

Female Entrepreneurship in Sub-Saharan Africa: A Systematic Literature Review

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This systematic literature review involving 34 articles investigates the impact of sociocultural, educational, economic, and policy-related factors on women's entrepreneurial ventures in Sub-Saharan Africa. It evaluates the effectiveness of current support mechanisms for female entrepreneurs. It highlights persistent issues, including limited access to finance, educational resources, and business networks, while noting emerging opportunities and successful initiatives. Despite progress, targeted policies and further research are necessary to address existing gaps and leverage new opportunities. This work offers multiple contributions, including an explanatory model, practical and policy recommendations, and an agenda for future research.

Keywords: economic development, female entrepreneurship education, female entrepreneurship, non-government programs, sub-Saharan Africa, sustainable development goals, systematic literature review, sociocultural barriers

INTRODUCTION

Female entrepreneurship has emerged as a critical area of study within the broader field of entrepreneurship (Trujano & Welter, 2022). This phenomenon is particularly evident in Africa, where women account for most of the entrepreneurs on the continent (World Bank, 2019). This region, characterized by diverse economic landscapes, governmental policies, and social dynamics, has witnessed a significant increase in female entrepreneurs, which accounts for the world's highest rate of women-owned businesses at 26% (World Economic Forum, 2022). Women compete with their male counterparts in various business startups worldwide and actively participate in high-growth businesses (Elam et al., 2021), fostering economic and social development in these businesses' communities (Hechavarria et al., 2019). Women's participation in entrepreneurship is an essential part of economic growth and a means of addressing gender inequality and fostering sustainable development (Enaifoghe et al., 2021). Female

entrepreneurs typically invest about 90% of their income into their family and community, mainly in their children's nutrition, education, and healthcare, which contributes to achieving the United Nations' sustainable goals (Asongu & Odhiambo, 2019; Okolie et al., 2021).

Interestingly, a gap exists in the literature relative to understanding the unique barriers, opportunities, and successful entrepreneurship training programs for women navigating the entrepreneurship landscape in Sub-Saharan Africa (SSA). The systemic challenges and sociocultural constraints women face in this region differ from those in other parts of the world (Jaiyeola et al., 2021). Several research questions emerge from this gap relevant to the challenges and facilitators of female entrepreneurship in SSA, the challenges of current entrepreneurial training programs, the available resources for funding, and the role of women in addressing sustainable development goals, particularly in education and business. Accordingly, a thorough and systematic review of the existing literature is essential to elucidate specific factors associated with female entrepreneurship in SSA and to inform policy and training.

This systematic literature review (SLR) seeks to unify and critically examine current research on female entrepreneurship in SSA. By synthesizing findings from systematically reviewed studies, this work provides a comprehensive overview of some factors influencing female entrepreneurship. Such elements include socioeconomic barriers, entrepreneurship training programs, gender inequality, female education, cultural norms, and access to funds and resources. This research covers studies published across various disciplines, including economics, business, and development studies, to assess challenges and opportunities, evaluate policy, and identify critical themes throughout the literature. This effort examines female entrepreneurs' specific challenges, such as access to finance, entrepreneurial training programs, and social networks, and explores the support system and opportunities available to women in SSA. It also examines the impact of existing policies and initiatives to support female entrepreneurs, identifies gaps or areas for improvement, and highlights recurrent themes and patterns in the literature regarding the experiences and outcomes of female entrepreneurs in SSA.

Understanding the dynamics of female entrepreneurship in SSA is essential for designing effective interventions that support women in business and contribute to the region's broader economic development. This SLR offers actionable insights for policymakers, development agencies, and scholars aiming to create a more inclusive entrepreneurial ecosystem in SSA. By highlighting specific barriers and successful support strategies for female entrepreneurs, it provides a foundation for targeted policy and program development to maximize women's contributions to economic growth and innovation in the region.

This SLR provides multiple contributions to the literature. Most notable, this work is a process model that captures relevant inputs and outputs that help characterize the factors influencing female entrepreneurship development and the ultimate benefits derived. Further, this work extends the extant literature on female entrepreneurship in SSA by evaluating existing literature. It identifies patterns, trends, and gaps in the literature. It highlights some unique barriers female entrepreneurs face (e.g., limited capital, social-cultural barriers, and social and business networks) in SSA. This broad identification assists in recognizing the complex challenges that SSA women starting new ventures face. This SLR also explains how gender norms and societal expectations limit female entrepreneurial activities. It identifies the unequal impact of climate change on female entrepreneurs, particularly those in agriculture. This area emphasizes the need for targeted support to help women adapt to and mitigate climate risks. Further, it underscores women entrepreneurs' role in economic growth, poverty reduction, and community development, highlighting the broader socioeconomic impact of supporting female entrepreneurship.

For practical contributions, this work underscores the importance of targeted business and technology training tailored to the female entrepreneurs' specific needs. It also highlights female entrepreneurs' resilience, innovation, and ability to leverage community networks and informal support systems to overcome barriers.

Finally, the review provides actionable policy recommendations, including improving access to finance, enhancing training programs, and addressing sociocultural norms. These are crucial for creating an inclusive entrepreneurial ecosystem that supports and addresses female entrepreneurs' unique challenges.

To address the abovementioned research questions, the paper charts the following course. It first provides a brief literature overview to help frame the gap and questions. This review leads to the methods,

followed by a descriptive summary and a thematic analysis. The paper closes with an in-depth discussion covering contributions, this work's fit within the literature, along with its practice and policy implications, study limits, and an agenda for future research.

