



Empowering Women Entrepreneurs in Papua New Guinea: Challenges and Opportunities

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Abstract

This study sought to assess the challenges and opportunities encountered by women entrepreneurs in Papua New Guinea. The study covered two provinces, namely the Central and Morobe, and included 165 registered and unregistered women entrepreneurs. The sample was obtained using simple random sampling. The chi-square test and correlation analysis were employed for data analysis. The study revealed that female entrepreneurs in the two provinces encountered challenges including limited access to education, insufficient awareness of training opportunities, inadequate financial assistance, gender disparities, and instances of violence against women. These challenges were found to be undermining women entrepreneurs' enthusiasm to participate in the mainstream economy. Additionally, it was observed that several institutions and non-governmental organizations (NGOs) were taking the initiative to offer entrepreneurial education and increase awareness, specifically targeting communities residing in distant places that lack access to basic internet and other facilities. Due to these obstacles, women in Papua New Guinea persistently encounter various challenges. The study aimed to identify and analyze the key challenges and opportunities women entrepreneurs face in Papua New Guinea and propose effective strategies for their empowerment and economic advancement.

Keywords: Entrepreneur, women, culture, province, Papua New Guinea

1. Introduction

Women's empowerment is paramount globally, especially in Papua New Guinea, as stated by the United Nations Development Program (UNDP, 2021). Throughout the years, women in most developing countries have encountered many obstacles and hardships in fulfilling their fundamental physiological needs, including food, housing, and clothing, particularly PNG.

Papua New Guinea is a country abundant in natural resources and cultural variety, yet confronts substantial socio-economic difficulties that directly impact women (UNFPA, 2024). The main issue lies in the fact that the potential of half of the population, specifically women, is not being fully utilised because of their subordination role in society (Zvavahera, 2023) and this has exposed them to many challenges. Although women play crucial roles in the informal economy, their involvement in the formal business sector is still restricted. This study aims to analyse the distinct obstacles encountered by female entrepreneurs in this particular setting, to enhance the formulation of efficient strategies and policies that promote a business environment that is more inclusive and equitable. Empowering women entrepreneurs in Papua New Guinea is not only crucial for achieving gender equality but also catalyzes promoting economic growth and sustainable development. This study assumes that the empowerment of women has the potential to create a more favourable and sustainable future for everyone.

1.1 Background

In the modern era, the concept of entrepreneurship seeks to recreate the scenario while establishing mindful thoughts about one's existence and contribution to society. Most of the studies on women's entrepreneurship are conducted at the national and global levels, particularly in developing countries. Entrepreneurship is an ideal platform for women's empowerment. Women today are expected to be both employees and entrepreneurs. Many studies in developing nations produce their best results. For example, due to a variety of obstacles, women may be hesitant to pursue a career as entrepreneurs.

Papua New Guinea is a geographically diverse country with multiple provinces, languages, and ethnic traditions. 10.3 million people live in four distinct regions: The Southern Highlands, New Guinea Islands, and Momase, where traditions thrive, and the majority of them are tribes. Agriculture, timber, and fishing are the country's primary sources of income, accounting for 26% of the GDP and under 80% of the population (UNDP, 2021). Women make up more than 49% of the population, with more than 90% living in rural areas. Women's participation in decision-making is very low, and gender inequality is high in this country. 1.5 million women and girls in PNG experience gender bias each year as a result of intercommunal conflict, political intimidation, domestic abuse, and other causes (UNDP).

Women's lives in PNG remain relatively unchanged after gaining independence. Women have faced significant challenges over the years, including financial support, family issues, and inequality, all of which have contributed to their infirmity. According to World Bank statistics, women's employment will be 46.8% in 2023, compared to 48.1% for men. And female participation in SMEs is extremely low. The existence of women entrepreneurs has become more complex due to several challenges such as lack of financial support, women's abuse, gender inequality and lack of training facilities. COVID-19 destroyed their existence in PNG between 2020 and 2021, and they are gradually recovering (Ahmetaj, Kruja & Hysa, 2023; CIPE, 2021). The dependency on agriculture and fishery products has increased, and the most significant challenge they have identified for their survival is a lack of government support. There is lack of opportunities specifically for women entrepreneurs residing in remote areas, and Papua New Guinea does not have a well-established system for registering businesses.

