

The Role of Institutions in Women's Entrepreneurial Performance

Faiza Saleem*, Muhammad Asif, Saeed Lodhi

Department of Management Sciences, COMSATS University Islamabad, Abbottabad Campus, Pakistan

Abstract: Women entrepreneurs play a crucial role in employment creation and societal and economic development. However, in developing economies like Pakistan, women entrepreneurs' contribution lags behind that in developed ones. Thus, the current study aims to explore the institution's impact on women's entrepreneurial performance in Pakistan by targeting institutional theory. The quantitative-based study focused on women entrepreneurs working in Peshawar, Mardan, and Abbottabad divisions. The simple random sampling technique collects primary data through an adopted 7-point Likert scale research questionnaire. The collected data is empirically tested through the path analysis technique of structural equation modeling (SEM) through SmartPLS 3. The study results indicated that formal and informal institutions positively affect women's entrepreneurial performance. The study suggests that government and concerned departments should pay dire attention to determinants like financial constraints, corruption, and social constraints to boost women's entrepreneurial performance. The presented novel work of this study paved foundations in the theoretical literature that acquired researchers' dire attention to deeply dig-out institutional determinants, i.e., financial constraints, corruption, and social constraints, to boost women's entrepreneurial performance.

Keywords: formal institutions, informal institutions, women entrepreneurship, women's entrepreneurial performance.

制度在女性创业绩效中的作用

摘要：女企业家在创造就业和社会经济发展方面发挥着至关重要的作用。然而，在巴基斯坦等发展中经济体，女企业家的贡献却落后于发达经济体。因此，本研究旨在通过针对制度理论，探讨制度对巴基斯坦女性创业绩效的影响。这项基于定量的研究侧重于在白沙瓦、马尔丹和阿伯塔巴德部门工作的女企业家。简单的随机抽样技术通过采用的7点李克特量表研究问卷收集原始数据。通过智能PLS 3，通过结构方程模型（扫描电镜）的路径分析技术对收集的数据进行了实证检验。研究结果表明，正式和非正式制度对女性创业绩效有积极影响。研究表明，政府和有关部门应密切关注财务约束、腐败和社会约束等决定因素，以提高女性的创业绩效。本研究提出的新颖工作为理论文献奠定了基础，使研究人员密切关注深入挖掘制度决定因素，即财务约束、腐败和社会约束，以提高女性的创业绩效。

关键词：正式机构、非正式机构、女性创业、女性创业表现。

1. Introduction

Women entrepreneur plays a prominent role in entrepreneurial performance and economic development by facilitating job creation, poverty reduction, wealth creation, and nation-building [1].

Women entrepreneurship data from 77 countries are presented in the female entrepreneurship index (FEI) report [2] developed by Global Entrepreneurship Development Institute (GEDI). They revealed that the United States stands first out of 100 countries with 82.9

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About the authors: Faiza Saleem, Muhammad Asif, Saeed Lodhi, Department of Management Sciences, COMSATS University Islamabad, Abbottabad Campus, Pakistan

Corresponding author Faiza Saleem, Faiza.phed@gmail.com

points, and the Netherlands stands in the fifth position with a score of 68.8. Approximately 50 countries (61 percent) out of 77 rank below, which shows that women entrepreneurs are unprivileged in most world regions and, specifically, developing countries like Pakistan. Women need social support and infrastructure to grow as successful entrepreneurs to contribute to economic development.

In these 77 countries, business risk is decreased, and resource availability is increased by 13%, whereas the technology transfer rate is enhanced by 18%, but, unfortunately, the female entrepreneurship rate is only increased by 7% at the macro level. Specifically, in Pakistan, there is only 1 percent of female entrepreneurs. The figure depicts an alarming dilemma that requires the dire attention of researchers to explore why women's entrepreneurial share is too low in the market to dig out the key determinants creating hindrances in women's entrepreneurial contributions to entrepreneurial business performance and economic development. Therefore, this study investigates the role of institutional factors (formal and informal) in enhancing women's entrepreneurial performance.

In recent years, researchers have focused on these formal and informal institutions and measured how they affect entrepreneurs' businesses [3]. It is essential to precisely understand the terms "formal" and "informal" institutions because of their importance as different definitions and approaches that exist in the literature are usually mixed up [4]. This study defines informal institutions as codes of ethics, norms, values, beliefs, behavior, morals, and conviction. These institutions may differ in different societies because attitudes related to people and social coexistence have revolutionized, and informal institutions are more related to personal convictions than formal ones.