LITERATURE REVIEW

The literature emphasizes the critical role of women in SSA in driving economic development, fostering growth, and advancing social outcomes, including gender equality (Hechavarria et al., 2019). Female entrepreneurs in the region often engage in high-growth sectors, significantly contributing to local and national economies (Elam et al., 2021). These female-led businesses create direct employment opportunities and stimulate broader economic activity by providing goods and services, fostering social development, and uplifting their communities (Mashapure et al., 2023). Programs focusing on skill development, microfinance, and facilitating access to resources for female entrepreneurs have positively affected economic empowerment, household well-being, and gender equity (Ngwakwe et al., 2020; Mashapure et al., 2023).

Recent studies highlight the dynamic nature of female entrepreneurship in SSA, emphasizing the diversity of entrepreneurial ecosystems across the region. Nziku et al. (2021) explore the historical, cultural, and policy frameworks influencing female entrepreneurial activities in nine SSA countries. They emphasize how local contexts, and national policies can either facilitate or hinder women's participation in the entrepreneurial landscape. Ojong et al. (2021) discuss the rapid growth of female entrepreneurship in developing countries, driven by job creation, local economic development, and familial support. Similarly, Ogundana et al. (2021) and Rezaei et al. (2021) explore how women in SSA are increasingly leading small and medium-sized enterprises (SMEs) despite facing significant challenges in securing resources and navigating complex market conditions. Brogan and Dooley (2024) highlight the importance of community-based networks for female entrepreneurs, noting that such networks offer a platform for women to collaborate, exchange ideas, gain confidence, and access new opportunities for business expansion and economic growth.

However, female entrepreneurs in SSA face numerous barriers that hinder their potential to contribute to economic development. These obstacles include financial constraints, limited access to training and education, sociocultural barriers, and the impact of climate change (Chinen et al., 2017; Gunewardena & Seck, 2020; Gannon et al., 2022; Kapinga et al., 2017; Mulu et al., 2021; Trujano & Welter, 2022). Gender inequality remains one of the most significant barriers to economic participation. Women often have limited access to critical resources such as education, healthcare, employment, and financing, constraining their ability to start or scale businesses (Ngwakwe et al., 2020). Access to credit, savings, and insurance remains a significant challenge for many women in SSA, exacerbating financial exclusion and limiting entrepreneurial potential (Rakshit et al., 2023). Gender biases within the financial sector often create a gap between female entrepreneurs' capital needs and investors' willingness to meet those needs (Espinoza et al., 2022). Furthermore, traditional gender roles and societal expectations around women's family responsibilities continue to limit their involvement in the business world. Society often expects women to prioritize domestic duties over entrepreneurial pursuits, which restricts their time, mobility, and capacity to engage in economic activities (Tshabalala et al., 2016).

Despite these challenges, female entrepreneurs in SSA demonstrate exceptional resilience and innovation. They frequently leverage informal networks and community-based support systems to overcome financial and structural barriers. Kapinga et al. (2018) emphasize the role of women's collective action through networks, cooperatives, and community groups, which can significantly enhance their capacity to adapt to challenges, including climate risks. Gannon et al. (2022) underscore how female-led initiatives, such as local agricultural cooperatives, can help mitigate the adverse effects of climate change by fostering collaboration and collective resource management. Furthermore, female-led investment funds have been identified as critical mechanisms for addressing gendered financial exclusion, providing access to capital for female entrepreneurs who might otherwise be unable to secure financing from traditional sources (Espinoza et al., 2022).

Existing literature highlights a significant gap in research that examines the intersection of barriers and opportunities faced by female entrepreneurs in SSA. Scholars argue that addressing these challenges requires a multidimensional approach incorporating gender, socioeconomic, and environmental factors into policy development and action (Gunewardena & Seck, 2020). Moreover, the literature lacks a comprehensive overview of challenges and facilitators around female entrepreneurship in SSA, the long-term impact of supportive policies, and the role of gender-specific initiatives in fostering an inclusive and sustainable entrepreneurial ecosystem across the region.

METHODS

This review uses a systematic approach (Tranfield et al., 2003) to answer four important research questions: 1) What are the challenges and facilitators of female entrepreneurship in SSA?, 2) What are the challenges of current entrepreneurial training programs in SSA?, 3) What resources can be used to fund female entrepreneurship in SSA?, and 4) What role do women play in SSA when meeting the challenges of sustainable development goals, especially in business and education?

To capture relevant citations, this effort engaged four research databases (EBSCOhost, SCOPUS, ProQuest's ABI/Inform, and Medline). The systematic search used the following search strings: (women or female or girls or ladies) and (entrepreneur* or business or "small-to-medium business" or SME) and ("sub-Saharan Africa" or "sub-Saharan Africa" or sub-Sahara* or SSA or Senegal*) and (facilitator* or motivator* or enabler* or support*) and (challenge* or obstacle* or barrier* or difficult* or hurdle* or limitation*). The search specifically focused on article titles, abstracts, and keywords using these strings.

Table 1 outlines the pre-defined screening criteria for screening and reviewing titles, abstracts, and research articles using the Preferred Reporting Items for Systemic and Meta-Analyses (PRISMA) guidelines (Page et al., 2020). The initial search collected 461 articles from four major research databases: EBSCOhost, SCOPUS, ProQuest's ABI/Inform, and Medline. The process then involved deduplication, screening, and a detailed review of the remaining articles, resulting in a final analysis of 34 publications (Figure 1).