Few non-governmental organizations (NGOs) and private organizations are stepping forward to help them by providing training facilities and investment roots, but they still need to do a lot to ensure their survival and empowerment.

1.2 Objectives of the Study

The study aimed to evaluate the challenges and opportunities facing women entrepreneurs in Papua New Guinea.

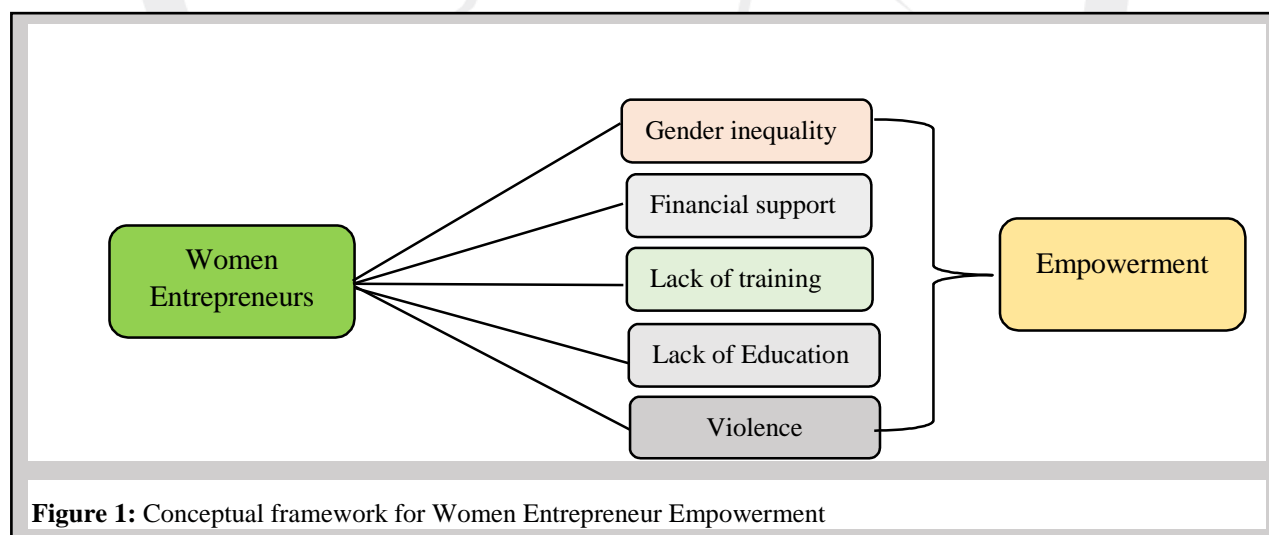
Specific Objectives:

- To evaluate the challenges affecting women entrepreneurs in PNG;
- To evaluate the opportunities available for women entrepreneurs in PNG; and
- Proffer recommendations to address challenges affecting women entrepreneurs.

2. Conceptual framework: Women Entrepreneurs Empowerment

The conceptual framework, which guides the literature study, organizes data collecting, and frames the findings, is illustrated in Figure 1 below. This model demonstrates the importance of conceptualizing a situational analysis that considers the interconnections between independent, dependent, and moderating variables to achieve significant levels of women's empowerment through entrepreneurship. For example, it illustrates the interconnectedness of gender equality, financial assistance, and training and education in empowering women. On the other hand, the absence of these crucial components can worsen the decrease in women's societal position globally.

The study identified the gap from the literature studied similar to this area from PNG and other parts of the world. The literature review primarily identifies a gap, there have been many similar studies on this topic, and the significance of this study area is pivotal, however, the researcher's main observation from previous studies was that the factors influencing women entrepreneurs were not adequately addressed. The researcher's main aim is to show the identified factors as an objective to extract the best outcome by using the conceptual framework below.



The conceptual framework identified some factors that truly influence women's empowerment. Before referring to themselves as an entrepreneur, they should remember that they reside in a male-dominated environment and face numerous challenges.

