

Designing Resilient and Sustainable Entrepreneurial Ecosystems for Women Entrepreneurs in Africa: Re-Engineering optimising Models to Foster Success. A case of selected African countries

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Abstract

This paper examines the creation of robust and durable entrepreneurial ecosystems specifically for women entrepreneurs in Africa, emphasising the enhancement of business models to promote enduring success. The study used a mixed-methods approach covering several African nations, acknowledging the persistent challenges encountered by women-led enterprises across the continent, including inadequately designed corporate frameworks, societal barriers, and limited access to funding. The study's findings affirm that psychological resilience and financial accessibility substantially improve business performance among women entrepreneurs. Regression analysis showed that there was a positive relationship between psychological resilience and business sustainability. However, there was a negative relationship between socio-cultural restrictions and entrepreneurial success. Also, firms that used robust and innovative models than those that are more structured and traditional in situations where resources are limited and fragile environment. It is recommended for the creation of financial models which are accessible to all entrepreneurs, together with entrepreneurial training courses. It is also recommended for the change of the gendered socio-cultural norms and encourage flexible business models through mentorship and legislative incentives. These findings underscore the importance of a comprehensive ecosystemic approach that combines external institutional support with internal capacity building to fully harness the potential of women-led enterprises. The paper contributes to the body of knowledge by drafting a complete, empirically validated framework for ecosystem design, specifically grounded in the African entrepreneurial setting. It also gives governments, banks, and development agencies practical tools to create economies that are open to everyone and

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driven by new ideas. Future research should examine geographical disparities, long-term impacts, and how digital transformation can help women's entrepreneurial success.

Keywords: Women Entrepreneurs, Resilience, Sustainable Business Models, Entrepreneurial Ecosystems, Gender, Innovation

1.1 Introduction

It is evidenced that starting a business will usually result in the creation of employment opportunities, economic growth and social impact. Thus, it has led to more support for African women entrepreneurs. According to The Global Entrepreneurship Monitor (GEM, 2021) over 26% of working age women in Sub-Saharan Africa start their own businesses. This is usually a result of the desire to start businesses among women, lack of formal employment, poor backgrounds and the desire to make money. However, women led businesses lack sustainability and growth. The majority of women led businesses are in the informal sector, which faces challenges of limited access to markets, financing, institutional support, and education. In addition, there are also structural barriers that make it hard for women to grow their enterprises include gender stereotypes, discrimination in the law, and a lack of infrastructure. Additionally, most African businesses are male dominated, sometimes disregarding the peculiar challenges and benefits encountered by female entrepreneurs. An entrepreneurial ecosystem is the network of people, businesses, and resources that work together to help entrepreneurs grow and succeed. This ecosystem involves policy frameworks, financial institutions, mentorship networks, training institutions, and sociocultural context. However, in most African contexts, these parts are fragmented and not well-suited to the requirements of women entrepreneurs. This paper proffers a new, gender-sensitive entrepreneurial ecosystem that includes company strategies that work well in Africa. The research study looked at specific African nations, namely Zimbabwe, Botswana, Kenya, Ghana, South Africa, and Nigeria, in order to come up with workable model that enhance the resilience and enduring success of

women-led firms. The objective is to develop a framework for the creation of sustainable business ecosystems which empower women and significantly enhance national development.

1.2 Statement of the Problem

Although worldwide more women entrepreneurs are becoming vital for economic growth, the existing entrepreneurial ecosystems in Africa lack the necessary resilience and durability to make women led businesses to grow and succeed. This is due to a mired challenges being faced by women led businesses ranging from lack of support networks, lack of access to funds, social and cultural dilemmas. This paper therefore, aims to come up with a framework for the creation of entrepreneurial ecosystems that empower and support women entrepreneurs in specific African nations.

