Gambia

Position	Number of women	Number of men
Secretaries	5	10
Secretary General	1	-
Permanent-Secretary(PS)	1	16
Deputy Permanent Secretary (DPS)	5	12
Ambassadors	5	14
Deputy High Commissioner	2	17
Public Service Commissioner Members	1	4

Source: UNDP 2008 cited in Manion 2013

Also in the same year as mentioned by Manion (2013), the National Assembly Members (NAMs) consist of Fifty-three members, forty-eight of them are male while there main remaining five are women. According to the constitution of the Gambia, the president nominates 5 parliamentary members and the remaining NAM should be elected by their various constituencies and they should serve for five years each.

As indicated in figure 2 below, as at 1st April 2017, the number of women in the NAMs consist only of 6 (10.34%) seats while men nominate the seats which 52 (89.06%) in the Gambia.

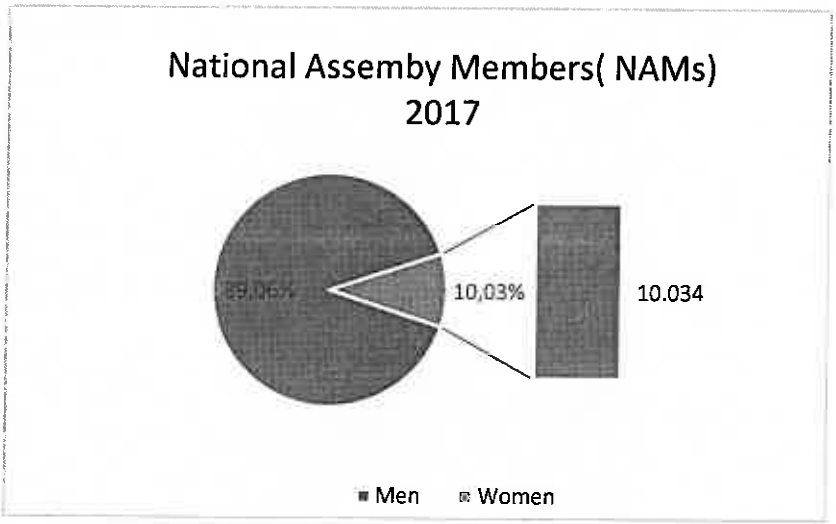


Figure 2: ***National Assembly Members 2017***

In the World Classification of Women in Parliament, The Gambia was ranked 153 out of 193 in September 2017 (source world classification of women in parliament 2007)

Table 2.0 represents the composition of female compared with their male counterparts in local government representative. The table clearly indicates that in 2008 the women position in the local government like the chief, Alkolalu, Mayors, Governors etc were very low. Women represent only 0.66% while men represent 99.34%, there is a huge gap which needs to be filled in.

Table 2 : Gender Composition of Local Government in the Gambia

Position	Women	Men
Governors	0	5
Chairperson of Councils	1	4
Mayors Chairperson of Councils	0	5
Mayors	0	2
Chiefs	0	58
Ward Councillors	15	99
Alkolalu	4	1869
Total	20	3032

UNDP 2008 Cited by Manion 2013,

In general, the numbers of women in the top position are very low but still, women are being employed in both public and Non-Governmental Organizations (NGOs) and they have equal amount of payments. There is equal recruitment opportunities for both men and women in the Gambia. It's believed that in the near future women will occupy most of the top position because of the free education for girls and with the help of vision 2020 which *"advocate for the provision of equal access, retention and quality education to all school-age children by 2020"* (Gambia Gender Policy 2010-2020 p 5.2.1.1)

3.5 Women Participation in Agriculture

Majority of the Gambian women engage in the horticulture (branch under agricultural sector), which basically means small-scale gardening (Vegetables, Fruits and Flowers cultivation). Horticulture serves as a source of revenue and employment to both urban and rural women, promote food security, reduce poverty and provide foreign exchange. In the Gambia there was a special project called National Women Farmers Association (NAWFA) under UNDP which was designed purposefully to support women in agriculture. NAWFA was established in 2007 and the program was implemented for a period of five years (2007-2011). The main purpose of the project was to promote commercial agriculture among women farmers, which will encourage and support women to do farming as a business. The project used the capacity building and commercial agriculture as a development tool for raising the status of women farmers from subsistence to economic independence. The programme also addresses the challenges women farmers encounter and they tried to find some solution in other to increase their level of production. Some of the issues address were: commodity

promotion and marketing, participatory planning, production support and monetary and evaluation component. By the end of 2011 almost 7,200 women from 180 villages in North Bank Region and Western Region has benefited from the project. (http://nawfa.gm/horticulture.html)

The Ministry of Women's affair implemented some strategies objectives to support women in agriculture. By 2020, they want to ensure that women have access and control of land like their men counterparts in other to promote food self-sufficiency in the country. Also to increase women extension services in agriculture in the country. They also want to ensure that women have access to credit by lobbying for affordable credit conditions, lobby for accessibility of marketing and processing of the agricultural product. In other to achieve all these objectives, the Ministry of Women Affair is planning to establish a specific unit under the Ministry of Agriculture called "Gender Unit" which will ensure that all agricultural policies, programmes, projects, plans and activities will be achieve by 2020. The (Gambia national Gender Policy 2010-2020).

3.6 Chapter Summary

In this chapter, the status of the economy Gambia has been disused. Follow by the various project that been implemented over the years by the government and the international bodies to support women. Agriculture has continued to play important role in shifting the lives of many Gambians. Women lives has changed with many with college and university degrees over the years. Some women are occupying the top official position in both private and public institutions. But still, unemployment remains high among many Gambian women. The government has recognized the important role women entrepreneurs contribute in boosting the country's economy and they're trying to implement more project to empower women through the Ministry of Women Affairs.

4: RESEARCH METHODOLOGY

4.1 Introduction

The purpose of this study is to understand what motivates Gambian women to venture into the business. It also aims to comprehend women entrepreneurs experience in terms of accessing to finance, networking, work-life-balance, and society attitudes and focuses on their perspective and desire to expand their business in the future.

In order to satisfy the objective and goal of this study and to comprehend what motivates Gambian women to start a business and the challenges they faced, this study used qualitative research method. Qualitative research method varies by using structured, unstructured and semi-structured interview in the process of collecting the primary data. "Qualitative research is characterised by its aims, which relate to understanding some aspects of social life, and its methods which (in general) generate words, rather than numbers, as data for analysis."(Patton &Cochran 2002 p. 2)

This chapter, will discuss the research technique to be used to fulfil the goal of the study. It will also provide information about the instrument used for collecting data, the target population for this particular research, the sample size as well as the sampling technique used and the method used in analysing the data will be discuss.

4.2 Research Design

Research design serves as a roadmap in the conducting a research. "*A research design is a comprehensive plan for data collection in an empirical research project*" (Bhatcherjee 2012, p.3). The main objective of the research design is to answer the research question. This present study follows the research design below.