2. Problem Statement

The academician's debate on women's entrepreneurship has pointed out challenges exerting a negative impact on enterprises' success, including women's dependency [5], financial [6], social, political, economic issues [7], and resource access [8-10]. In Pakistan (particularly in Khyber Pakhtunkhwa), where the entrepreneurship inventory occurs, women are almost half of the population, and there is an alarming degree of underrepresentation of women entrepreneurs. This miserable representation of female entrepreneurship directly or indirectly results from many institutional factors that negatively affect women's entrepreneurial performance. None of the economies can grow without bringing women into their economic streams.

3. Research Objective

This study aims to determine the relationship between institutions and women's entrepreneurial performance. In addition, this study attempted to

investigate the role of formal and informal institutions in women's entrepreneurial performance.

Further, the study is divided into four sections. The second part elaborates on the literature review of the study. Part three contains the adopted methodology in the study. After that, the study results are discussed in the results/data analysis section. Finally, the study ends with discussion and conclusion sections.

4. Literature Review

4.1. Informal Institutions

Informal institutes affect the entrepreneurial activities of women entrepreneurs. An informal institution is directly related to the psychology of people and, most importantly, women entrepreneurs. The Pakistan culture is more restrictive for women. There are structural, institutional, and socio-cultural barriers. However, according to the recent research conducted by the British Journal of Education, Society, and Behavioral Sciences, lack of accessibility to finance, gender roles, corruption, and family restriction are the main barriers to women's entrepreneurship in Pakistan.

One of the most significant informal institutions is determined as family characteristics [5]. Family holds multifold effects on women entrepreneurs' performance. If family supports women in their business, it will help them become effective entrepreneurs, and family support absence would create hurdles for women to balance family and work [11, 12]. So, family characteristics, such as business support [13-15], affecting business improvement [16-18], and work-family conflicts influence the new venture performance and success positively [17, 19].

Gender discrimination, also known as sexual discrimination, refers to creating differences between men and women that encumber opportunities, basic rights, or rewards for a person or a group because of gender [20]. This discrimination is not natural, essential, or genetic [21]. Instead, it is a social construction that results from the mind setup of the people living in one society [22]. Two gender styles prevail in our society: feminine and masculine. In the feminine style, women are supposed to work at home, look after their children, and keep their husbands happy all their life. In the masculine style, men are supposed to work outside, earn money for their families, and live their life independently [20]. Therefore, femininity and masculinity are social phenomena that impact a person's behavior [23].

Social capital is defined as a network of people that results from the interaction and corporation to facilitate each other in need [24]. The literature proves that entrepreneurs cannot work in isolation; they need to build their social capital through interaction and corporation to facilitate and develop their businesses [25-27]. It is more important for women's

entrepreneurship because women usually do not obtain support from their families and do not have much capital, so they need to build their social capital to survive in the competitive market. In brief, social capital is the total of human assets that facilitate women entrepreneurs to initiate, maintain and run their businesses, without which women entrepreneurs would face so many difficulties.

Pakistan is a country where 96.4% of the population is Muslims, and 49.2% of this population is women. Being a Muslim state, Pakistan has its own laws based on the Islamic jurisprudence that allow women to participate in entrepreneurial activities [28-31]. However, extremist forces challenge the preeminence of the constitution and create hurdles in implementing women's rights [32]. So, women need moral support to start their businesses. There is a need to change the trend of the societies by educating our men that women have more rights apart from working at home.

Fear of failure is often defined as an indicator of risk aversion [33] or as a general attitude to risk [1, 34, 35]. With few exceptions [36], the empirical evidence from this perspective reveals that between-individual differences in failure fear relate to differences in entrepreneurial behavior [33, 36, 37]. In addition, several studies include fear of failure among the variables influencing the occupational choice of individuals [1, 34, 35].

Corruption is termed favoritism, fraud, bribery, nepotism, inappropriate political aid, extortion, stealing and cheating, making conflicts of interest, and abuse of discretion [38]. In literature, there is a negative association between corruption and entrepreneurship [39]. Some researchers have investigated the relationship between the corruption and women's entrepreneurship and found that women are less engaged in the corruption activities [40-43].

Women avoid working in an environment where the chances of stealing, cheating, or other crimes are high [41]. In an environment with prevailing corruption or fraudulent conduct and a lack of transparency and justice, women tend to avoid starting their businesses and prefer to do a safe job.