According to UNDP's 2021 Gender Inequality Index, *Gender Inequality* is more prevalent in PNG, ranking 160 out of 161, implying that men can dominate women in all

situations. Similarly, in terms of financial support, the major challenge they would face is that their living locations are more rural than urban, and as a result, they were unaware of the financial grants offered by the government and other NGOs. As a result, they were forced to become more critical to remain competitive.

Training is another issue, while many private and non-governmental organizations are offering to host awareness-raising training camps to assist them in becoming self-sufficient, the majority of those attending did not carry all of those. *Education*, the percentage of women in education is very low, and despite having some learning facilities, people have fixed their minds on not leaving their premises to advance and grow. Violence, particularly women's abuse and harassment, has become more common in PNG. This is one of the primary reasons that women do not leave their premises.

Education is critical to raising awareness of women's business management abilities and latent talents (Priyanka & Preeti, 2022). This corroborates the findings of Zvavahera et al. (2021) that education plays a crucial role for women who aspire to contribute to the economy by engaging in entrepreneurship. However, most women avoid entering the industry because they lack the requisite skills and risk-taking abilities. Women have fewer social networks; hence, they have a poor understanding of government aims and incentives.

Goyal (2021) asserts that in Papua New Guinea, a country characterized by male dominance, women face significant challenges due to their gender. In this male-dominated society, men are accorded greater respect and recognition, particularly in the realm of business. Financial institutions further prioritize male entrepreneurs. Women also face a lack of adequate collateral security due to the infrequent registration of significant assets, such as homes, in their names.

A significant obstacle faced by female entrepreneurs is limited access to financial resources (Nair, 2019). Women encounter numerous obstacles when attempting to obtain loans and other financial aid to display their entrepreneurial skills. One of the primary hurdles they face is a lack of awareness, compounded by prevailing socio-cultural barriers that impede their ability to secure investment and funding from diverse sources.

Women possess a dual role, and engaging in entrepreneurial activities does not justify neglecting their familial obligations. Consequently, they face difficulties in attaining a harmonious equilibrium between their professional and personal lives. Based on a poll, the primary cause of stress for women in business is an inadequate equilibrium between work and personal life (Rink et al. 2023). Individuals without domestic assistance face greater challenges in achieving work-life balance, necessitating ongoing vigilance in managing both professional and personal responsibilities (Zvavahera, 2023). She is responsible for organizing all aspects of their family, which includes ensuring that her children engage in academic activities.

According to Mazumdar and Ahmed (2015), women's entrepreneurship enhances the economic welfare of their families and communities while simultaneously diminishing poverty. Women's involvement in launching initiatives and fostering small and medium enterprises (SMEs) is a crucial approach to ultimately boosting women's economic empowerment. In a study by Palaniappan, Ramanigopal, and Mani (2012) it is noted that female entrepreneurs encounter a multitude of obstacles in contemporary society, such as the necessity to evaluate their capabilities, expertise, competencies, social acceptance, and adaptability, all of which significantly influence their decision to enter and thrive in the business realm.

3. Research Methodology

The current study is an empirical investigation into how women in PNG from two different provinces can be empowered. For this study, data were collected from 165 registered and

unregistered women entrepreneurs from two different provinces. The data were gathered by using a structured questionnaire employing a simple random technique. Chi-square and correlation are statistical tools used for data analysis.

Scope of the study: This research was aimed at exploring the challenges and opportunities encountered by women entrepreneurs in two different provinces, Central and Morobe. The study's scope encompassed registered and unregistered women entrepreneurs in the two provinces who were actively engaged as entrepreneurs. The study was limited to women entrepreneurs in PNG's selected provinces. The study employed both primary and secondary data.

Primary data: Data was obtained from the identified entrepreneurs. The questionnaire's layout was simplified to encourage respondents to participate meaningfully. The questionnaire included multiple-choice questions utilizing a Likert scale.

Secondary sources: Data were gathered from files, historical records, circulars, and policy papers from different institutions. This allowed the researchers to supply more information where necessary. In addition, a wide range of published books and government documents, websites, and newsletters were analyzed to ensure the study's validity.