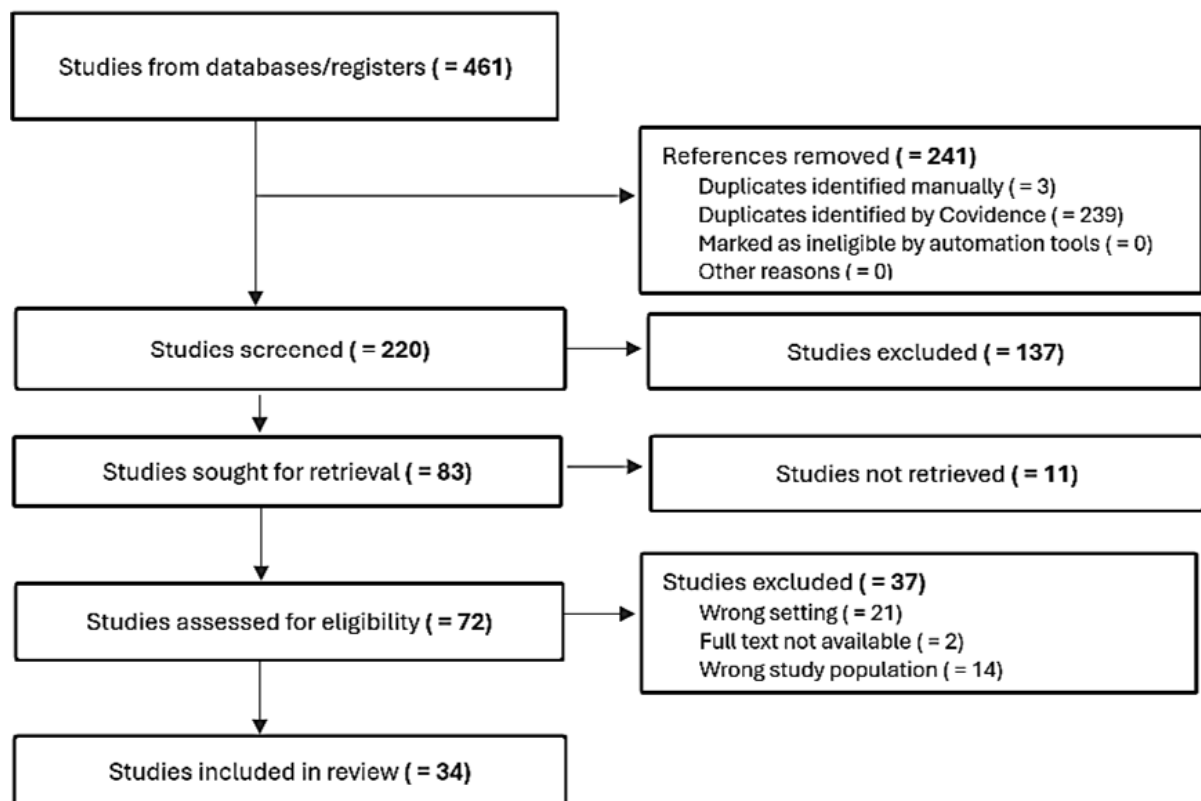
Quality assessment of the final analysis articles involved examining the study method's strength, citation quality, discussion, and validity of the study conclusions. The analysis employed both descriptive and thematic analysis techniques. The descriptive analysis systematically summarized the critical characteristics of each study—study type and design, geographic distribution, and publication year. This effort assessed methodological features, including research design, data collection methods, and data analysis techniques. This approach allowed for a clear, quantitative overview of the studies included in the SLR. The thematic analysis involved identifying and categorizing recurring patterns, themes, or topics across the studies and grouping the study findings into broader themes related to the research questions. The thematic analysis provided a richer understanding of how different studies converged or diverged in their findings, providing a deeper qualitative insight into the evidence base.

TABLE 1
CRITERIA FOR STUDY INCLUSION AND EXCLUSION

Inclusion	Exclusion
1. Document type: Peer-reviewed articles in academic journals	1. Document type: Books, magazines, conference posters/papers, case studies, class notes, book reviews
2. Period: Within the past 10 years (2014 to 2024)	2. Focus: Male entrepreneurship, challenges, or support system for male business owners in SSA
3. Language: English	3. Access: Full text not available online
4. Focus: <ul style="list-style-type: none"> • Female Entrepreneurship or Business Development in SSA 	

Inclusion	Exclusion
<ul style="list-style-type: none"> • Economic Landscape and specific challenges of Female-led business in SSA • The government or private sector provided a support system for female entrepreneurs in SSA 	
5. Type: Review, empirical, or theoretical contribution	