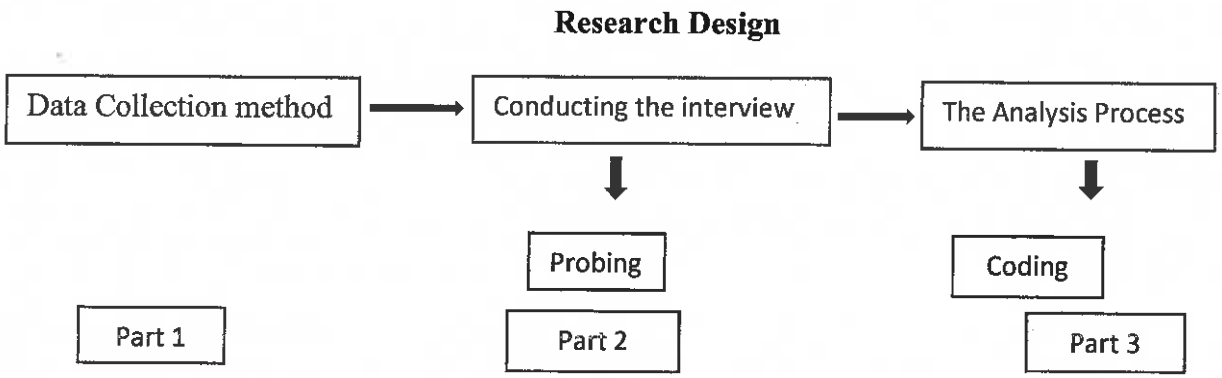


Figure 3: ***Research Design***

Figure 3 represent the research design used in conducting the present research. It's divided into three parts. The first part of the research design presents the data collection method and instrument used in gathering the data, the sample size and the targeted population are also involved in. The second part provides information on how the interview were conducted and how the interview was completed. The last part of the research design gives information about the analysis process and how the data was analysed.

4.3 Data Collection Process

Bhatcherjee (2012) mentioned that data collection can be divided into the two areas: Positivist and Interpretive. The positivist is aimed at hypothesis testing while the interpretive is based on theory building. He lamented that more often people relate this two categories as quantitative and qualitative which is not the case. Quantitative data (involve numeric score) and qualitative data (involves interview, observation etc.) refer to the data being collected. In addition, he added that interpretive research generally uses qualitative data and the present research is no different because the data used here involve interviews.

Secondly, this present study used the interview method as a primary way of collecting data in a qualitative research. Primary data (data collected for the first time) are believed to be more authentic than secondary data (data being collected by someone else). Interview, as stressed out by Alshengeeti (2014), is an effective method of collecting data because it's interactive and the interviewee can express his/her options freely. The interview also aimed at getting an in-depth information about the topic being studied. As mentioned by Kvale (1996) cited by Alshengeeti (2012) states that talking to people face to face is the most effective way to get an authentic information or source. Fossey, et al (2002) state that in qualitative research, the data can be gathered in three ways: Interviewing, focus groups and participants observation. They added that among the three methods listed above, interview is the most common method used in qualitative research nowadays.

There are different types of interview methods in academic research (structured, unstructured semi-structured and focus group interview) Alshengeeti (2012). This present study adopts semi-structured interview to gather the relevant information

needed. A semi-structured interview gives the participants the opportunity to express their own opinion and the responses might differ from the interview guide which makes things more interesting. This is the main reason for choosing the semi-structured interview in this study. Many studies on women entrepreneurship used semi-structured interview to gather relevant information needed (Nedelcheva (2014), Fallatah (2012), Jamila (2008)).

4.3.1 Population and Sampling

Population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate" (Sekaran, 2003, p. 265). In this present study, the target population was the Gambian women entrepreneurs in the urban area. Obtaining information from all the Gambian women entrepreneur could have being very difficult and time-consuming. This was the reason why the present study focuses on the urban women entrepreneurs only. A total of eleven (11) women entrepreneur were included in the study.

Unlike quantitative research, qualitative concentrate more on the richness of the information gathered and the number of the participants is not that much important. Therefore small number of participants is well suitable for a qualitative (Fossey et al 2002). They lamented that even though the number of the participant might be small in a qualitative research but the data gather might be large because the interview might take hours. The most important thing in qualitative sampling is to identify participants who can give you the best information needed for the phenomenon being studied. "*No fixed minimum number of participants is necessary to conduct sound qualitative research, however, sufficient depth of information needs to be gathered to fully describe the phenomena being studied*" (Fossey et al. 2002. p. 726),

4.3.2 Allocating Participants

It's important to discuss how the participants were met before talking about how the interview was conducted. As mentioned by Sapsfored & Japp (2006) cited in by Fallatah (2012) state that describing the population of interest is the first step in allocating participant. These methods are often referred to as snowball and quota sampling. Quota sampling starts with a list of some basic characteristic. In this present

study our main focus was Gambian women in the urban area and who meet the following characteristic:

- The selected participant was the founder of the business.
- The selected participant must be able to speak basic english language or their native languages
- The selected respondent must be from the urban area of the Gambia.

1. The first was to send an email to a former boss who works with successful women business owners through a projected funded by the UNDP and luckily 5 participants were identified.

2. The second method used to identify the successful Gambian women entrepreneurs was the social media like Facebook and Instagram were 3 participants were selected.

3. The remaining three participants were selected with the help of a friend who works with them and knows their capabilities.

After selecting all participants, email was sent to some and the rest were contacted through phone calls. All of the selected participants respond and expressed their interest in the topic and their willingness to participate. The selection was followed by appointment to able to meet the participants in their respective homes.

4.3.4 Preparing an Interview Guide

To make the interview accurate and more interactive, an interview guide was prepared which serve as a roadmap. The interview guide also helps to cover all the important points need to be elaborated on. The interview guide used in this study was obtained from the research question. Seven main areas were listed in the interview guide.

1. The characteristics of the participant

2. The characteristics of the business

3. Motives for starting the business

4. How they finance their business

5. Family-life-Balance

6. Challenges face in running the business

7. The pieces of advice they have for the young entrepreneurs and potential entrepreneurs.

The questions were first tested in a trial interview with a participant. This was very vital in terms of time management and the relevance of the research question and to see how participants were going to answer the questions. After the trial interview, some of the questions were revised.

4.4 Conducting the Interview

The interviews was conducted in the interviewees' business premises and some were conducted in their residents. The interview guide prepared was used as a roadmap in conducting the interview. It starts with a formal communication and participants were allowed to use any language of their choice and later the data was translated into the english language. As mentioned before, a semi-structured interview was used and it was an open-ended question. Each interview lasts approximately for an hour.

4.4.1 Recording the Interview

Tape strategy is a method used in interview Fallatah (2012). Recording a conversation helps one to get the information clear. When taking notes some important points might be missing but with the help of the recording, it can be recover easily. Since most of the interviews involve in this study were conducted in the local languages such as Wollof and Mandika so recording was necessary because the information gathered needed translation into English language version. Translating the interviews took about 50 to 60 minutes each.