The ethical requirements were meticulously adhered to, ensuring the confidentiality of the respondent's data while upholding a strong sense of integrity. Our approach was carefully designed to accurately assess the activities we wanted to take in order to achieve authenticity. We assured reliability by consistently employing appropriate research methodologies.

The statistical formula devised by Taro Yamane is as follows:

$$n = N / 1 + N(e)^2$$

$$n = 278 / 1 + 278(0.05)^2 = 165$$

n is the required sample size from the population under study

N is the whole population that is under study

e is the precision or sampling error which is usually 0.10, 0.05 or 0.01

Table 1 displays with the demographic profile of the women entrepreneurs from the two provinces. Age is the key demographical component of women, which demonstrates the position of women in the nation of PNG. 26% of them are in the 15–25 age range, followed by 25–35, which is 34%, 35–45, which is 24%, and 45 years and older, which is 18%. One further relevant element is income, which indicates the economic background of women entrepreneurs in the identified provinces. It is shown in each of the three categories. Just 14% of them are above Kina 4000 per month, while 46% are below Kina 2000 and 42% are in the range of 2000–4000. In the context of this research, marital status is a significant demographic element that determines the impact of women's life choices. 34% are married, 36% are unmarried, and 32% are widowed, indicating that most of them are single women carrying out their responsibilities while running a small business. According to the UNDP, it is mentioned women's education in PNG is very low. Similarly, the education qualifications of the women entrepreneurs are more surprisingly 14% of them were illiterates followed by primary grade 30%, next to them were secondary and higher secondary 28%, 17% and graduate and above are very less only 14%.

Table 1: Background of the Respondents

Category	No. of Respondents	Percentage	Category	No. of Respondents	Percentage
Age			Business Type		
15-25	42	26%	Sale/Trading	78	48%
25-35	55	34%	Manufacturing	22	14%
35-45	39	24%	Service	38	24%
Above 45	29	18%	Others	27	17%
Income Per Month			Sources of Financing		
<2000 Kina	75	46%	Personal/ Family	85	52%
2000-4000 Kina	68	42%	Loans Borrowed from Banks	58	36%
Above 4000 Kina	22	14%	Other sources	22	14%
Marital Status			Awareness about Training		
Married	55	34%	Aware	42	26%
Not Married	58	36%	Not Aware	80	49%
Widow	52	32%	Other Reason	43	27%
Education Qualification					
Illiterate	23	14%			
Primary (1-5)	48	30%			
Secondary (5-10)	45	28%			
Higher Secondary (10-12)	27	17%			
Graduate and above	22	14%			

Approximately 48% of the women own small businesses, such as candy and bakery products, which they sell and buy. Another 14% work in small manufacturing units and the remaining 24% provide services like Taekwondo, small boutiques, Beauty saloons, and food service. Surprisingly, 17% of people do not actively participate, but rather function as part-time entrepreneurs by offering the general public support services. 52% of them get their funding from their families or themselves, 36% from bank loans, and 14% from other sources like private investors. The training programs offered by different organizations Just 26% of female entrepreneurs are in the workforce, and 49% of them are ignorant, while 27% of them cite a lack of facilities—such as trouble finding a place to stay or travel.

The responses of the women entrepreneur's background traits submitted for the chi-square test were pretty intriguing. This is an overview of the seven variables the researcher selected for his study. The chi-square analysis reveals that the age, educational background, and business-type factors in the above table are significant at the 1% level. At the 5% level, financial resources and marital status are significant. The remaining elements are not significant.

Table 2: Chi-square test on women entrepreneurs

S.no	Factors	Chi-square Value	Degrees of Freedom	Critical Value 5%	Critical Value 1%	Result
1	Age	18.12	6	12.592	16.812	Significant
2	Income	7.88	4	9.488	13.277	Not Significant
3	Marital Status	11.14	4	9.488	13.277	Significant
4	Educational Qualification	14.56	4	9.488	13.277	Significant
5	Business Type	17.86	6	12.592	16.812	Significant
6	Financial sources	10.38	4	9.488	13.277	Significant
7	Training awareness	5.98	4	9.488	13.277	Not Significant