4.2. Formal Institutions

Access to finance is the capability of a person or organization to get financial services that may include deposit, credit, insurance, payment, or risk management services [44]. Access to funds is a great challenge for women entering the business field because of gender bias [45-47]. Other researchers argued that although women have the same education, social status, economic position, and enthusiasm to participate in the business market as men, they face problems accessing loans from formal institutions [48, 49]. Any obstacle to accessing financial services from formal institutions harms women's entrepreneurial performance [50].

Because of the gender bias in our society, we do not even want to give half of the property rights to women. This gender bias creates difficulties for women seeking financial services because they have less money and collateral [51]. As a result, females do not gain advances, and their entrepreneurial skills suffer badly.

Legal Constraints: Legal obstacles are the same for men and women, but women have been affected more [52]. According to the World Bank report [53], although business laws are equal for men and women, women are still far behind men in benefiting from financial institutions. This is because of different self-created beliefs about women prevailing in the business community [54]. For example, when women ask the institution for help, they need approval from their male guardians. Then institutions ask them to provide male granters to give them some alleviation.

Lack of suitable training and education: It has been observed in previous literature that women who do not have educational background and experience perform poorly in their day-to-day business transactions, which affects their overall business performance [26]. For example, school teachers focus on boys and not on girls and persuade only boys to become successful entrepreneurs. They think that girls can only become teachers or doctors if they have money [55]. With the lack of education and training, girls cannot run their business well, which ultimately affects the business performance [56].

Due to the unpredictable outcomes, complexity exists in the relationship between intuitions and women's entrepreneurship. Hence, a proper investigation is required to find an appropriate process that focuses on motivating the institutions and women entrepreneurs with fewer capabilities for long-term business growth. This result echoes the problem addressed by women entrepreneurship researchers that separate investigations of the underlying instruments through which formal institutional preparations influence woman's entrepreneurial performance results continue to be absent [22, 57]. So, based on the above literature, we developed the following hypotheses:

H1: Access to finance contributes significantly to women's entrepreneurial performance.

H2: Legal constraints can significantly affect women's entrepreneurial performance.

H3: Education and training influence significantly women's entrepreneurial performance.

H4: Family characteristics contribute significantly to women's entrepreneurial performance.

H5: Gender discrimination can affect women's entrepreneurial performance significantly.

H6: Social capital contributes significantly to women's entrepreneurial performance.

H7: Corruption can affect women's entrepreneurial performance significantly.

H8: Ideological conflict can influence women's entrepreneurial performance.

H9: Fear of failure contributes significantly to women's entrepreneurial performance.

5. Research Methodology

The research philosophy approach provides the foundation, method, and logic to conduct the research. Based on the nature of this study and the different philosophical approaches provided by Cooper and Schindler [58], quantitative research will be used in this study to find the relationship between dependent and independent variables. This research is correlational because its objective is to find the determinants of women entrepreneurs' entrepreneurial performance and venture creation in Khyber Pakhtunkhwa (KPK), Pakistan. The data will be collected through a self-administrative research questionnaire from active women entrepreneurs in KPK. The women entrepreneurs of the KPK province in Pakistan are selected for this research, registered with the Women Chamber of Commerce and Industry, Women's Business Development Center (WBDC), and Small and Medium Enterprise Development (SMEDA). The total population of the women entrepreneurs registered with these institutions in KPK is 1000. With the sampling formula $n = N / 1 + N \times (e)^2$ [59] and a simple random sampling technique, we obtain a sample of the study (323). A previously determined seven-point Likert scale is used to ensure adequate measurement of each variable. The informal institution variable scale is adapted from the study of Eddleston and Powell [12]. The scales of gender discrimination [60], social capital [61], corruption, access to finance [62], legal constraints [63], lack of adequate training

and education [64], women's entrepreneurial self-efficacy [65], women's entrepreneurial performance [66], and ethical decision making are adopted from the study of Dufrene and Glosoff [67]. The current study uses the path analysis technique of structural equation modeling (SEM) by deploying SmartPLS 3 for statistically examining the data.

6. Analysis and Findings

To empirically examine the research hypothesis, the gathered study data is statistically examined in this study section. The data is examined in steps. The initial part of the data analysis section is based on the demographical part of the study, including education, age, years of experience, and nature of entrepreneurial business. The following developed groups portray the nature of target audience responses towards women's entrepreneurial performance. The above-discussed research hypotheses are empirically tested, which presents the significant effect of independent variables, including formal and informal institutions, on women's entrepreneurial business performance.