4.4.2 Probing

Probing is a technique employed in interviewing to solicit a complete answer to a question. It is a nondirective phrase or question used to encourage a respondent to elaborate on an answer" (Fallatah 2012 p. 42). In this present study, probing was used in the interview. A question like what motivates you to start your business, how do you

finance your business, what were the main challenges you encounter etc. this type of question will help you to gather more information from the interviewees.

4.4.3 Finishing the Interview

At end of the interview, participants were asked to give advice to the young and potential entrepreneurs. Each participant gave out some recommendations and were excited to be part of the interview. They were assured of the confidentiality of the information given and their names will not be mention and the recording was only for the purpose of the study. The participants were thanked for participating in the interview.

4.5 The Analysis Process

The last part of the methodology is the analysis process. A semi-structured interview was used to gather the data. In the process of analysing the data, a coding procedure was used. Coding is a method used in qualitative data in other to analyse and interpret the data. Minichiello et al (1990) in cited by Fallatah 2012 p, 55) define coding as reorganizing the data according to conceptual themes recognized by the researcher." It is important to use coding because it helps in further investigation.

In this paper, the coding process started with the research question which was the overview of the data.

Question 1: What are the motives of the entrepreneurs

Question 2: What were the challenges faced by the entrepreneurs

Question 3: Others

The second step was to add names to the coded data.

Q1 was named as motives

Q2 was named as challenge

Q3 was named as others

The coded data were later evaluated in smaller categories. The motives were divided into push and pull factor. After reading the literature of motivation of women entrepreneurs, several factors were identified and later classified as push and pull

factors. The Challenges was explained in four different aspects; Access to finance, government support, family-life-balance and attitude of the society towards women entrepreneur.

Finally, the 11 case were analysis one by one and descriptive coding system was used in each of the interviews and it was later presented in a table form.

4.6 Chapter Summary

This chapter explains why the present study chooses qualitative research to gather the data. The main purpose was to interview at least 11 successful Gambian women entrepreneurs. This chapter also explains why semi-structured interview was used. A research design was developed to serve as a roadmap for conducting the research. The research design starts with data collection process, followed by how the interview was conducting and the final part discuss the analysis process.

5. DATA ANALYSIS AND FINDINGS

5.1 Introduction

This chapter will discuss the multiple case analysis of the qualitative collected data. The first part will discuss the entrepreneur's profile (background information of the participants) and a short presentation of each case.

In the second part of this chapter, we will discuss the entrepreneurial driving force: the push factors and the pull factors that motivate Gambian women to venture into the business. Follow by the challenges those women faced in running their business. At the end of this chapter, the pieces of advice the interviewees have for the young and the potential entrepreneurs will be discuss.

5.2 Summary of the Interviewee's Characteristics

As illustrated in Table 3 below, the entrepreneurs were drawn from different age group (30 years old to 66 years old) and range from different sectors (food processor, fashion designers skills trainer and retailers). This will help us to bring a variety of important points to understand the motivation and challenges of women entrepreneurs in the Gambia. Seven of the interviewees were married and all have children to take care combined with their job. Two were divorced, one was not married and one was a widow. All of the women have some academic qualification prior to becoming an entrepreneur except one who have never gone to school. Majority of the women stop at the secondary level and few are degree holders. All of the women have relevant prior work experience before venturing into the business.

Table 3: Participants Profile

Women Entrepreneur	Line of Business	Education	Prior work years	Age	Marital Status	Number of children
AB	Food Processor	Senior Secondary Certificate	Bank/10 years Business/7years	55	Married	3
CB	Food processor	Senior Secondary Certificate	Work in printing company Ltd	66	Married	8
DM	Food processor	Certificate on Business Studies and Skill Training Certificate	School teacher	42	Married	5
MS	Fashion Designer	University level	Work in an Insurance company Retailer	30	single	non
AC	Fashion Designer	Diploma in fashion and decoration		35	Divorce	1
PG	Fashion Designer	Bachelor of politics and Language combined honours	Government Private Corporate Volunteering	35	Divorce	non
YM	Food Processor	Standard Four	Public worker	60	Married	60
EB	Trainer	Master in Finance	Banker.	42	Married	3
OJ	Consumer Goods	None	Famer	56	Widow	1
HK	Draper	Junior level	Entrepreneur	42	Married	6
IC	Draper	Tertiary Level	None	33	Married	4

5.2.1 Characteristic of The Business

Table 4.0 summarized the business characteristics of the interviewees. Such as the service they provide, the number of the employees the business have, ownership of the company and the year the business was established. Surprisingly, all of the businesses included in this study were own by one person (Sole proprietorship).

Table 4: Characteristic of the Business

Entrepreneurs	Service provide	Number of employees	Year the business was established	Ownership of company
AB	Catering service Local food process	7	-	Sole proprietorship
CB	Local food process and fruit drinks. Catering service	3 employees	2002	Sole proprietorship
DM	Local food process	7 employees	-	Sole proprietorship
MS	Swimming wears, Household accessories	1employee	-	Sole proprietorship
AC	Lifestyles Services and coordinating events	7 employees	2007	Sole proprietorship
PG	ready-to-wear apparel business in fashion design and merchandising	9 employees	2014	Sole proprietorship
YM	Catering services Local food Process	10 employees	2004	Sole proprietorship
EB	Trainer Hair dresser Seamstress	26 employees	----------	Sole proprietorship
OJ	Consumer Goods	2	1987	Sole Proprietorship
HK	Women Wears	3	1991	Sole Proprietorship
IC	Clothes	2	1993	Sole proprietorship

5.3 Case Presentations

The eleven interview results obtained are going to be analyse case by case which is going to be the starting point of the analysis part. Information like who they are, marital status, number of children, what motivates them to start their business, challenges they face, educational background, entrepreneurial experience, and personal characteristic of the business, are going to be discuses.

5.3.1 Case 1

The first participant is AB a food processor. She is 53 years old and married with 3 children (2 girls and 1 boy). Her uncle and father were both entrepreneurs and they were her role model of becoming an entrepreneur. AB has a senior secondary certificate. Before she became an entrepreneur she was working in a commercial bank for 10 years and later she travelled to the UK where she got a lot of entrepreneurial experience. She was working in a woodwork company which sells all kinds products except motor vehicles. When she came back from the UK she decided to open her own business because she was tired of working for people after all the pressure she went through when she was in the UK. She chooses to become food processor because she was born in the provinces where they engaged in agriculture as a main source of income. The product she provides includes, Findi, Cheri, Chakri Chura, Mbudake, Ruy, Cake, Ngatu, Groundnut cake and Pepper sauce. She also does catering services for government programs and ceremonies (Wedding, Marriage, Naming and Birthday Parties).

Currently, she got only 7 employees with the believed that soon she will expand her business and number of employees will increase as well. During the interview, AB mentioned that her products are well recognized both locally (available in most supermarkets in the Gambia) and internationally (She export to UK, Italy, Spain and America). She attended a lot of training and social forum both locally and international level. During her first years into the business, she finds it difficult because she was selling without keeping proper records and it was quite challenging for her to know the amount of profit she generates at the end of the year. She added that with help of the training she attended she was able to change her methods of recording which have a significant impact on her business. Currently, she is planning to open a shop of her own because she doesn't have a shop and business is located in her house. She is also planning to open a shop in Banjul (Capital city of the Gambia) together with her sister and also around Kanifing Municipality Council (KMC) because she wants her product to be accessible throughout the Gambia.