Table 3: Correlation between the variables

	Age	Income Per Month	Marital Status	Educational Qualification	Business Type	Sources of Financing	Training Awareness
Age	1	0.895	0.988	0.947	0.746	0.843	0.975
Income Per Month	0.895	1	0.879	0.690	0.800	0.985	0.857
Marital Status	0.988	0.879	1	0.926	0.796	0.850	0.930
Educational Qualification	0.947	0.690	0.926	1	0.578	0.610	0.938
Business Type	0.746	0.800	0.796	0.578	1	0.879	0.555
Sources of Financing	0.843	0.985	0.850	0.610	0.879	1	0.770
Training Awareness	0.975	0.857	0.930	0.938	0.555	0.770	1

Table 3 makes evident the strong correlation that exists between the variables that were chosen for the current study on women entrepreneurs. Age and Marital Status showed a positive correlation of (0.988), while Age and Training Awareness also showed a strong correlation that was comparable. Conversely, there is a moderate positive correlation between age and monthly income (0.895) and between income and financing sources (0.985), which is also slightly positive. There is only a moderate positive correlation between income and educational attainment (0.690), sources of funding and training awareness (0.770), and training awareness (0.690). A weak negative correlation is indicated by the business type and educational qualification and training awareness, registered at (0.578) and (0.555). the title of the figures should be at the bottom.

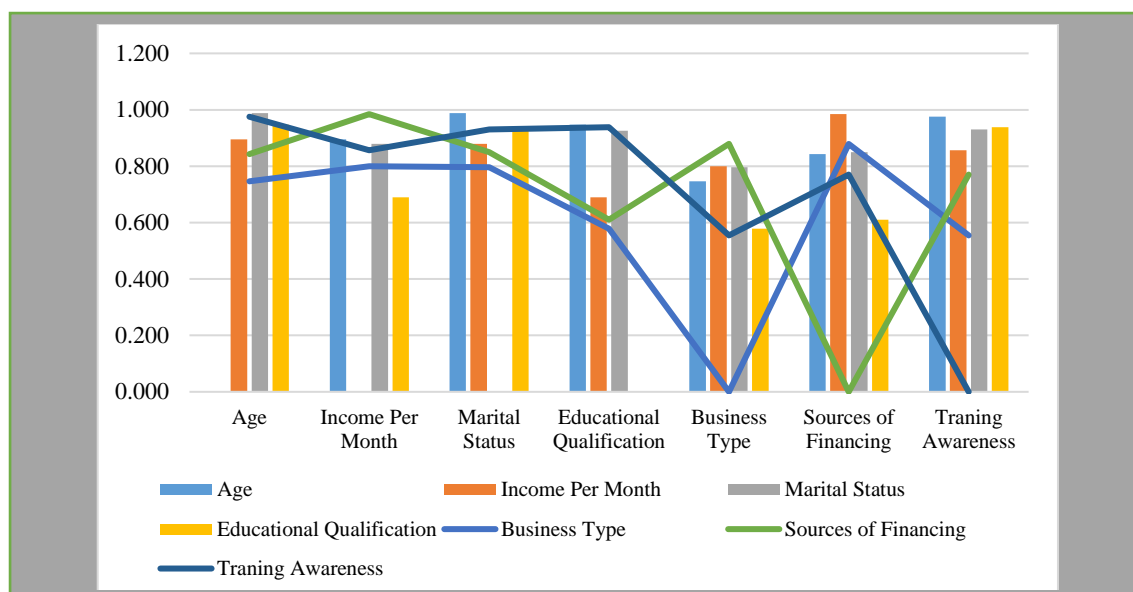


Figure 2: Correlation between the variables

4. Findings

The detailed findings are drafted to meet the requirements of gaps identified in the review literature.