6.1. Demographic Analysis

The 410 self-administrated research questionnaires were distributed among women entrepreneurs of KPK from September to December 2021. The returned questionnaires were 410. Among them, 323 were accurate and valid for the data analysis section. The response rate remains 90%. The higher response rate is significantly effective and acceptable for empirical studies [68]. The demographic profile of the respondents is given in Table 1.

Table 1 Demographic analysis of the study

		Frequency	%	Valid %	Cumulative %
Age	20-29	144	44.6	44.6	44.6
	30-39	132	40.9	40.9	85.4
	40-49	47	14.6	14.6	100
	Total	23	100	100	

		n	%	Valid %	Cumulative %
Education	Metric	98	30.3	30.3	30.3
	Intermediate	133	41.2	41.2	71.5
	Bachelor	43	13.3	13.3	84.8
	Master	49	15.2	15.5	100.0
	Total	323	100.0	100.0	

		n	%	Valid %	Cumulative %
Division	Peshawar	116	35.9	35.9	35.9
	Abbottabad	104	32.2	32.2	68.1
	Mardan	103	31.9	31.9	100.0
	Total	323	100.0	100.0	

		n	%	Valid %	Cumulative %
Business Nature	Embroidery& Handicraft	31	9.6	9.6	9.6
	Boutique	177	54.8	54.8	64.4
	Parlour	98	30.3	30.3	94.7
	Antiques & Jeweler	17	5.3	5.3	100.0
	Total	323	100.0	100.0	

		n	%	Valid %	Cumulative %
Training	Not Trained	114	35.3	35.3	35.3
	Trained	209	64.7	64.7	100.0
	Total	323	100.0	100.0	

		n	%	Valid %	Cumulative %
Years of Business	Peshawar	70	21.7	21.7	21.7
	Abbottabad	205	63.5	63.5	85.1
	Mardan	48	14.9	14.9	100.0
	Total	323	100.0	100.0	

		n	%	Valid %	Cumulative %
Funding Source	Self-Sponsored	189	58.5	58.5	58.5
	Family-Sponsored	68	21.1	21.1	79.6
	Bank-Sponsored	66	20.4	20.4	100.0
	Total	323	100.0	100.0	

Table 1 shows that 45% of the target sample females age were between 20 to 29 years. Approximately 41% of the target sample females were aged 30-39. The young female entrepreneurs are a good fit for the target sample of the study as they make good decisions and think better in elaborating the defined research questionnaire of the study.

The majority of the targeted female sample were those who hold or completed an intermediate degree (41%), and 30% of targeted females completed their matriculations. The study's target market was spread too far. So it was not easy to obtain the data from all the study samples. So, it is decided to divide our target market into divisions. A heterogeneous response should be collected for data analysis purposes and specifically for generalizability. Thus, the target divisions remained Peshawar, Mardan, and Abbottabad. 36% of the data is collected from Peshawar, 32% from Abbottabad, and 32% from the Mardan division.

The descriptive results showed female responses toward the "nature of business." More than half (54%) of the target sample females were involved in the entrepreneurial activities of boutique, and 34% of females were doing the entrepreneurial activities in beauty parlors. The demographical question "Does female entrepreneur obtain any type of entrepreneurial training for starting entrepreneurial activities or not?" is discussed in the figure below. 65% of females responded that they had some entrepreneurial training before starting a business. The last and the least important question is "funding sources." The result of the study depicts that more than half (59%) of female respondents have arranged investments for themselves. 20% of females were dependent on borrowing the investment from their family members (family-sponsored), and 20% of females obtained funding from commercial sources (banks).

6.2. Results Analysis

The statistical analysis results are discussed in this section which narrates the findings of the research hypothesis.

Multicollinearity elaborates the interaction and association between independent study variables.

Multicollinearity knocks down the significant relationship among independent variables into insignificant association by strengthening standard errors. VIF rule of thumb defined value is 4 [69]. All the extracted coefficient values of multicollinearity remained below 4.0, which portrays no association among independent variables of the study. Table 2 contains the empirical findings on multicollinearity.