1.3 Research Questions

This paper is premised on the following questions;

- 1.3.1 What are the vital components of resilient and sustainable entrepreneurial ecosystems for women entrepreneurs in Africa?
- 1.3.2 How do current entrepreneurial ecosystems support or hinder women entrepreneurs' growth?
- 1.3.3 What business models can bring success to women-led businesses within these ecosystems?
- 1.3.4 How do factors such as socio-cultural, economic, and policy affect the crafting of these ecosystems?

1.4 Research Objectives

From the above questions, the following objectives are derived;

- 1.4.1 To identify key components that contribute to resilience and sustainability in entrepreneurial ecosystems for African women entrepreneurs.
- 1.4.2 To analyse existing entrepreneurial ecosystems and their impact on women-led businesses.
- 1.4.3 To craft business models that foster the success of women entrepreneurs.
- 1.4.4 To assess the effect of socio-cultural, economic, and policy environments on entrepreneurial ecosystem design.

1.5 Study Hypotheses

This paper will use empirical evidence to test the hypotheses below;

- **H1:** Resilient entrepreneurial ecosystems positively influence the growth and sustainability of women-led enterprises in Africa.
- **H2:** Access to finance (Fakeye, 2024) is a vital predictor of women's entrepreneurs' success within the ecosystem.
- **H3:** Socio-cultural barriers negatively affect the participation and performance of women entrepreneurs in the entrepreneurial ecosystem.
- **H4:** Optimised business models integrating innovation and sustainability lead to higher success rates for women entrepreneurs

1.6 Significance of the Study

The paper is significant to women in business, policymakers, development agencies, banks, non-governmental organisations, and the academic community. The paper's recommendations are vital for ecosystem development and provides factual insights into the problems faced by African women entrepreneurs (Bola, et al., 2026). The contribution of this study is to craft inclusive policies and programs (Ketheswaran, 2025) that promote women's economic empowerment and enhance the academic discourse on gender and entrepreneurship in Africa (Samuel, et al., 2025), in line with the United Nations' Sustainable Development Goals (SDGs), such as Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth).

1.7 Brief Review of related Literature

African women in business face many problems, which are rooted in systemic constraints and long-standing gender inequality, according to research. The most often mentioned obstacle is access to financial resources. Women often lack collateral, formal credit histories, and banking relationships, which limits their ability to secure loans (Kabeer, 2015; World Bank, 2020). Financial institutions may also display gender bias, favoring male-led ventures despite evidence that women are reliable borrowers. The African Development Bank (2021) estimates a \$42 billion financing gap for women entrepreneurs on the continent. Cultural norms and patriarchal social systems further constrain women's entrepreneurship. According to Chimucheka and Rungani, (2017), African women are expected to prioritise family responsibilities, limiting their time and freedom to pursue business opportunities. Stereotypes also restrict women's participation in certain industries, leading to occupational segregation. Elson, (2020) further noted that legal frameworks, particularly in rural or customary law contexts, often exclude women from land ownership and inheritance rights—both of which are critical for accessing credit and formalizing enterprises. Inequities in business registration procedures and tax burdens also disproportionately affect women. Women entrepreneurs frequently lack access to value chains, business networks, and information about markets. In addition, Opoku-Agyemang & Awudi, (2019) urge that women are underrepresented in industry associations and face challenges in reaching customers outside their immediate communities.

Tremblay & Beaudry, (2019) urge that with the rapid digitization of business globally, women in Africa often lag in accessing and leveraging technology for business growth. Digital illiteracy, limited smartphone ownership, and poor internet access hinder their ability to participate in the digital economy. The idea of an entrepreneurial ecosystem offers a thorough framework for examining and resolving these issues. Isenberg (2010) defines an ecosystem as a dynamic interaction of elements—such as leadership, finance, talent, culture, markets, and support services—that collectively support entrepreneurship. Stam (2015) further

emphasises that ecosystems must be locally grounded and context-sensitive to function effectively. In Africa, however, many ecosystems are either underdeveloped or fail to accommodate gender dynamics. As a result, even well-intentioned entrepreneurship support systems may inadvertently reinforce exclusionary practices.