- Twenty-six percent (26%) of the respondents pertain to the 15-25 years age group, and 34% of them are in the age group of 25-35 years. The 24% of the women entrepreneurs are between 35-45 years age group and above 45 years are 18%.
- Forty-six percent (46%) of the women entrepreneurs' income per month is below Kina 2000, 42% of the women entrepreneurs fall between the Kina 2000-4000 and above Kina 4000 only 14%.
- The marital status of the women entrepreneurs 34% of them are married, 36% of them are unmarried and 32% are widows.
- Fourteen percent (14%) of women entrepreneurs are illiterate, 30% have completed primary education, 28% have completed secondary education, 17% have completed higher education, and 14% have a degree or higher.
- Women entrepreneurs work in sales and trading 48%, manufacturing 14%, service 24%, and other services 17%.
- Fifty-two (52%) of female entrepreneurs rely on personal/family income, 36% borrow from banks, and 14% use other sources.
- Twenty-six (26%) of women entrepreneurs know about training facilities, while 49% are unaware and 27% have other reasons.
- The chi-square analysis reveals that the age, educational background, and business-type factors in the above table are significant at the 1% level. At the 5% level, financial resources and marital status are significant. The remaining elements are not significant.
- The correlation exists between the variables, Age and Marital Status showed a positive correlation of 0.988, Conversely, there is a moderate positive correlation between age and monthly income 0.895 and between income and financing sources 0.985, A weak negative

correlation is indicated by the business type and educational qualification and training awareness, registered at 0.578 and 0.555.

5. Discussion

This section presents the results of the study, which include: age demographics, educational attainment, economic levels, enhancing knowledge of training facilities.

5.1 Age Demographics

The age distribution of women entrepreneurs in this study indicates that a substantial number, (60%) falls within the age range of 15-35 years. This suggests that a major number of women who are entering the field of entrepreneurship are very young. If given sufficient assistance, this population can see sustained growth and advancement in the field of entrepreneurship. Nevertheless, the existence of more experienced entrepreneurs (24% aged 35 and above) suggests that women who are considering new options later in life, potentially as a result of changes in their marital or economic circumstances, might also pursue entrepreneurial ventures.

The respondents' marital status was diverse, with a nearly equal mix of married, unmarried, and widowed women. This suggests that women engage in business regardless of their socioeconomic circumstances. The presence of a 32% widow population suggests that entrepreneurship may be essential for economic viability, particularly in the absence of a spouse.

5.2 Level of education

The educational background of women entrepreneurs, with 44% having either primary or no education, highlights the substantial educational obstacles that are present. Education plays a crucial role in empowering women, and the limited education levels of many of these entrepreneurs may hinder their access to resources, training, and prospects for business expansion. The 14% of women who possess a degree or higher indicate that higher education serves as a differentiating factor for a smaller subset of women who likely have improved access to resources and networks.

5.3 Levels of income

The study revealed that 46% of female entrepreneurs make less than Kina 2000 per month emphasizing the economic difficulties that many of them encounter. With a mere 14% of women entrepreneurs earning above Kina 4000 a month, it is evident that there is a significant wage gap and a lack of financial prosperity among them. This could indicate more extensive problems such as restricted entry to profitable markets, inadequate funding, or a scarcity of prospects for business expansion.

5.4 Business sectors

The prevalence of women entrepreneurs in sales and commerce (48%) and service sectors (24%) indicates that these fields are more easily accessible or socially acceptable for women in Papua New Guinea. The lower level of engagement in the manufacturing sector (14%) may be attributed to the greater capital requirements and technical expertise that are necessary, which is consistent with the observations regarding education and income levels.

Monetary assets 52% of the entrepreneurs' dependence on personal or family income suggests a lack of access to formal financial institutions, potentially impeding the expansion of their firms. While the 36% of individuals who obtain loans from banks may exhibit more financial stability, they still constitute a minority. This underscores the necessity for enhancing financial inclusivity and providing women entrepreneurs with easier access to financing.

5.5 Training Facility Awareness

The statistic that only 26% of female entrepreneurs possess knowledge of training facilities, while 49% remain oblivious, indicates a substantial disparity in the availability of resources for enhancing skills and capabilities. The lack of awareness may stem from insufficient outreach or communication obstacles, hence intensifying the difficulties women encounter in enhancing their business skills and knowledge.

Statistical Significance: The chi-square analysis reveals that age, educational background, and business type have a substantial impact on the entrepreneurial performance of women in Papua New Guinea. These factors exert a strong influence at a significance level of 1%. Financial resources and marital status are statistically significant at the 5% level. This implies that these characteristics have a crucial role in shaping the difficulties and possibilities that women encounter in business.