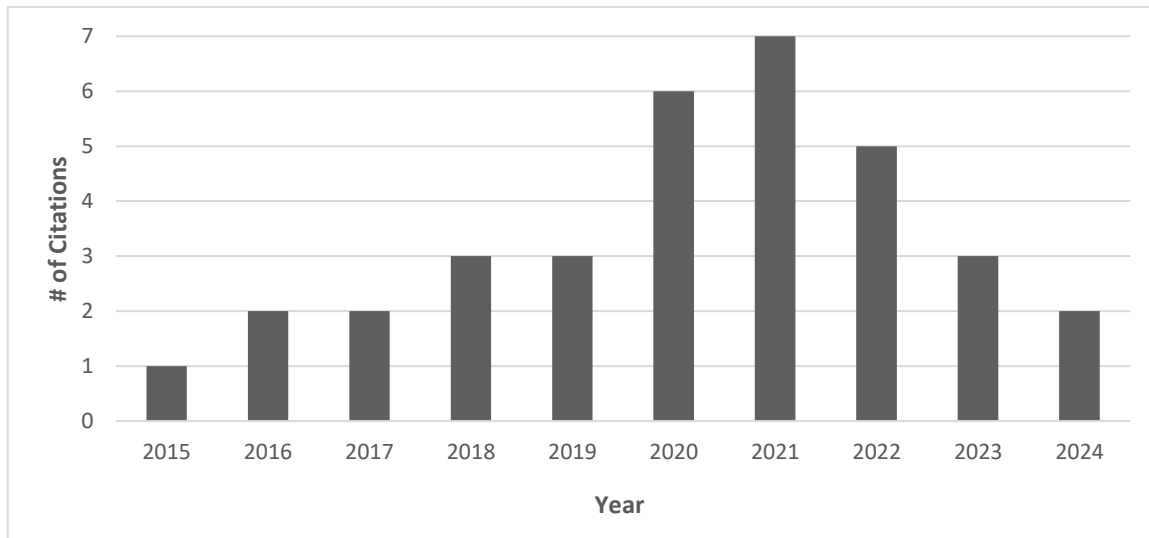
FIGURE 1
COLLECTION, ASSESSMENT, AND DISPOSITION OF PEER REVIEW CITATIONS



DESCRIPTIVE ANALYSIS

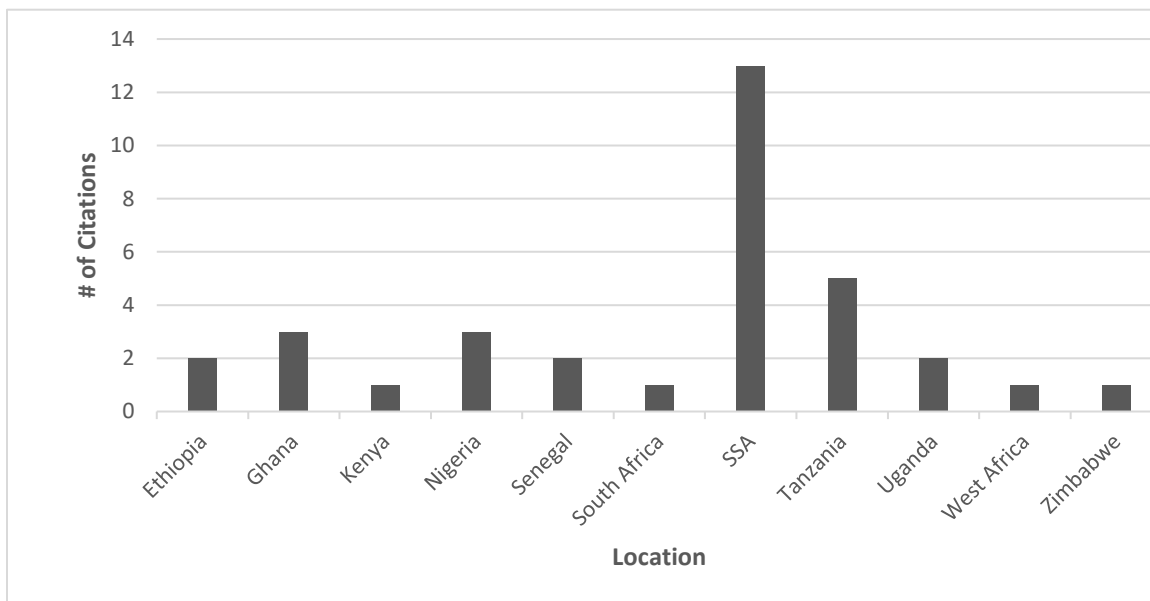
This effort identified 34 peer-reviewed studies published between 2015 and 2024 (Figure 2) investigating the challenges, training programs, support systems, and roles of female entrepreneurs in SSA. The studies varied in methodology, sample size, geographic focus, and outcomes. All aimed to access the unique challenges and opportunities for growth in SSA women's entrepreneurial endeavors. Most studies date from 2018 to the present, with a significant number published from 2020 (68% of studies). The most frequent citations by year occurred in 2021, with seven, followed by 2020, with six, and 2022, with five, which reflects an increasing global interest in gender and entrepreneurship and a rising recognition of women's unique challenges in SSA.