Table 2 Multicollinearity

	WEP
AF	2.090
COR	1.996
FC	1.395
FF	2.401
GR	1.504
IC	2.042
LC	1.915
SC	2.226
TE	1.794
WEP	

6.3. Model Validation

The discriminate validity identifies whether the measures of not theoretically correlated constructs are either highly unrelated or not [70]. The Fornell-Larcker and Heterotrait-Monotrait Ratio (HTMT) discriminate validity criteria are taken to examine constructs' discriminate validity. The established role of thumb suggests that the correlated values should be lesser than the square root of AVE in the Fornell-Larcker criterion, while the role of thumb for HTMT suggests that the correlated values should be less than the suggested value of 0.85. The extracted results are depicted in Tables 3 and 4, which portray that all the correlated values are under 0.85.

Table 3 The Fornell-Larcker criterion

	AF	COR	FC	FF	GR	IC	LC	SC	TE	WEP
AF	0.794									
COR	0.591	0.810								
FC	0.066	0.020	0.795							
FF	0.049	0.330	0.219	0.830						
GR	0.170	0.310	0.313	0.372	0.762					
IC	0.084	0.198	0.435	0.555	0.486	0.759				
LC	-0.038	0.037	0.368	0.548	0.343	0.342	0.746			
SC	0.071	0.158	0.363	0.630	0.369	0.558	0.596	0.786		
TE	0.611	0.507	0.098	0.246	0.164	0.219	0.103	0.219	0.755	
WEP	0.631	0.358	0.162	0.262	0.186	0.225	0.155	0.289	0.600	0.815

Table 4 Heterotrait-monotrait ratio (HTMT)

	AF	COR	FC	FF	GR	IC	LC	SC	TE	WEP
AF										
COR	0.650									
FC	0.145	0.044								
FF	0.133	0.376	0.239							
GR	0.239	0.349	0.469	0.549						
IC	0.128	0.239	0.553	0.631	0.643					
LC	0.147	0.060	0.442	0.677	0.686	0.460				
SC	0.125	0.188	0.454	0.747	0.624	0.679	0.811			
TE	0.727	0.656	0.104	0.295	0.232	0.287	0.146	0.275		
WEP	0.731	0.408	0.147	0.294	0.229	0.254	0.163	0.351	0.703	

The proposed research hypotheses are statistically examined by deploying the path analysis technique in SmartPLS 3. In the path analysis, we examined convergent validity and internal reliability.

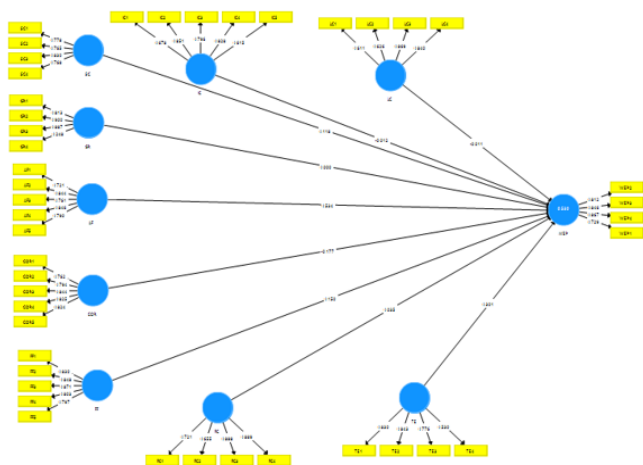


Fig. 1 Model study

6.4. Reliability Test: Cronbach's Alpha and Composite Reliability

The internal reliability is measured through the Cronbach's alpha test and composite reliability. Hair et al. [71] determined that the role of thumb value for both tests is > 0.70 . The table presented below statistically affirms that the extracted construct's Cronbach alpha and composite values remained between 0.72 to 0.888 and 0.82 to 0.91, which are admissible for the internal reliability of the constructs. Hair et al. [71] proposed that extracted values above 0.4 are satisfactory if these values remained effective in enhancing the model's composite reliability. The average variance (AVE) considers the model's convergent validity. Hair et al. [71] recommended the role of thumb value for AVE > 0.50 . The extracted value of AVE lies between 0.55 and 0.68. These values exhibit that convergent validity is significantly achieved in this study model. Thus, this study concludes that the current study model supports the discriminate validity and reliability.

Table 5 Construct reliability and validity

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted
AF	0.854	0.895	0.630
COR	0.871	0.905	0.656
FC	0.839	0.871	0.632
FF	0.888	0.917	0.689
GR	0.725	0.828	0.580
IC	0.820	0.870	0.576

Continuation of Table 5

LC	0.763	0.830	0.557
SC	0.794	0.866	0.617
TE	0.752	0.838	0.570
WEP	0.831	0.887	0.664

6.5. Goodness of Fit

The coefficients of the determinant (R-square) guess the model accuracy and are termed model goodness of fit. The suggested role of the thumb for R2 is determined as 0 to 1. Thus, the inner path model results indicated a good association of women's entrepreneurial performance (0.530). Hence, the R2 results presented in Table 6 indicated a substantial effect of variables.