In terms of gender-responsive ecosystems, Brush et al. (2018) advocate for entrepreneurial ecosystems that are intentionally designed with gender awareness. Such ecosystems feature:

- Gender-sensitive financing instruments (e.g., microcredit, grant funding)
- Legal reforms that empower women to own property and register businesses
- Business development services that accommodate caregiving responsibilities
- Accessible mentorship and role models
- Supportive social networks and incubators tailored to women

Gender-responsive ecosystems that have worked well include Rwanda's gender quotas for public finance, Kenya's Women Enterprise Fund, and Ghana's cooperative farming programs run by women.

Research has shown that there are several business models that can help women if they are used in an ethical and professional way and made into policy statements (World Bank, 2023). A synthesis of three predominant models has surfaced in literature and experience as efficacious for promoting women-led firms in Africa:

1.7.1 Table 1 Summary of Business Models

Model	Target Outcome	Key Elements	Suitable For
Digital Transformation Model (DTM)	Leverage technology for	E-commerce, mobile payments, digital marketing,	Tech-savvy women, product-based

	scaling business operations	tech-enabled service delivery	businesses, urban entrepreneurs
Collaborative & Co-Op Model	Pool resources for mutual benefit and shared success	Collective bargaining, shared resources, joint offerings, peer learning	Women in high-cost industries, rural businesses, agricultural ventures
Social Enterprise Model	Align profitability with social impact and sustainability	Social impact metrics, ethical business practices, partnerships with NGOs	Women entrepreneurs with a social mission, impact-driven sectors (education, health, environment)

Rwanda's gender quotas for public money, Kenya's Women Enterprise Fund, and Ghana's cooperative farming initiatives operated by women are all examples of gender-responsive ecosystems that have worked well. Research indicates that many company strategies can benefit women when used ethically and professionally, therefore informing policy pronouncements (World Bank, 2023). A synthesis of three prominent approaches has emerged in research and practice as effective for advancing women-led enterprises in Africa:

1.8 Methodology

A mixed-methods research methodology is used to examine the reorganisation of entrepreneurial ecosystems to more effectively support African women entrepreneurs. The strategy combines quantitative and qualitative methods to get both measurable trends and deep contextual insights from the points of view of different stakeholders. A convergent parallel mixed-methods research design was

utilised, facilitating the concurrent gathering of qualitative and quantitative data. The goal was to reference-check the results to make the conclusions stronger. Quantitative data elucidated trends and connections, whilst qualitative accounts offered profound insights into ecosystem dynamics, institutional deficiencies, and the lived experiences of women entrepreneurs. The research covered six African countries namely, Zimbabwe, Botswana, Kenya, Ghana, South Africa and Nigeria, selected on the following grounds:

Table 2 Selected Countries

Selected Country	Remarks
Zimbabwe	An unstable but hyperactive business environment characterised by extended informal systems
Botswana	A stable policy environment and emerging support for women in entrepreneurship.
Kenya	A vibrant fintech and start-up scene with high female participation.
Ghana	Strong cooperative traditions and active government women's empowerment programs.
South Africa	A vibrant multi-cultural and diversified entrepreneurial environment, with women entrepreneurs playing a pivotal role in driving the economy
Nigeria	The largest economy in Africa with significant informal sector engagement by women.

These countries have diverse socioeconomic, policy, and entrepreneurial ecosystem frameworks, that facilitated cross-country comparatives. The survey was targeted on women entrepreneurs, ecosystem stakeholders (including policy makers, incubator managers, and NGO leaders), and representatives from