**FIGURE 2
DISTRIBUTION BY YEAR**



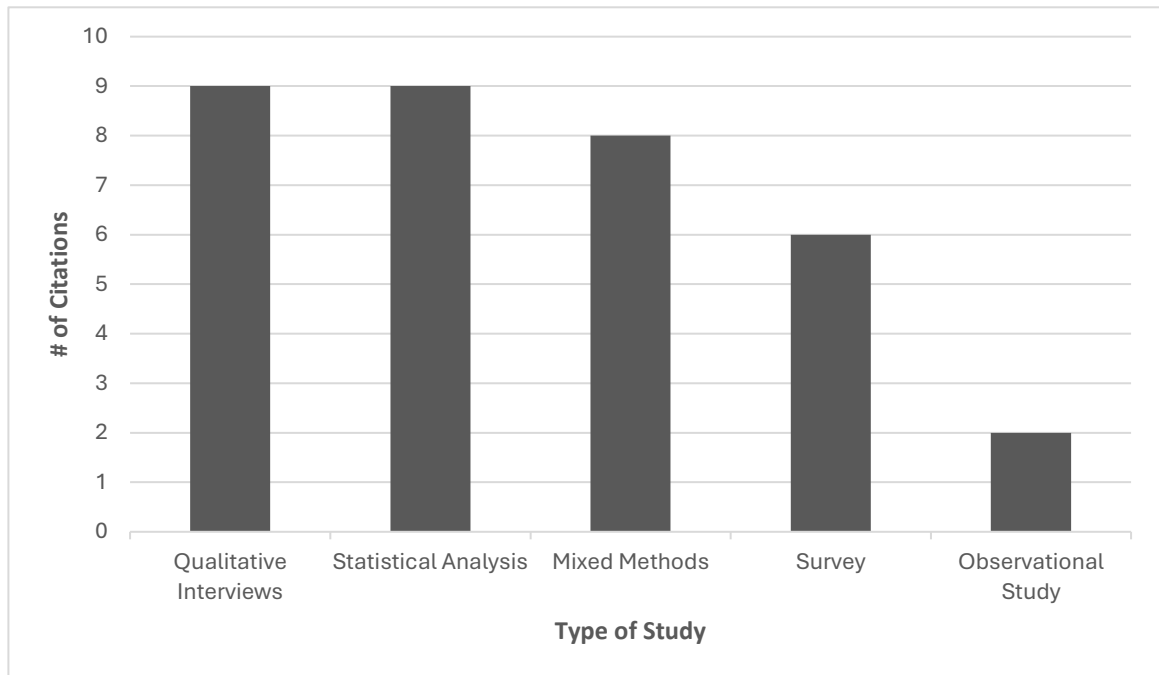
The studies reviewed involved diverse geographic regions (Figure 3). Most studies (38%) focused on multiple countries across SSA. Tanzania accounted for 14% of the total studies, making it the second-highest area of focus in the included studies. Nigeria and Ghana followed, with each contributing about 9% of the studies, while the others involved Ethiopia, Senegal, and Uganda, with each country contributing about 6%. The remaining 12% was from studies in Kenya (3%), South Africa (3%), Zimbabwe (3%), and West Africa (3%). This finding reflects concentrated research efforts across specific SSA counters. However, a noticeable gap exists in research for countries such as Chad, Somalia, and the Central African Republic, where data on female entrepreneurs are absent.

**FIGURE 3
DISTRIBUTION BY COUNTRY**



The research in these studies involved three core methodological approaches (Figure 4). Qualitative methods were the most common approach, with 45% of studies employing qualitative methods, including interviews and case studies, to explore personal experiences, challenges, and cultural factors influencing female entrepreneurs. Next, 35% of studies employed quantitative methods, including surveys and statistical analysis, to measure business success, financing, and growth. Finally, 20% of studies utilized a combination of both quantitative and qualitative approaches.

**FIGURE 4
DISTRIBUTION BY METHODOLOGY**



THEMATIC ANALYSIS

Table 2 outlines the articles selected for final analysis in different categories based on essential themes. These areas include the challenges, support system and funding considerations, entrepreneurship education and training programs, and the role of female entrepreneurs in developmental goals in SSA (Figure 5).

**TABLE 2
MAPPING OF EVIDENCE FROM INCLUDED STUDIES**

	C	S	T	R	Evidence
Kapinga et al. (2017)	√	√	√		Female entrepreneurs in Tanzania's food processing industry face challenges like lack of access to training, capital, processing technology, and patriarchal ideology. Elementary-level business training is provided mainly as a pre-requisite for obtaining loans. Lack of collateral diminishes the chance of obtaining startup loans or upscaling a business. Most women join economic and entrepreneurship groups to help tackle some of the challenges.
Ngwakwe et al. (2020)	√	√	√	√	Challenges include limited access to education and healthcare, social and cultural barriers to economic participation, limited political representation and decision-making power, limited

	C	S	T	R	Evidence
Hundera et al. (2021)	√	√			<p>access to finance and credit facilities, and limited digital literacy and technological skills. They receive support from microfinance programs, small business loans, and non-governmental organizations (NGOs). They receive vocational skills training (e.g., in agriculture). They have a role in improving household income, reducing poverty, empowering women, and promoting gender equality (inspiring other women to start businesses).</p> <p>Women in Ethiopia face traditional gender roles that emphasize their responsibilities in the family and household, which often conflict with entrepreneurial demands. Women entrepreneurs must juggle the challenges of managing their businesses, including financial management, decision-making, marketing, and dealing with market competition. Delegating domestic responsibilities to other family members, seeking external help, and support from extended family or social networks play a crucial role in helping women navigate these challenges.</p>
Dawa et al. (2020)	√	√	√		<p>Challenges are limited access to finance and credit facilities, limited networking opportunities, gender-based stereotypes and biases, and limited digital literacy and technological skills. Support comes from microfinance programs, small business loans, private sector partnerships, and corporate social responsibility initiatives. There are training courses in digital literacy and technology training, leadership and management development programs, and mentorship programs.</p> <p>This study illustrates some challenges for female entrepreneurs in Tanzania, including the availability of business premises, lack of access to financial services, competition, and marketing skills.</p>
Kapinga et al. (2018)	√	√			<p>To tackle these challenges, business and technology groups connected group members to financial institutions, facilitated training programs, created and expanded business networks, and enabled access to market information.</p> <p>Female business owners face more challenges related to climate change due to 1) concentration in specific sectors is more vulnerable to climate change, such as agriculture, food processing, and retail, 2) policy, regulatory, and infrastructure adaptation, and 3) managing effects of climate change at the household level.</p>
Gannon et al. (2022)	√				<p>The conflict between social role expectations (SREs) and entrepreneurial role demands (ERDs) is more prominent for female entrepreneurs, especially in a patriarchal society like SSA—societal expectations for gender roles in SSA conflict with ERDs needed for a very successful business.</p> <p>Challenges include societal norms and gender biases that limit their participation in businesses and limited access to resources and technology. Governments, microfinance organizations, and NGOs offer support and training to develop skills. Training includes vocational (e.g., IT, carpentry) and business (e.g., business management, financial literacy, and entrepreneurship skills).</p>
Mulu et al. (2021)	√				
Chinen et al. (2017)	√	√	√		