Correlations: The strong positive connection (0.988) between age and marital status suggests that as women get older, they are more likely to be married, which could potentially impact their engagement in entrepreneurial endeavors. The moderate positive correlations (0.895) between age and income, and between income and funding sources (0.985), indicate that older entrepreneurs are likely to have more secure financial positions, enabling them to obtain superior financing options. In contrast, the modest negative correlations shown between business type and educational qualification (0.578) and training awareness (0.555) suggest that women with lower education levels may face limitations in terms of the types of enterprises they can engage in and their knowledge of training options.

The findings demonstrate the complex obstacles encountered by female entrepreneurs in Papua New Guinea and other developing economies. These problems encompass a wide range of issues, including educational limitations, income inequality, restricted access to financial resources, and limited training opportunities. To tackle these challenges, it is crucial to implement specific measures like promoting financial inclusion, improving educational possibilities, and raising knowledge about training facilities. These interventions have the potential to greatly empower women entrepreneurs and make a substantial contribution to the overall economic development of the country.

6. Conclusions

The study revealed that women entrepreneurs in PNG face significant obstacles in achieving empowerment, despite the presence of options such as training programs offered by NGOs and

commercial organizations, as well as financial assistance from banks and other private entities. Women often face obstacles such as underestimation and a lack of financial support from banks that doubt their ability to initiate and expand businesses. The lack of training facilities, especially near their provinces, further impedes their development. The nation's future progress relies heavily on the early education of women in different regions of the country. To overcome these obstacles and achieve gender parity in company growth, the government must tackle these challenges head-on. By effectively addressing these concerns, women have the potential to outpace men in entrepreneurial endeavors.

7. Recommendations

- Most of them believe that a lack of training facilities prevents them from succeeding in the market. Even though some non-governmental organizations and private corporations are attempting to organize, it is either not reaching them or is being directed away from them. So, the PNG government is concerned about establishing 5 million MSMEs by 2030; this issue must be prioritized.
- The most significant aspect of any business's sustainability is finance. Women entrepreneurs have expressed concern about getting bank loans for their small businesses, The Govt. announced a fundraiser for MSMEs of \$200 billion, So, the Govt. should identify who is eligible to avail of the loans under these programs and help them to live in the market for their survival.
- Another challenge identified by the researcher during the study was that the majority of women entrepreneurs are single women (widows) with children; therefore, the government and non-governmental organizations (NGOs) should take note of this and create opportunities for them to bring their children into education as well as arrange facilities to grow.
- The marketing of their products presents another difficulty for female entrepreneurs. In this situation, cooperatives can help them find suppliers and market their goods at a fair price.
- Infrastructure facilities pose a significant challenge for women entrepreneurs, particularly since the majority of them live in rural areas. The government must address these issues to enable them to obtain raw materials and deliver them on time and at a reasonable cost.

8. Contribution to Practice

To develop women entrepreneurs in Papua New Guinea, it is crucial to prioritize customized capacity-building programs that specifically target the problems experienced by women, including issues related to accessing finance, cultural hurdles, and restricted networking possibilities. Practical measures should encompass focused financial literacy education, mentorship programs facilitating connections between seasoned female entrepreneurs and novices, and advocacy for policies that foster gender parity in business ownership and leadership. By adopting these strategies, individuals with a vested interest can establish a nurturing environment that facilitates the initiation and expansion of female-led enterprises, so making a substantial impact on both economic progress and societal empowerment throughout the nation.

9.0 Policy contributions

To promote women entrepreneurs in Papua New Guinea, the government should prioritize regulatory reforms to eradicate discriminatory practices and ensure equitable access to resources and opportunities. This includes the promotion of financing practices that are sensitive to gender within financial institutions, the establishment of incubation hubs in rural regions to support the development of skills and market access for firms managed by women, and the integration of gender perspectives into national economic development plans. Through the implementation of these regulations, the government may cultivate an all-encompassing entrepreneurial atmosphere that utilizes the complete capabilities of women as catalysts for sustainable economic advancement and social development in Papua New Guinea.

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