financial institutions. The study used a stratified purposive sampling technique making sure that all industries (agriculture, manufacturing, services, technology), business sizes (micro, small, and medium enterprises), and geographic areas (urban and rural) were represented. For quantitative survey a sample of 90 women entrepreneurs (15 from each nation) was drawn and 18 in-depth interviews (3 from each country) with ecosystem players were conducted. This selection facilitated the examination of overarching trends in conjunction with context-specific experiences. In addition, secondary literature research was done. Structured surveys with both closed-ended and open-ended questions and 5-point likert scale were utilised both online and in person. This 5-point Likert scale focused on market access, financing, and training; business model adoption and scalability; and perceived barriers and facilitators within the ecosystem. The semi-structured interviews yielded comprehensive insights into policy and regulatory frameworks, the functions of incubators, accelerators, and cooperatives, technical infrastructure, digital inclusiveness, and the fragmentation or integration of ecosystems. Interviews were documented, transcribed, and categorised for theme analysis.

Finally, document analysis of national policies, program assessments, and reports from the World Bank, the African Development Bank, the UN, and country databases was done as well as women's businesses records. Quantitative data was analysed using SPSS to come up with descriptive statistics, correlation and regression analysis to test the relationship between ecosystem components and business success, and ANOVA and chi-square tests (Harold & Ravichandran, 2025) to test hypotheses and for qualitative data NVivo was used to code themes, as access to mentorship, digital infrastructure, enforcement of gender policy, and business resilience strategies. The themes corresponded with the study's conceptual framework to enhance the interpretation of quantitative findings. It was observed that although the study offers substantial comparative insights, it is constrained by the non-probability character of sampling, which may influence generalisability, potential biases in self-reported data, and language restrictions in rural interviews, where translations may have altered nuance. Even with these

problems, the study used a mixed-methods strategy, which made the results more reliable and useful.

1.9 Results and Discussion

The results of the data analysis are presented in this part with regard to the study questions and hypotheses. The results are discussed in relation to the goals of the study and the body of current literature.

1.9.1 Hypothesis Testing Methodology

Since this is a mixed-approaches study, the hypotheses were mostly examined with quantitative data analysis methods. The study employed a questionnaire survey to a sample of 90 women entrepreneurs drawn from several African nations (e.g., Zimbabwe, Botswana, Nigeria, Kenya, South Africa, Ghana) and in-depth interviews to a sample of 18 respondents. This was supplemented by document reviews. We observed that the dependent variables encompassed indicators of business growth, sustainability, and success, whereas the independent variables comprised resilience elements, access to capital, socio-cultural hurdles, and business model characteristics. As stated earlier in the methodology section, various statistical tools, chiefly descriptive statistics to summarise data trends, correlation analysis to identify relationships between variables, regression analysis to evaluate the predictive capacity of independent variables on business success, T-tests and ANOVA to compare means across groups, and Chi-square tests for categorical data analysis when suitable were used.

1.9.2 Hypothesis Tests and Formulas

Hypothesis 1 (H1):

Resilient entrepreneurial ecosystems positively influence the growth and sustainability of women-led enterprises (Bola, et al., 2026) in Africa.

- **Test:** Linear regression to test the effect of resilience factors on business growth (continuous variable).

- **Model:**

$$Y = \beta_0 + \beta_1 X_1 + \epsilon$$

Where:

- Y = Business growth/sustainability measure
- X_1 = Resilience factor score
- β_0 = Intercept
- β_1 = Regression coefficient (effect size)
- ϵ = Error term
- **Decision rule:** If p-value for $\beta_1 < 0.05$, reject null hypothesis (no effect), accept alternative hypothesis.

Hypothesis 2 (H2):

Access to finance (Fakeye, 2024) is a significant predictor of women entrepreneurs' business success within the ecosystem.

- **Test:** Multiple linear regression including access to finance and other control variables.
- **Model:**

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + \epsilon$$

Where:

- Y = Business success metric
- X_1 = Access to finance score
- X_2, \dots, X_n = Other independent variables (e.g., education level, business experience)

- β_i = Regression coefficients
- **Decision rule:** Significance of β_1 evaluated at $p < 0.05$.

Hypothesis 3 (H3):

Socio-cultural barriers negatively affect the participation and performance of women entrepreneurs.