	C	S	T	R	Evidence
Brogan et al. (2024)		√		√	Female artisans employ various methods to improve social capital, expand market access, and build networks to achieve thriving businesses. The study explored artisan cooperative organizations to examine their impact on female artisan businesses. As members of cooperative organizations, women can upscale production, gain access to international markets, and help create employment opportunities.
Tshabalala et al. (2016)	√	√			Women face challenges and opportunities in tourism businesses and the industry, such as a lack of financial capital, low business capability, problems of size and scope, racial issues and traditional perceptions, and imperfect business location. Support comes from local municipality support, internet marketing, and forming a business network for self-support and training.
Espinoza et al. (2022)	√	√			Female business capital generation from private equity (PE) firms faces unique challenges in SSA. There is a gender gap in the percentage of investments women-led businesses receive compared to male-led businesses. Unconscious bias and lack of female representation among fund managers in PE firms play a role in the pattern of capital allocation to female entrepreneurs.
Gunewardena et al. (2020)		√			Youth and female participation in entrepreneurial endeavors face hurdles like capital constraints due to less time actively employed. A lower income rate due to experience level also plays a role; hence, lower savings are available for starting a business. Information asymmetry among youths regarding ways to mitigate difficulties in capital generation and discrimination women face in access to credit and available credit terms.
Gomez-Perez et al. (2021)		√		√	Senegalese women have emerged as significant stakeholders in organizing and executing pilgrimages to Mecca by successfully running hajj-related travel agencies while combating societal norms and male-dominated government agencies with which they must collaborate. This success has come from different strategies, including social capital and networks, and becoming more active in society's political, economic, and religious sectors. The female entrepreneurs' success has helped improve their well-being and contributions to society's developmental goals.
O'Brien et al. (2022)	√	√			Limited income opportunities available to women in Touba, Senegal, due to patriarchal society, dramatically diminish their ability to improve their own lives outside the home. Investment through private-public partnerships in food processing, providing technology and training to create fortified flour processing in Touba, improved flour sales, and income generation for women involved in this business.
Hundera et al. (2019)		√			Unique challenges for female entrepreneurs in allotting time and resources to their various roles based on societal norms create some peculiar conflict. Some coping strategies women use to mitigate these challenges include finding ways to please everyone, seeking social support/hiring outside support, committing to entrepreneurial and social roles, and negotiating with clients, partners, and family members.

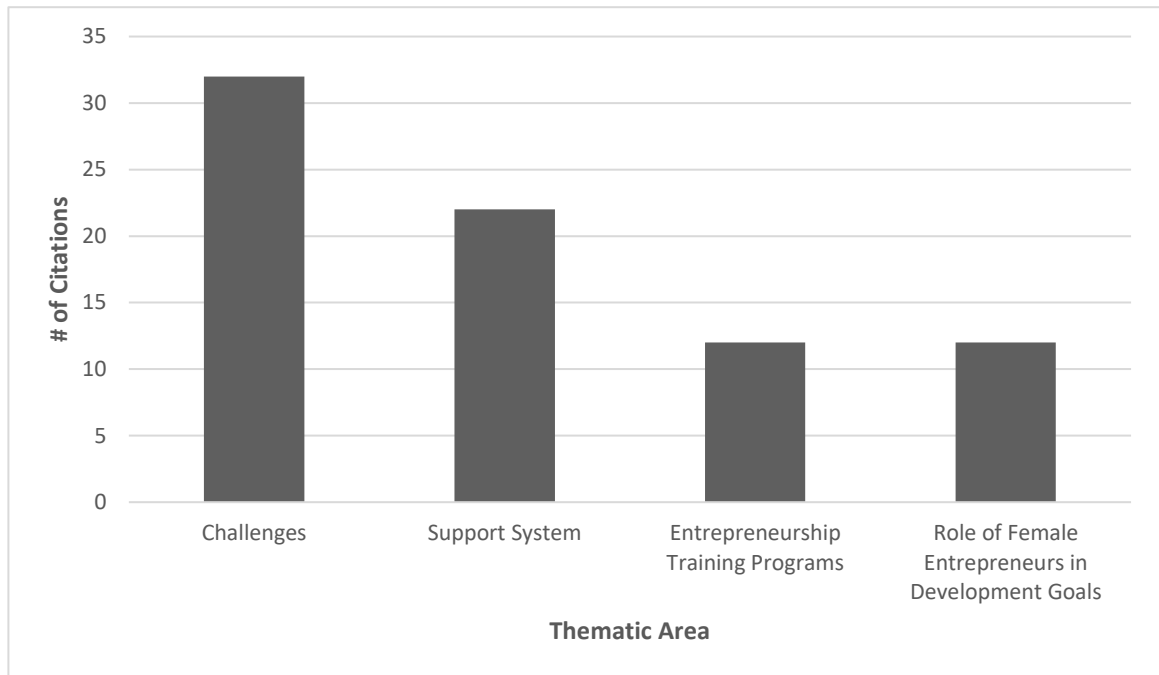
	C	S	T	R	Evidence
Uzuegbunam et al. (2018)	√	√			<p>The article explores gender-based disparities in the resources and institutional support available to female entrepreneurs in SSA. Women are more likely to utilize customer prepayments and reciprocal post payments. Women engage in a more collaborative, give-and-take relationship with their customers, which may offer them alternative financing options when traditional funding sources are limited.</p> <p>Female entrepreneurs in SSA often face significant barriers in accessing financial resources. Microfinance emerged as a crucial alternative for women, providing small loans that can help them start or expand their businesses, although this comes with high interest rates. Mobile money services have transformed the financial landscape, offering women greater access to banking and financial services. While microfinance traditionally supports women, mobile money may provide more flexible and accessible options.</p>
Ngono (2021)	√	√			<p>Women in Zimbabwe face various challenges, including limited access to resources (such as capital, land, and training), cultural norms that restrict their participation in business, and insufficient support from financial institutions. The development of female entrepreneurship can lead to sustainable rural livelihoods by enhancing income, improving food security, and increasing community welfare.</p>
Mashapure et al. (2023)	√			√	<p>Female entrepreneurs frequently juggle business activities with traditional household roles, leading to time and resource allocation conflicts. This dual burden can affect their business performance and personal well-being. Partner encouragement can enhance women's entrepreneurial efforts, while lacking support can hinder their progress.</p>
Friedson-Ridenour et al. (2019)	√				<p>Formalizing small and women-led businesses can enhance access to resources, markets, and legal protections, contributing to economic growth and gender equity. Complex bureaucratic processes can deter women from formalizing their businesses. Many female entrepreneurs lack knowledge about the benefits and processes of formalization. High costs associated with formal registration and compliance can be prohibitive, particularly for small businesses.</p>
Fatou (2021)	√				<p>Strengthening women's roles in traditional enterprises is crucial for economic development and community empowerment in the Niger Delta. Corporate social responsibility (CSR) initiatives can provide valuable resources, training, and support to female entrepreneurs, helping them overcome barriers such as limited access to finance and education.</p>
Okolo-Obasi et al. (2020)	√	√		√	<p>Introducing small-scale electricity systems can enhance entrepreneurial opportunities by providing reliable energy access, which is crucial for business operations. There is a need for a nuanced approach to energy policy that considers gender inclusivity to effectively leverage small-scale electricity systems for enhancing women's entrepreneurial participation.</p>
Osunmuyiwa et al. (2022)	√				