5.3.2 Case 2

The second participant is PG a young Gambian Fashion Designer. She is 35 years old divorce with no children. Her mother was an artist but she admitted that she was not her driving force to become an entrepreneur. Her academic qualification includes a bachelor's degree in politics and Spanish language which she obtained in the UK.. She got some work experiences in the government sector, private sector, and corporate institutions and served as a volunteer worker. During her childhood she always finds a way to make money, sometimes she will buy sweets and selling it to her friends. In her own words, "*I was in boarding school and I would exchange sardines for biscuits etc. I always found a way to be secure financially without relying on a 3rd party. For me, that is entrepreneurship in its highest form*". After working for various industries and after graduating from university she finds it difficult to stay in her various roles.

"*I got so bored with everything, I felt uninspired and almost as if I was breathing but not living. I knew something had to change, but I wasn't sure what. Finally, I got the courage to quit my job as a Protocol officer at the foreign ministry in The Gambia. After I resigned I thought to myself 'what now?' I had a bachelor's degree in politics and Spanish language; if I couldn't work in politics what was I meant to do? I was already sewing clothing for myself and a few clients with the help of my mom's tailors, but it was far from a business. The more I designed the more I fell in love with creating a mood or feeling through clothing. I wanted to do it properly but I wasn't sure how or where to get the help, so I just took a leap of faith and began at the very start*". Then prior to the starting of her business, she has done an internship on fashion design but never under an actual brand.

In 2014, she decided to open a fashion shop which runs a ready-to-wear apparel and merchandising, she produces garments and according to her, she is blessed to have loyal customers who sustained her business still now. In addition to that, she also designs for other brands under their own brand names and coordinates some important event like fashion week Gambia. Currently, she got 9 employees excluding some of her family members. PG loves what she does and in the near future she wants to open an online store and ship worldwide – to open another flagship store in another country, to

increase her stock, to get more technical experience and to become one of the best designers in Africa and the world at large

5.3.3 Case 3

The third participant was CB, who is 66-years-old. She is married with 8 kids (7 girls and a boy). Her academic qualification includes senior secondary certificate. According to her, there is no entrepreneur in their family before and she was the first to break the record. Prior to becoming an entrepreneur, she was working in a printing company called NEWCO which was the first printing company in the Gambia. After some years, she travelled to the UK where she has spent 10 years working in different companies when she came back from the UK a friend of hers introduced her to the food processing business and that's how everything started. In 2002, she decided to start her own business which is the food processing. The products she provides includes Findi, Cheri Chakri Chura, Mbudake, Ruye, Cake, Ngatu, Groundnut cake, Pepper Sause (local food commonly found in the Gambia, Senegal, Mali, and Guinean), all which she process on her own with help of her employees (3) and children, she also does catering service as well. Her products are available in the Gambia in some supermarkets and she also sells to America and Senegal.

According to her, she got a lot of experiences in the food processing sector because she attended lots of training and trade fares both local and at the international level and was trained on different methods of preserving his cereals from getting spoil. CB is passionate about what she does and in the future, she wants to expand her business.

5.3.4 Case 4

The fourth participant is DM who is a 42-years-old. She is a widow with 5 kids (3 girls and 2 boys). According to DM, her family have some entrepreneurs and currently, she is training one of her daughters to follow her footstep. Her academic qualification includes a certificate in business training and administration in the UK. Before she becomes an entrepreneur, she was working in the teaching field for 10 years. Then in 2014, she decided to leave the teaching job and venture into the food processing because she was tired of being posted from one region to other and being a mother of five kids it can be frustrating at times she added. The most interesting part of her story

is that in her business she only employed women (single mums) and young girls (victim of early marriage and school drop-outs). In our society she said, victims of early marriage and school dropout are left behind especially in the provinces, so we need to support them. She produces local fruit drinks (Mango juice, orange juice, Kaba juice, and Pawpaw juice) cereal (Chari, Chakri, Ruy), Ngatu, Chura, Mbudake, Groundnut cake, etc. She is highly experienced in the area of food processing and currently, she is training some Gambian women with the support of a project sponsor by the World Bank. DM is a determined woman who is always willing to learning new things and help her fellow women. In the future, she is planning to expand her business and give more training to women and young girls and serve as a model for her employees and children.

5.3.5 Case 5

The fifth participant is MS who is 30 years single. According to MS, her mother and sister are both entrepreneurs. Her mother sells African fabric and her sister in the States is a retailer and has her own website. MS said "*my mother and sister are my role model and source of inspirational*". She was exposed to business when she was very young. Her academic qualification includes senior secondary certificate, certificate on entrepreneurial competition obtained in the UK and currently, she is pursuing her bachelor degree in Law at the University of the Gambia (UTG).Before she becomes an entrepreneur, she works at Takaful Insurance Company Gambia (TICG) and she also worked in the retail sector when she was in the UK. MS is a frequent swimmer and she realized that there are no African swimming clothes in the market and in 2016 she decided to venture into it.

She offers a hand made products using African Fabrics like swimming wears, leisure wears and household accessories. In her first years in the business, things were a bit difficult for her because she started her business with only $10 but with the help of her family, she was able to move the business faster, and right now she got 4 outlets and a shop. She sells locally and internationally (her sister web site in America) and in the future she wants her brand to recognize at the international market.

5.3.6 Case 6

The sixth participant is PM. A 35-years-old divorce with one child. Both her mother (Seamstress and own a beauty salon) and dad were entrepreneurs but both retired now. She admitted that her parents were her role model of becoming an entrepreneur. Her educational background includes Diploma in Fashion and decoration which she obtained at the Leeds College of arts and design UK. She worked in government and in the private sector prior to starting her own business. At first, her dad couldn't accept the idea of her studying fashion, he wanted her to complete her bachelor degree in law which she started earlier. At first, she said, it was very hard for her to convince her dad in changing her program from Law to Fashion but later he accept the idea.

"*After returning back from the UK with my artistic background, in 2007, I started doing my own clothes then after compliments from my family and friends I decided to start selling. So first steps were door to door, then I had a shop at home after convincing my parents to give me the storage room in the house which I then turned into a small shop showcasing my talent for 5 years, at this time I had put together a young fashion designers group and through a lot of voluntary works I have done, I was selected by the American embassy to go on a trip call the IVLP (International Visitors Leadership Programme). After my return I had a big project that I made a lot of money plus also meeting a friend who believed in my talent that supported me to get my own fashion house and Thank God I have been in my own fashion house for 5 years now and counting*",

Her service includes coordinating events, decorating events and providing lifestyle services, she sells more of locally than intentionally. In her business she got 7 employees plus the support she received from her family members and in the near future, she is planning to expand her business at the international level.