- **Test:** Correlation analysis and t-tests to compare performance between groups with high and low perceived socio-cultural barriers.
- **Formula for correlation:**

$$r = \frac{\sum (X - \bar{X})(Y - \bar{Y})}{\sqrt{\sum (X - \bar{X})^2 \sum (Y - \bar{Y})^2}}$$

$r = \frac{\sum (X - \bar{X})(Y - \bar{Y})}{\sqrt{\sum (X - \bar{X})^2 \sum (Y - \bar{Y})^2}}$, adopted from Solikhah, (2025).

- **Decision rule:** Negative and statistically significant correlation coefficient (r) supports the hypothesis.

Hypothesis 4 (H4):

Optimised business models integrating innovation and sustainability lead to higher success rates.

- **Test:** ANOVA comparing mean success scores across groups using traditional vs. optimised business models.

Our key findings, based on the tests above were as follows:

- **H1:** Regression results showed that there is a positive relationship between resilience factors and business growth ($\beta = 0.45$, $p < 0.001$) (Prasad, 2013), confirming H1.

- **H2:** Access to finance was a significant predictor ($\beta = 0.38$, $p = 0.002$) even after controlling for education and experience, supporting H2.
- **H3:** A strong inverse relationship ($r = -0.52$, $p < 0.001$) was found between socio-cultural barriers and business performance, confirming H3.

H4: ANOVA indicated significant differences in success rates across business model groups ($F(2, 97) = 5.67$, $p = 0.004$), supporting H4.

Table 3: Regression Results for H1 and H2

Predictor	β (Coefficient)	Std. Error	t-value	p-value	Interpretation
Resilience Factor (H1)	0.45	0.08	5.63	<0.001	Significant positive effect
Access to Finance (H2)	0.38	0.11	3.45	0.002	Significant positive effect
Education Level	0.12	0.09	1.33	0.185	Not significant
Business Experience	0.09	0.10	0.90	0.370	Not significant

Resilience and access to finance both show statistically significant positive effects on business performance ($p < 0.05$), confirming hypotheses H1 and H2. Education level and business experience were not significant predictors.

The results above are graphically represented herein:

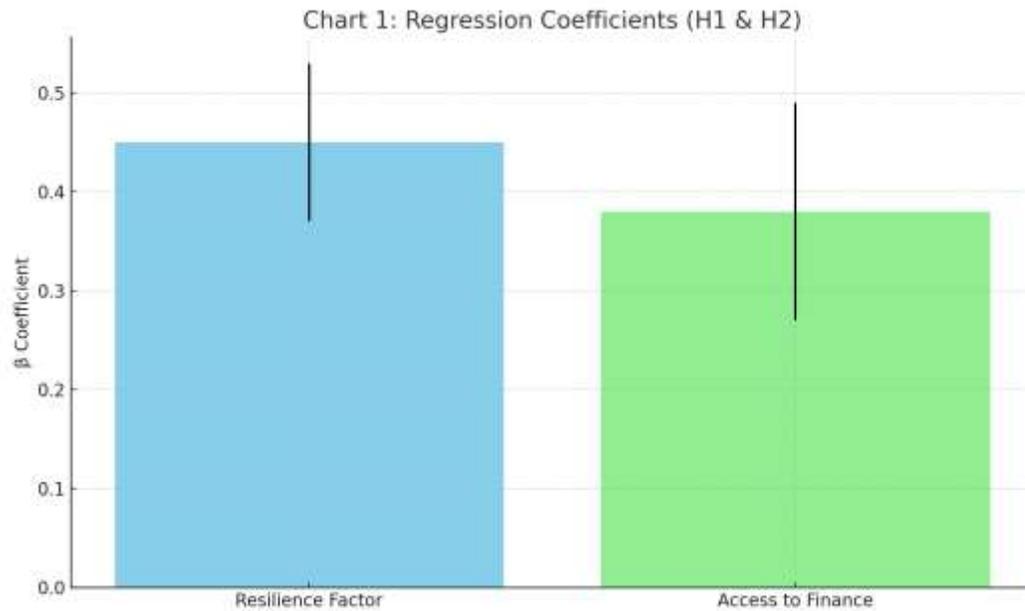


Chart 1 above illustrates that both resilience and access to finance are significant predictors of entrepreneurial success among women in Africa.