	C	S	T	R	Evidence
Dawa et al. (2015)		√			Social networks are crucial for female entrepreneurs, providing access to resources, information, and opportunities to facilitate business growth. Informal networks (e.g., family and friends) often provide emotional and financial support, while formal networks can offer professional connections and business opportunities.
Adom et al. (2016)	√		√		The human capital theory posits that an individual's education, skills, and experiences contribute to economic productivity. Increased access to education equips women with the necessary skills to start and manage successful businesses. Despite the potential benefits, women in SSA face significant barriers, including cultural norms, limited access to quality education, and insufficient training programs tailored to their needs.
Rakshit et al (2023)	√	√		√	Female entrepreneurs often face more significant challenges securing loans due to biases, lack of collateral, and insufficient financial literacy. Increased competition among banks can enhance access to finance by fostering better services, lower interest rates, and more diverse financial products, which are crucial for both male and female entrepreneurs. Empowering women with financial resources can bring broader economic benefits to communities and countries.
Bongomin et al. (2020)	√	√			Integrating microfinance services with community-building initiatives can enhance the effectiveness of financial support for women, promoting economic empowerment and social stability. Despite the benefits, women still face barriers—like limited financial literacy, high interest rates, and ongoing societal stigma related to their roles as entrepreneurs.
Bardasi et al. (2021)	√	√	√		The article evaluates the effectiveness of a business support program in Tanzania to enhance the performance of small and medium enterprises (SMEs). The initiative provided training, mentorship, and resources to entrepreneurs, focusing on improving their business skills and knowledge to foster growth. By addressing common challenges SMEs face—such as lack of access to information and inadequate business practices—the program enables entrepreneurs to make more informed decisions.
Nziku et al. (2021)	√	√	√		Women in Tanzania encounter significant barriers, such as cultural norms, limited market access, and financial resources. The study outlines existing policies that promote gender equality and women's entrepreneurship, including access to finance, training programs, and supportive legal frameworks.
Kuada (2023)	√				New perspectives need to consider the intersectionality of gender with other social identities—such as ethnicity, class, and age, which can influence women's entrepreneurial opportunities and challenges. An enhanced understanding of female entrepreneurship can inform more effective policies and support programs tailored to the specific needs of African female entrepreneurs.
Wolf et al. (2018)	√	√			The influence of husbands can affect various business outcomes, including the success and sustainability of women-led enterprises, underscoring the interconnectedness of family

	C	S	T	R	Evidence
Agu et al. (2024)	√	√			<p>dynamics and entrepreneurship. Supportive husbands can positively impact women's entrepreneurial ventures by providing emotional support, financial resources, and assistance with business operations.</p> <p>The COVID-19 pandemic significantly disrupted women-led businesses, affecting their operations, market access, and financial stability. Many female entrepreneurs faced increased challenges in maintaining their enterprises. The way challenges were framed—either as obstacles or opportunities—shaped their entrepreneurial strategies. The framing of these challenges as opportunities for growth led some to pivot successfully.</p> <p>Community-based savings and loan schemes where members contribute savings and can access loans are particularly beneficial for female entrepreneurs in rural areas who may face barriers in accessing formal financial institutions. Access to credit through table banking empowers women by enabling them to invest and expand their operations. Challenges such as limited loan amounts, high interest rates, and the need for better financial literacy among female entrepreneurs to maximize the advantages of table banking still exist.</p>
Cherotich et al. (2022)	√	√			<p>Women play a crucial role in the fisheries sector, engaging in various activities from fishing to processing and marketing. CSR initiatives by oil companies can positively influence women's entrepreneurship by providing training, financial support, and resources to enhance their businesses. Women in these communities face significant challenges, including limited access to capital, market opportunities, and the effects of environmental degradation due to oil activities.</p>
Uduji et al. (2020)	√	√		√	<p>Traditional gender roles can either encourage or discourage women from pursuing entrepreneurial activities. Despite some support, female students face barriers, including limited access to resources, lack of mentorship, and societal expectations prioritizing other career paths over entrepreneurship. The perception of support from family, educational institutions, and the broader community significantly affects women's willingness to engage in entrepreneurship. Positive reinforcement and encouragement can boost participation rates.</p>
Anlesinya et al. (2019)	√				