5.3.7 Case 7

The seventh participant is YM who is 60-years-old. She is married with 6 kids (4 girls and 2 boys). YM is the first entrepreneur in her family. Her academic qualification includes senior secondary certificate and certificates on entrepreneurial training. YM worked for the government sector under the public worker's department as a medical

engineering. According to YM, she sat one day and was listening to the radio on a program called Agriculture and Food Nutrition (AFN) now called Food and Technology and they announced that they are giving training to women who want to engage in food processing and she decided to join the training. From the knowledge she gains from the training she was able to start processing food for her family and in 2004, she starts her own business. Since then her business is doing well even though sometimes she faced some difficulties along the way. Her current number of employees is 10 and she is also training some of her children and in the near future they might take over the business because she is getting old now. Her product includes Findi, Chakri, Chura, Ruy, Cake Gatu, Mbudake, Groundnut cake, pepper sauce and catering services. Despite her age, she still wants to do more and in the near future, she wants to be loading containers to other countries and open more shops because presently, she got only one shop.

5.3.8 Case 8

The eighth participant is EB a skill trainer who is 42-years-old. She is married with 3 kids. According to EB, their family have some entrepreneurial background. Prior to becoming an entrepreneur, she worked in the government sector and in the banking sector as well. She holds master's degree in finance. After obtaining her master degree she was still working under the banking sector for years. EB reported that the working hours in the banking sector was not favourable and as a mother of three and a wife, she decided to open a saloon then a skills training centre because she loves making hair since her childhood. She trains young girls on marketable skills like hairdressing, tailoring, information technology, decoration and catering services with the support of the Gambian government and some international organization like UNDP, ECOWAS, GAMWORKS. Her current number of employees is 26 and every year the student's enrollment in her training centre is increasing.

5.3.9 Case 9

The ninth participant is OJ who is 56 years old. She is a widow with one child. According to her none of their family members was an entrepreneur and she has no entrepreneurial experience before. She got no qualification because she never attended school. Before she becomes an entrepreneur, she was working under the agricultural sector as a farmer and in 1987, a close friend of hers inspired her to start a business.

According to her, it was her friend who motivated her to start the business and provide her with necessary startup capital. OJ provides consumer goods like furniture, household appliances and clothes.

OJ reported that even though she's not educated but over the years she has learned and acquired wide range of knowledge and experience in the business sector, for example how to deal with her customers and build a strong relationship with them and how to maintain her suppliers. She concludes by saying that if she gets the necessary support, she will like to expand her business and employed more people because selling consumer goods is very lucrative nowadays.

5.3.10 Case 10

The Tenth Participant is KJ who is 42 years old. KJ is married with six kids. Her academic qualification includes junior school certificate which she obtains in the Gambia. KJ father was an experienced entrepreneur and she was exposed to the business when she was 16 years old. According to KJ, her father was the main reason for her to start a business. Her father guides her into the business and gave her the starting capital. She sells women stuff like clothes and bags because ladies products are very marketable in our society she added.

For the past few years, she learnt how to purchase goods from different countries like Senegal and Dubai. She is able to interact with different people and create a strong network with her supplies. The business exposes her to different cultures and traditions and for her, business is the only key to ensure self-sufficiency, self-employed, support one's family financially and is the only way to succeed in life she believed. KJ reported that in the near future and if the resources are available she will expand her business and open businesses to her children because business is the only thing she knows and for the rest of her life she will continue doing it she concluded.

5.3.11 Case 11

The eleventh participant is IC who is 33 years old. IC is married with four kids. Her academic qualification includes tertiary certificate. Some of her family members were an entrepreneur but she admitted that they were not her driving force to start a business. Her sister owns a shop and at the age of nine she was helping her in running the shop and that's where she got a lot entrepreneurial experience. According to her one

of her close friends was a successful entrepreneur, she motivated her to start the business and gave her the starting capital. IC is a businesswoman who sells clothes for both men and women. According to her, clothes are demanded by everyone in the society because is a basic necessity and that's made it so marketable.

Over the years, she has established lots of connection with colleagues and that has improved her business supplies and interpersonal relationship with her customers and counterparts. In the near future and if the funds are available, she wants to expand her business and move her location to a better place.

5.4 Entrepreneurial Driving Force

Participants were asked what motivate or force them to start their own business. Their motivational factors are show in table 5.0 below. The entrepreneurial motives are further divided into two, pull factors and push factors

Table 5: ***Entrepreneurial Motives (Push Factors and Pull factors)***

Participants	Entrepreneurial Motives	
	Push Factors	Pull Factors
Participant 1 (AB) *"One of my main reason to become an entrepreneur was become my own boss because I was tired of working for people."* *"In my village I saw a lot of agricultural products that were wasting and I decided to turn it into something useful with a friend of mind".* *"I want to control my own time"* *Both my uncle and father were an entrepreneur and serve as my role model"*	To be independent Flexibility working hours.	Partnership opportunity Family support
Participant 2 (PG) *"I wanted to be independent within my life – unattached to any corporation"* *" I wanted to live a free and full life ruled by myself, to make my own, decisions and face my own challenges not just blindly drag through life just living to work".* *"To wake up every morning, do what I love and get paid for it at the same time"* *My family support me for my initial investment and that's made everything possible.*	To be independent Time flexibility	Family support
Participant 3 (CB) *"I like the sector that's why I go for it".* *To help the society especially those who can't make cereal*	Self-achievement	Market opportunity
Participant 4 (DM) *"My main motive was to be independent and be self-employed"* *"Also I saw an interest in the food processing"*	Be Independent Self-employed	Market opportunity
Participant 5 (MS) *"I want to be independent"* *"To fill a gap because in the market because there was no African swimming wears"* *"To be a model in the society"* *"My mum and sister encourage me to start the business and support me"*	To be independent Achievement Self-fulfilment	Family support Market opportunity
Participant 6 (PM) *"I believe I have always been creative from when I was very*	Self-fulfilment Achievement	Family support

young so that's what lead me to this path" *"Encouragement came from friends and family and that serve as a motivational factor"* *"The niche to start something new"*		
Participant 7 (YM) *"To be independent and work for own".* *"I wanted to help people specially women and girls (dropped outs) to trained and employed them.* *"I saw market opportunity when I heard government are giving out funds for potential women"*	To be independent	Government support To contribute to national development
Participant 8 (EB) *"To spend more time with my family and be a good mother"* *"To be independent"* *"Being my own boss"* *"To achieve my goal"*	Time Flexibility To be independent Self-fulfilment Achievement	
Participant 9 (OJ) *"I was inspired by successful entrepreneur and a friend. She motivated and gave me the starting capital"* *"to be self-employed and make money"* *"I feel the sector is lucrative and the demand is high."*	Self- employed	Friend's Support Financial benefits Market opportunity To contribute to the national development
Participant 10 KJ *"The sector is Marketable"* *"I was motivated to do business because it is key to ensuring self- sufficiency and support one's family"* *"Motivation also came from my dad who was a successful entrepreneur"* *"Business is my career I believed in"*	To be independent	Family support Professionalism Market opportunity
Participant 11 IC "Motivation came from my friend who was also an entrepreneur" " I want to run my own business and self-employed" "The sector is lucrative" " To help myself and family financially.	Self-employed	Friend's Support Market opportunity Financial Benefits

Table 5 shows some motivating factors that are in line with our literature review. It also shows that Gambian women are being motivated by a combination of push and pull factors in the processing of establishing new business except for one participant who was only motivated by push factors. Surprisingly, women who start business out of necessities than opportunity are more.