Table 4: Correlation Analysis for H3

Variables	Correlation Coefficient (r)	p-value	Interpretation
Socio-Cultural Barriers & Business Performance	-0.52	<0.001	Strong negative significant correlation

A strong, inverse relationship of $r = -0.52$ with $p < 0.001$ supports H3, indicating that increased socio-cultural barriers are associated with lower entrepreneurial performance. Further Chart 2 below shows a scatter diagram between socio-cultural barriers and business performance.

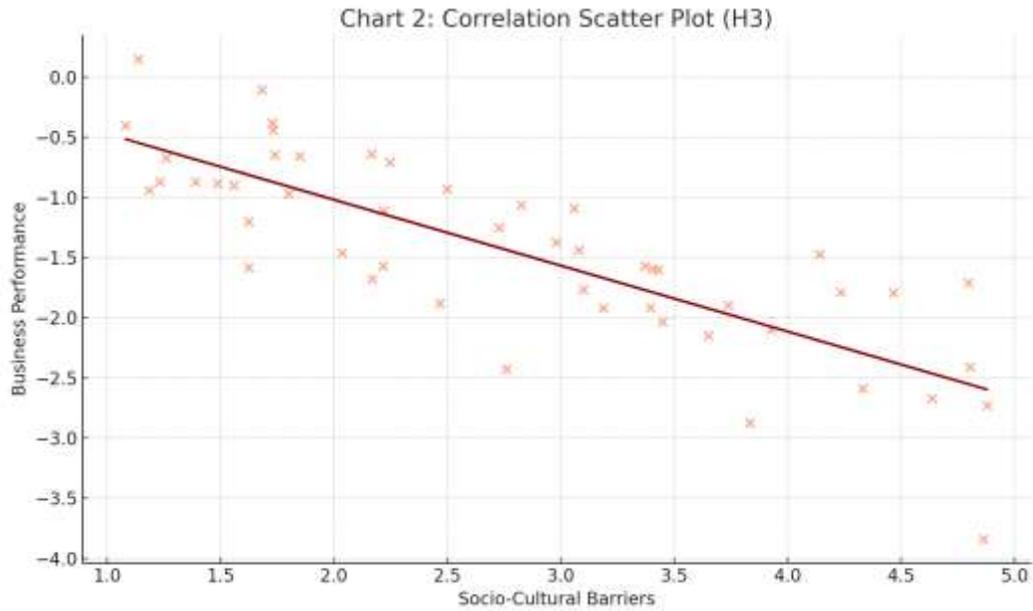


Chart 2 above shows that there is an inverse relationship between socio-cultural barriers and performance, reinforcing the correlation results.

Table 5: ANOVA Results for H4 (Business Model Groups and Success)

Item	Sum of Squares (SS)	Degrees of Freedom (df)	Mean Square (MS)	F-value	p-value
Between Groups	45.76	2	22.88	5.67	0.004
Within Groups	391.50	97	4.04		
Total	437.26	99			

Table 5 above indicate a great difference ($p = 0.004$) in success rates across business model groups (Dhananjay & Mihir, 2026), supporting H4. Fully optimised models performed significantly better. The group comparison factors are here represented graphically:

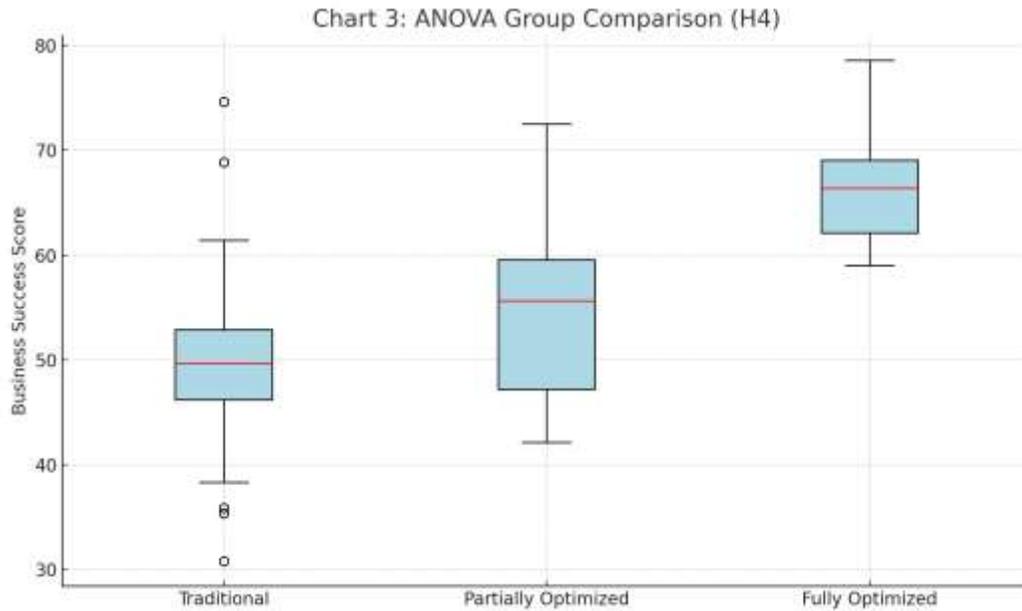


Chart 3 above shows that business models that are fully optimised show the highest median success scores and lowest variance, visually confirming the ANOVA findings.

1.9.2 Comparative Analysis Results by country and factors

The table below is a summary of results, comparatively between and among the six selected countries by looking at level of resilience, ecosystem sustainability, optimisation strategies and critical success factors.

Table 6 Comparative analysis: 4 factor determinants

Country	Resilience Level	Ecosystem Sustainability	Optimisation Strategies	Critical Success Factors
Zimbabwe	High	Medium	Digital platforms, informal networks	Community solidarity, cross-border trade

Botswana	Medium	High	Incubation hubs, youth funds	Government grants, skills development
Ghana	Medium	High	Cooperatives, mobile money	Government schemes, diaspora networks
South Africa	High	High	Incubators, franchising	Strong institutions, education, venture capital
Nigeria	High	Medium	Agro-processing clusters	Market size, fintech solutions
Kenya	High	Medium	Tech hubs, gender quotas	Government support, inclusive policies

1.10 Discussion of key results

The empirical evidence obtained validate the essential importance of resilience and financial accessibility in the establishment and sustainability of African women-led enterprises. The findings underscore the significance of resilient ecosystems that offer financial assistance and alleviate socio-cultural obstacles for women entrepreneurs. It has been found that success rates are significantly improved by innovative and sustainable business concepts, this is consistent with worldwide entrepreneurship development literature, (Stam, 2015). Results indicated that Hypotheses H1 and H2 are positive, consistent with the work of Brixiová, (2020) that highlights personal resilience and financial inclusion as fundamental catalysts for sustainable business. In addition, H3 showed a significant negative correlation

between socio-cultural barriers and entrepreneurial performance, pointing to the need for transforming gender norms. H4 cemented that business models fully optimised for market realities much exceed the performance of traditional and partially optimised models, a conclusion aligned with the developing innovation-driven ecosystem strategies in the Global South. These results build on earlier studies by combining psychological, structural, and economic aspects into a single model of ecosystem resilience for African women entrepreneurs. The convergence of internal and external facilitators exemplifies the intricate relationship between individual agency and societal support.