Table 6 R-square & adjusted R-square

	R Square	R Square Adjusted
WEP	0.530	0.516

The proposed hypothesis is statistically examined through path analysis on collected data from women entrepreneurs working in Peshawar, Abbottabad, and Mardan divisions of KPK-Pakistan. The study results portrayed that formal institutions, including AF, had a significant positive impact ($\beta = 0.534$, $P = 0.000$, $T = 8.528$) on women's entrepreneurial performance, hence acceptance of the 1st hypothesis of the study. The result of the study indicated that AF contributes almost 53% to influencing women's entrepreneurial performance. The legal constraints (formal institution) results depicted a insignificant negative path impact ($\beta = -0.011$, $P = 0.841$, $T = 0.201$) and the study rejected the 2nd hypothesis. The training and education results empirically proved the study hypothesis H3. The results has indicated a significant positive impact of TE on WEP ($\beta = 0.301$, $P = 0.000$, $T = 4.521$).

The informal institution variables including FC, GR, and IC, has insignificant impact on WEP. Thus the study rejected the hypothesis (H4), (H5) and (H8). The determinant COR has a significant negative impact ($\beta = -0.177$, $P = 0.001$, $T = 3.354$) on WEP. The study accepts the hypothesis. The informal institutions including FF and SC directed a significant positive impact ($\beta = 0.150$, $P = 0.007$, $T = 2.696$); ($\beta = 0.118$, $P = 0.028$, $T = 2.198$) on WEP.

Table 7 Path coefficients

	WEP
AF	0.534
COR	-0.177
FC	0.035
FF	0.150
GR	0.000
IC	-0.012
LC	-0.011
SC	0.118
TE	0.301
WEP	

Table 8 Construct reliability and validity

	Sample Mean	Standard Deviation	T Statistics (O/STDEV)	P Values
AF -> WEP	0.531	0.063	8.518	0.000
COR -> WEP	-0.167	0.053	3.354	0.001
FC -> WEP	0.037	0.040	0.862	0.389
FF -> WEP	0.139	0.056	2.696	0.007
GR -> WEP	0.001	0.046	0.005	0.996
IC -> WEP	-0.006	0.045	0.264	0.792
LC -> WEP	0.009	0.053	0.201	0.841
SC -> WEP	0.111	0.054	2.198	0.028
TE -> WEP	0.301	0.067	4.521	0.000

7. Conclusion

Women entrepreneurs are a vital part of an economy. It contributes to employment creation and economic development. The number of women entrepreneurs is rising across the globe. However, there are still some developing countries like Pakistan, where the role of the women entrepreneurs in the development of the economy still lags behind. This empirically conducted study attempted to find out the determinants creating hindrances in women's entrepreneurial performance. The study concludes that formal and informal factors influence women's entrepreneurial performance. The formal institutions, including AF, LC, and ET, significantly influence women's entrepreneurial performance. Informal institutions, including COR, FF, and SC, also significantly affect women's entrepreneurial performance. The study concludes that government and concerned entrepreneurial departments should consider these empirical findings of the study to bring women entrepreneurs into the policy stream.

The current research study multifold contributions in the theoretical literature on institutions and women's entrepreneurship. First, this study contributes to a deeper understanding of the antecedents of formal and informal institutions and explains how they affect women's entrepreneurial performance. Second, this study focused on women entrepreneurs of Pakistan and their businesses rather than on women in developed countries where circumstances are different and have gained much attention from researchers over the last few years. Third, this research has highlighted the importance of understanding the key cognitive aspects of Pakistani women entrepreneurs who found their gender as a constraint in their career selection. Fourth, this study takes the sample of active women entrepreneurs to examine women's entrepreneurial performance, rather than using a sample of university students as most of the studies did. Fifth, this study addressed the prominent antecedents of informal institutions, taking the information from literature and personal interviews with the women entrepreneurs of KP. Lastly, this study will help policymakers create a favorable environment that will help women become successful entrepreneurs in a competitive market. Focusing on the case of Hazara and Peshawar women entrepreneurs, this study is unique and valuable.

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