5.4.1 Push Factors

The data show some important push factors that motive Gambian women to start a business. It shows that most of participants started business out of necessities. For example factors like need of independency, lack of job satisfaction, time flexibility, self-employed were found to be motivating factors for majority of the participants. For example, Participant 1 said: "*When I came back from the UK, I wanted to be my own boss, I prefer working for my own self because I find it very difficult to be working for people. I suffer a lot when I was working in the UK with up and down and long hours*" Participant 4, 5, 7 and 8 all mentioned about being independent as their motivating factor to start a business. Participant 8 reported that she quit her job from the bank because of the long working hours and as a mother of 3 and wife, she finds it difficult to balance the two. For her self-employed was her best option because with that she was able to set her own time and give her children and husband the attention they need. Participant 8 case can be referred to as "Child Bearing Cromie (1987) cited in by Hailaf Fallatah (2007). Participant 9 added that: *"I was motivated to do business because it is key to ensuring self- sufficiency, self- employed and support one's family without depending on a third party"*

5.4.2 Pull Factors

Pull factors (opportunities) has also motivates some Gambian women to venture into the business. These factors help them to established and run their business successfully. Among pull factors found in our study are:

1. Government support
2. Market opportunity
3. Family and Friend supports
4. Professionalism
5. Partnership.

5.4.2.1Government Support

One of the participants mentioned the vital role the government played in her decision to become an entrepreneur. She reported that with the support of government she was able to start something new.

> *"One day I sat down and I was listening to radio on agriculture and food nutrition now called food and technology, they were doing a program on food processing and they were giving training to young women and I decided to join the training. So after the training with the knowledge I gained, I was able to establish my own enterprise". (Participant 7)*

Since then the government is supporting her in both cash and the training she is receiving. The government took her to America and Senegal for a training on food processing and recently in 2015 they bought her a big packing machine under a multi-million dollars project called the Enhanced Intergraded Framework (EIF) under the Ministry of Trade, Industry Regional Integration and Employment (MOTIE).

5.4.2.2 Market Opportunity

Participant 3, 4, 5,7, 9, 10, and 11 consistently express how market opportunity pulled them to become entrepreneurs. For example one of the participant mention that:

"I like the sector because I saw some interest in it that's why I go for it" (participant 3)

Participant 4 added,

"I saw an interest in the food processing sector and I go for it because I want to help myself financially and family"

Another participant added:

"I choose to become an entrepreneur because I realized that there is a gap in the market which needs to fill (there was no African swimming wears available on the market)". I say to myself why not I make it try because I saw a huge market opportunity in sector and that's how everything started" (participant 5)

Participant 7 reported that

"I saw market opportunity when I heard government are giving out funds to potential women entrepreneurs"

Participant 9, 10 and 11 all reported a similar case because they are all in the same sector (retailers) and believed that the market is so lucrative and that what pulls them to start the business. For example, participant 11 reported that: "*Clothes are demand by everyone because everyone needs clothes. I feel that the clothing sector is a marketable sector*"

5.4.2.3 Family Support

Some of the participant expresses the vital role their family members and friends contribute towards their decision to become an entrepreneur. Some of the participants clearly reported that their family and friends serve as a role model to become an entrepreneur and provided them with the starting capital. For example one of the participants mentioned that:

"My father and my uncle are both entrepreneurs and I can admit that they are my model to become an entrepreneur" (Participant 1)

Participant 10 added that:

> *"I was motivated by my father. He is an experience entrepreneur. He always guides me since I set up this business and he gave me the starting capital"*

Another participant reported a similar case:

"My mum and my sister are both entrepreneurs. My mum sells African fabric and my sister is a retailer in the US and got her own website. They are my role models and source of inspirational she said because I was exposed to business at a young age" (Participant 5)

Participant 6 added

"Both my father and mum were an entrepreneur but both retired now. My mum was a seamstress and had a beauty salon. I can positively admit that my mum is role model to become an entrepreneur".

Encouragement also comes from friends and family she said because when she started her business newly, they demanded for it and that was her starting motivational point, with that she was able to expand her business and run it successfully.

Participant 9 reported that it was her close friend and at the same time an entrepreneur who inspired her and motivated her to venture into the business and gave her the starting capital. Her case was similar to participant 11 who mentioned that:
"I was inspired by a friend who is now a very successful entrepreneur. She has encouraged me to start up a business and provided me with a starting capital".

5.4.2.4 Professionalism

One of the participants express her love for her sector and she was constantly thinking about venturing into something that fit her professional career.

"Fashion has and always been something I enjoy since my childhood days, it wasn't something I decided to do, it was something that picked me, I always designed my own clothes, people became more and more interested in what I had to offer and a hobby fast became a business. It was undeniable to me that this was what I was meant to do". (Participant 2)

She further an added that:

"This sector is what I am most passionate about, it's what I enjoy doing. Enjoying what I do is important to my success, I am always motivated to persevere."

Participant 10 believed that business is the only way to succeed in this life and to help one's family and that's why she choose the business as her career path.

5.4.5.5 Partnership Opportunity

Only one of the participant was motivated to establish her business because of a partnership opportunity.

> *"In my village, I saw a lot of agricultural products that were wasting and I decided to turn it into something useful with a friend of mind".* (Participant 1). She added now each of them has your own business but still under the food processing sector.

5.4 Challenges of the Gambian Women Entrepreneurs

During the interview, participants were asked to mention the challenges they face in running their business. Among the main challenges we found during the study were, access to finance, lack of government support and high taxation, work-life-balance, access to raw materials, access to market and information, high cost of electricity, high cost of transportation etc. Surprisingly, networking was not found to be an obstacle reported by any of the interviewees. **Table 6.0** below illustrate the challenges of the participants.

Table 6: Challenges of the Entrepreneurs

Participants	Challenges
Participant 1	Access to raw material Problem of packing
Participant 3	Lack of fund Lack of skill labour Slow economy Political impasse Lack of law material to product better quality
Participant 3	The sale turnover is very low Inadequate supply of electricity
Participant 4	Finance was my main problem in my first of the business.
Participant 5	Finance Access to material Access to market Shipping cost is very expensive
Participant 6	Access to finance Access to relevant information as a start-up Access to market
Participant 7	Access to finance Access to raw materials Transportation The processing is very hard and time consuming
Participant 8	Training youth people in the rural country Finance
Participant 9	Low capital High taxes Family-life-balance Problems of transportation Low demand
Participant 10	Low capital High cost of import duties and taxation High cost of transportation Family-life-balance
Participant 11	Family-life-balance Low saving and profit High taxes Insufficient capital

5.5.1. Access to Finance

All of the participants reported access to finance as their main challenge they face in running the business especially during their first five years into the business. For this reason many decided to finance their business through personal saving and loans from friends and family. Our finding is in line with the finding of Jamila (2008), Narain &Sushma (2009), Rinbson (2016). For example, participant 1 said that: *I finance my business through personal saving, family support and loans from friends.*

Participant 2 added:

"I started with something small from my personal savings, built on that, made some garments and sold them - used the profit to buy another machine, then my capacity was more so I made more product and sold that and made more profit and so and so forth until I had a boutique. I grabbed every opportunity and made it my own".