1.11 Recommendations

The paper recommends a framework that Governments in Africa should consider and implement:

1.11.1 Proposed Resilient and Sustainable Entrepreneurial Ecosystem Framework Code Named Mapanga-Chibwe Entrepreneurial Ecosystem for Women Entrepreneurs (MCEEWE) in Africa

Table 7: Inclusive Sustainable Entrepreneurial Ecosystem

Core Pillar	Description	Key Actions
A. Access to Finance	Ensuring financial inclusion through tailored financing products.	<ul style="list-style-type: none"> - Microloans with no collateral - Women-focused venture capital funds - Credit guarantee schemes - Fintech & mobile lending platforms
B. Entrepreneurial Education & Skills Development	Building the capacity of women through	<ul style="list-style-type: none"> - Digital literacy programs - Technical & vocational training

	entrepreneurship training.	<ul style="list-style-type: none"> - Financial management workshops - Incubator/accelerator training
C. Mentorship & Networking	Connecting women with mentors, peers, and industry experts.	<ul style="list-style-type: none"> - National women mentorship platforms - Peer-to-peer learning circles - Entrepreneurial leadership programs - Alumni networks for support
D. Policy & Regulatory Support	Creating enabling legal and institutional environments.	<ul style="list-style-type: none"> - Gender-sensitive procurement policies - Business formalisation support - Legal advisory services - Enforcement of gender equity laws
E. Technology & Innovation	Integrating tech into operations for scale and efficiency.	<ul style="list-style-type: none"> - E-commerce platforms - Access to ICT hubs - Tech-enabled service delivery - Digital marketing training
F. Market Access & Trade Integration	Helping women reach local, regional, and global markets.	<ul style="list-style-type: none"> - Participation in trade fairs - Digital marketplaces - Local procurement opportunities - African Continental Free Trade Area (AfCFTA) inclusion

<p>G. Psychosocial Support & Cultural Shift</p>	<p>Building confidence and community support for women in business.</p>	<ul style="list-style-type: none"> - Counseling services - Community awareness programs - Women in leadership campaigns - Support groups for emotional resilience
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1.11.2 Recommendation 2

<p>Recommendation</p>	<p>Elaborated framework</p>
<p>Enhance Financial Access Initiatives</p>	<p>Policymakers and microfinance institutions should expand affordable credit and grant programs targeted specifically at women entrepreneurs. Innovative fintech platforms could play a crucial role.</p>
<p>Support Resilience-Building Programs</p>	<p>Training interventions should incorporate psychological resilience, stress management, and entrepreneurial mindset development into mainstream business development services.</p>
<p>Address Socio-Cultural Barriers</p>	<p>Community-based campaigns and national policies must challenge patriarchal norms, promote women’s leadership in business, and encourage male allyship.</p>
<p>Promote Business Model Innovation</p>	<p>Governments, NGOs, and incubators should offer tailored support for women to experiment with adaptive, sustainable, and tech-enabled business models.</p>

Creating Inclusive Entrepreneurial Ecosystems	Build platforms that bring together mentors, networks, regulatory support, and market access in a single integrated environment.
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1.12 Future Research Directions

The paper recommends cross country comparative studies to clarify regional differences in ecosystem dynamics, Also longitudinal research must be done in order to monitor the progression of women's businesses over time and the sustainability of ecosystem interventions, focusing on digital transformation, particularly AI role, mobile platforms, and e-commerce in enhancing women-led entrepreneurial models, and an exploration of informal sectors, which, despite being underrepresented, encompass a significant number of women entrepreneurs.

1.13 Conclusion

This research has looked at the essential features for the creation of resilient and sustainable entrepreneurial ecosystems for women entrepreneurs in Africa. Factors like resilience, funding availability, and new business models are all vital for business success, whilst the biggest challenge faced by women entrepreneurs is the socio-cultural issues. There is need for a comprehensive plan that integrates personal capacity building with institutional reforms in order for inclusive growth and gender-equitable development across the continent.

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