Participant 6, 3, and 5 all said that they finance theirs through personal saving and family support. As mentioned by participant 3 *"I finance by business through personal saving and the support of my kids".*

Only two of the participant finance their business through loans and donors.

Participant 7 reported that: *"I finance my business through loans from the bank which I am still paying plus my personal saving"*

Another participant added: *"I finance by business through donors funding and self-saving". (Participant 8),*

Participant 9 and 11 reported that they finance their business through the support of a friend. Only participant 4 reported that she doesn't face any issues regarding finance because the government is supporting her enough now.

5.5.2 Government Support

Surprisingly, government support was not found to be an obstacle face by all of the participants. Only few of the participant face some challenges regarding lack of government support. Some of participants clearly reported that the government is supporting them in either cash or the training they received from the organisational

bodies under the government like UNDP, ECOWAS, GAMWORKS and World Bank projects. For example, one of the participants said that:

In the beginning, I finds it difficult to finance my business but now I don't face any problem because I received a lot of support from the government, just recently they build a factory for me which I named vegetables, cereals and fruits processing centre with the support of the World Bank multimillion project called LHDP. (Participant 4)

Participant 2, 3, 4, 5, 6, 7 and 8 all reported that they are receiving support from the government in either cash or kind. The government also sent some of the participants for overseas training.

For Participant 1, 9, 10 &11 was a different case. They all reported that they never receive any support from the government and the only support they received is that of their family members and friends.

5.5.3 Family-life-Balance

Work-life-balance was also found to a challenge faced by some of the participants. For example one of the participants reported that: *"I manage to combine my family responsibility with my job but I find it very difficult. When my husband was alive, he used to help me at home and encourage me a lot. As a mother of five and the same time running my own business is very hectic" (participant* 4)

Another participant added.

I find it difficult to combine the two but thank God I got a very supportive family. (Participant 6)

Participant 9 & 10 reported that they find it difficult to combine the family responsibilities with their business and living in an extended family makes things worst. Participant 11 added that: "*Family responsibility and business at the same time is a routine thing for me and I always have to prioritize both activities. This is not an easy thing to I have to do it because there is no other choice. I cannot afford to pay for a maid".*

Some of the participants reported that they don't have a problem regarding work-life-balanced. Some of the participants for example their business are located

inside their houses so they find it much easy. For Example, participant 3 said: *"Since the business is located inside my house, I didn't find it difficult to balance the two. In fact one of my daughter is helping in the business"*

Another participant added that all of her children are grown up now and they are the one helping her in running the business effectively.

Participant 2 reported that:

"*My first Priority is my work, it's what pays my bills and gives me creative enlightenment, the family is equally important but I don't allow it to affect my progress*".

5.5.4 Society Attitude toward Women Entrepreneurs

The society attitude towards women entrepreneurs were found to be a problem faced by some of interviewees. Three of the participant reported that they have some issues regarding their gender as a women entrepreneur and that makes life bit difficult for them.

"Because of my gender, the project managers sometimes doubted me if I can do what am doing especially the training people in the rural area". (Participant 8)

Participant 11 mentioned that the society sees clothes business as a men's activity and that's might lower the sales turnover.

Participant 10 added that: "As *a woman it is difficult to be traveling across borders to get goods from other countries. Sometimes men take advantage of our gender by making things more expensive"*

5.6 Advice to the young and potential entrepreneurs given by the participants

Towards the end of the interview the participants were asked to give a piece of advice to the young entrepreneurial or those who are about to start their own business. All of the 11 participants gave some valuable advices.

Table 7: Advice to the young and potential entrepreneurs

Participants	Advices to young entrepreneurs and potential entrepreneurs
Participant 1	i) Don't allow anyone to choose idea for you ii) Be determine and have passionate iii) Look for support either from the government or your family. iv) Make more enquiry about the sector you want to engage on
Participant 2	just do it, don't think of the problems because that what slows you down, it manifests as fear and you end up being utterly useless, no matter how small capital you have , get the first thing you need – dedicate 2 hours minimum a day towards your goals and do the work! The success will always follow, don't wait for anyone – do it yourself, believe in yourself and go forth and conquer
Participant 3	Let the person have plenty of money because business required money.
Participant 4	Let them take me as their role model because all cannot be the office.
Participant 5	Don't wait for loan to start a business, just start with the small amount of money you have,
Participant 6	I) Believed in what you are starting II) To be persevere, to be tolerant and be discipline
Participant 7	Just take a footstep and ready for the challenges and success will follow later.
Participant 8	Have a passion of what you do, set goals, calculate risk and take the moderate risk possible be committed, persists and strive to give the best at all time.
Participant 9	To be successful in the business it required perseverance and focus. It's always painful at the beginning but with hard work everything will go smoothly.
Participant 10	Dedicate time and effort and maintain good supply chain.
Participant 11	Work hard and keep contacts. This is one of the ways to ensure successful business.

5.7 Chapter Summary

This chapter presents the findings of the interview results with eleven successful Gambian women entrepreneurs obtain from different regions in the country. The analysis unveils entrepreneurs' motivating factors, challenges they encounter and the advice they have for the young entrepreneurs and potential entrepreneurs. Our data revealed two type of motivating factors, push factors and pull factors. Among the push factors, we found during our study were need of independency, time flexibility, self-employed and self-fulfilment. This supports the findings of Haghes (2000) in his study of push and pulls factor in Canada. There were five pull factors identified in this study which encourage many of the participants to venture into the business. These factors were: government support, family support, market opportunity, professionalism and partnership opportunity. The findings show the important role government support, family support and market opportunity plays in decision of many Gambian women in becoming entrepreneurs. With regards to market opportunity it's in line with the findings of Amit & Muller (2013), Robinson (2016) who found that many women venture into the business because of the attractiveness they show in the market.

The findings also presented a clear understanding of different challenges faced by the participants. Among the problems we found were: Access to finance, inadequate government support, family-life-balance and the society attitude toward women entrepreneur. Interestingly, the society attitude was not found to a major problem faced by many of the participants. Only three of the participants reported the society attitude towards their gender and that has hinder their success. The reason was that: most of the participant came from the food processing sector and in the Gambia, food processing is seeing as a woman doing job. Toward the end of the chapter, each of the participants gave out some pieces of advice to the young and the potential entrepreneurs.

6: CONCLUSION, RECOMMENDATIONS AND LIMITATIONS.

6.1 Introduction

This chapter presents the conclusion of the study based on our findings and the implication it has on the young and potential entrepreneurs. It also provide policy recommendation for the government, policymakers, and future researchers on the field on women entrepreneurship. Also, the limitations of the study is presented in this chapter.

6.2 Conclusion

The success and the growth of any nation depend heavily on entrepreneurship. In any society, entrepreneurship serve as an engine of economic growth and development. Globally, women entrepreneurs play a curial role in national growth and development. Women entrepreneurs attract capital through investments and contribute to wealth creation which is a core principle of economics. They contribute to job creation for numerous job seekers. This type of job creation enhances national economies growth and improves service delivery.

Therefore, the present study aims to investigate what motivates Gambian women to start a business and to find out the main challenges they encounter. Another objective is to find their personal characteristics, business characteristics, how they finance their businesses, any intention of expanding, family-life-balance and advice they have for the young and the potential entrepreneurs. To obtain the objective of this study a qualitative researched was used through a semi-structured interview to collect the primary data. The question was design base on the literature of motivation and challenges of women entrepreneurs.11 Gambian women entrepreneurs are involved in this study. The 11 interview results were analysed case by case. The results provide useful information about women entrepreneurs in the Gambia.

Our findings of the study reveal that Gambian women are being motivated by a combination of push and pull factors in the process of establishing a business except for one of the participants who was motivated by a combination of only push factors (participant 8). None of the interviewees mentioned a single reason for becoming an entrepreneur. Our findings indicate that Gambian women are being motivated to a start

business because of pull factors like independence, flexibility working hours, self-fulfilment, achievement and self-employed were the major factors that push some women to venture into the business. Seven women mentioned independency as their main motive of becoming entrepreneurs. Some of the women see entrepreneurship as a form of self-employment, self-fulfilment and to achieve once dream. Flexibility of working hours was also found to be a push factor among many of the participants. Some quit their job and established a new business in order to control their time combine with family responsibility.

Our study also found some pull factors that motivates Gambian women to established and run their businesses successfully. This factors has embedded the vision of most the Gambian women to become entrepreneurs. Namely: government support, market opportunity, family and friend supports, professionalism and partnership opportunity. These factors are very vital in the process of starting something new. For example, some women in our study take advantage of their families' background to venture into the business. These families provide support in terms of finance, encouragement, business advice which enable them to succeed in the business environment. The study also found the important roles government and partnership opportunity play in the decision of the Gambian women in becoming entrepreneurs. This support is very important for the Gambian women because the government and partnership opportunity help them to finance their businesses. Another pull factor found in our study is the market opportunity. 7 of the participants consistently express how market opportunity pulled them to become entrepreneurs. Some of the women saw an opportunity in the market which pulled them to start the business in order to make money to help themselves and family members. Finally, professionalism was found to a pull factor that motivates some of the women in our study to become entrepreneurs. Some of the participants in this study strongly believed that the only way to succeed in this life to become an entrepreneur and some have decided to choose entrepreneurship as their career path.

Second part of analysis discus about the challenges Gambian women face in their businesses. The findings of this study reveal some range of problems women entrepreneurs encounter in process of starting and continue operating there businesses successfully.

Access to finance was challenge faced by all the 11 participants included in this study. Loans are available in the banks and in the micro finance institution but the interest rate attach to it is very high. Some couldn't afford it and they decided to fund their business through personal saving and loans from friends and family (which is usually small and can easily effect growth of the business). Lack of government support was found to challenge face by 4 of the participants. Surprisingly, 7 of the participant clearly mentioned the government is supporting them in either cash or kind. Another interesting point found in this study was networking. None of the participants mentioned networking as a challenge they encounter in their businesses unlike other studies were networking was found to be a major challenge faced by many women in their businesses. Another problem reported by participants was family-life-balance, for except those who were not married and those above 50 years old but the rest find it difficult to combine the two.

Finally, society attitude towards women entrepreneurs was not found to a challenge faced by many of the participants. Majority of the women included in this study are found in the food processing sector and in our society food processing is seeing as women doing. But nevertheless, some are still encountering issues regarding gender bias (those in the retail sector and skill trainers encounter such issues). Some are being doubted in what they do by our society.

There are many studies in the field of women entrepreneurship. Interestingly our findings are in line with the findings of many studies on the motivation and challenges of women entrepreneurs worldwide. On the other hand, the findings has also contradicted some literature as well on this topic of women entrepreneurship. For example lack of networking was a challenge found in many studies on women entrepreneurship but in our case it was a different thing because networking was not a challenge reported by any of the participants included in this study.

6.3 Recommendations

This study recognizes the need for more research in the field women entrepreneurship and to generate insights about the motives and challenges of women entrepreneurs in the Gambia.

During the study, some interesting areas was observed for the future researchers in the field of women entrepreneurship.

Firstly, it will be interesting to look at the reasons why women entrepreneurs want to expand their business. Our result of the study indicate that all the 11 participants included in this study want to expand their business either national or international level, so it will very interesting to investigate the reasons behind it.

Secondly, it will very important to find out the strategy women entrepreneurs are applying in their businesses in order to overcome the challenges they encounter. Though this study has provided some basic knowledge on how women entrepreneurs tackle some of the problems they're facing but just the basic was discussed.

Moreover, since the study involved only 11 Gambian women entrepreneurs, therefore it will be wise for the future researchers to include foreign women entrepreneurs who have established business in the Gambian in their studies.

This has also provide recommendation for the government and policymakers. The government should initiate more policy program design mainly to support women entrepreneurship in the Gambia in order to reduce or eliminate the challenges women face in doing business. The government should provide more funds to support women's because the development of any nation depends heavily on women entrepreneurship. Good infrastructure is also needed in the field of entrepreneurship. Microfinance institutions should provide more loans with the reasonable interest rate to potential and young entrepreneurs in other for them to start or continue operating their businesses.

Finally, awareness programs are needed in the country in other to educate people about the negative concept they have on women roles in the society. Some believed that women role in the society is only to take care of family and women shouldn't be involve in business. Evidence emerges in this study might help to understand better the position of women entrepreneurs in the Gambia and how best they can be supported. The policymakers and the support agencies can achieve this goals by carefully implementing the recommendations given in this study.

6.3 Limitation of the Study

This study poses a regional delimitation by focusing mainly on women entrepreneurs in the urban area of the Gambia. During the data collection of this research, the interview focused mainly on women entrepreneurs in the urban area and in four cities, namely; Banjul which is the main capital city, Brikama, Kanifing and Serrekunda area. Women entrepreneurs in the rural area were not involved in the data collection process. The reason being that many of the women entrepreneurs in the rural were very difficult to get access to and that was why this study focuses only on the Gambian women entrepreneurs in the urban area.

Secondly, only 11 women entrepreneurs were involved in this study thus the results cannot generalized all the women entrepreneurs in the Gambia.

Finally, qualitative research method was used in other to gather the relevant information needed for this study through the semi-structured interview which makes the sample small. The future researchers on women entrepreneurship can use questioner and increase the population size.

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