C: Challenge; S: Support; T: Training Programs; R: Roles of female entrepreneurs in development goals; √: Includes

**FIGURE 5
DISTRIBUTION BY THEMES***



* Citations can contribute to multiple themes

Challenges

The most notable thematic area that emerges from this SLR relates to challenges. Approximately 47% of the reviewed citations cover multiple issues identified as challenges. The literature identifies that female entrepreneurs in SSA face significant structural barriers, including unequal cultural and societal norms related to social responsibilities, male-dominated cultures, limitations to small-scale business opportunities, and discrimination in access to financial services (Kapinga et al., 2017, p. 17, Osunmuyiwa et al., 2022). These obstacles prevent many women from growing their businesses beyond a small scale and being recognized in the business world.

Over half of the studies discussed cultural barriers to female entrepreneurship. Societal expectations often limit women's mobility, control over resources, and decision-making powers needed to start and run a successful business. Deep-rooted gender norms limit the full realization of women's entrepreneurial potential, particularly in conservative and rural communities (Cherotich et al., 2022). Unequal social responsibilities often burden women more, leading to conflicts as they attempt to balance traditional roles with entrepreneurial activities (O'Brien et al., 2022). In certain regions, traditional gender roles prioritizing women's domestic duties reduce the time for entrepreneurial ventures. Social norms often prioritize women's domestic responsibilities over their entrepreneurial ambitions, making it difficult for them to balance business and household duties (Kapinga et al., 2017). For example, in Ethiopia, as in much of SSA, society expects women to fulfill traditional roles within the family, including caregiving, child-rearing, and managing household duties (Hundera et al., 2021). Gender norms in countries such as Senegal severely limit women's mobility, as societal expectations often dictate their roles as caregivers (O'Brien et al., 2022). The restrictions affect their ability to travel or drive and curtail their access to markets and economic opportunities, reinforcing existing inequalities (Uzuegbunam et al., 2018).

These expectations pressure women significantly, as society expects them to balance these responsibilities with their entrepreneurial activities (Mulu et al., 2021; Hundera et al., 2019). There is sometimes a perception that women are not "fit" to be entrepreneurs or lead businesses, which can

undermine their confidence and ability to gain support from male-dominated business network duties (Kapinga et al., 2017, p. 17).

Additionally, gender discrimination compounds the lack of access to capital by gender discrimination in financial institutions, where financial institutions often perceive women as higher risk due to sociocultural norms (Mashapure et al., 2023). Cultural norms, gender biases, and the lack of collateral (such as land or property) frequently limit women's ability to secure loans from traditional banks (Ngonu et al., 2021). Gunewardena et al. (2020) highlight that these biases lead to a marked underrepresentation of women in entrepreneurship, as society and capital providers view female endeavors as less viable than their male counterparts. While microfinance has been instrumental in increasing women's access to credit, high repayment rates, the small size of loans, and the lack of support services such as business training can restrict the effectiveness of microfinance in promoting sustainable business growth for women (Ngonu et al., 2021; Bongomin et al., 2020).

Female entrepreneurship involves small-scale activities in food processing, where women take calculated risks to support family income, alleviate poverty, and enhance community welfare (Osunmuyiwa et al., 2022). The literature views female entrepreneurship as a tool for achieving financial independence, overcoming gender-based credit limitations and overall gender discrimination, and leaving a household dependent on only males (Cherotich et al., 2022). Women's ability to take on higher-value activities and leverage new technologies to produce competitive products defines female entrepreneurship in agricultural value chains (Gannon et al., 2022). A relational approach characterizes female entrepreneurship, emphasizing networking, collaboration, and community engagement, in contrast to male entrepreneurs' transactional approaches (Uzuegbunam et al., 2018).

The impact of these sociocultural barriers extends to women's entrepreneurial networks and relationships. As Ngwake et al. (2020) highlight, limited access to resources and recognition limits women's ability to build trust within predominantly male business environments. Women's limited access to professional networks and mentorship opportunities makes it harder to expand their market reach, share knowledge, or collaborate with others in the industry (Kapinga et al., 2017). Consequently, new ventures led by women may struggle to gain the credibility and support needed for growth. Furthermore, female entrepreneurs, particularly those in agriculture, face heightened sensitivity to climate risks, exacerbating their challenges in an already vulnerable economic sector (Gannon et al., 2022).

However, studies highlight the importance of social networks via peer support groups and supportive communities in fostering female entrepreneurship and overcoming challenges (Dawa et al., 2015). Often built through family, church, or community groups, women's social capital can provide tangible (e.g., funding) and intangible (e.g., advice, emotional support) resources (Dawa et al., 2015).

Support System and Funding Considerations

Government-led initiatives, NGOs, and microfinance institutions are crucial for providing financial assistance to female entrepreneurs in SSA. Accordingly, one of the most discussed barriers to female entrepreneurship is limited access to finance (Ngwakwe et al., 2020). About 32% of the included studies in this SLR highlight how women face more significant challenges than men in securing loans, access to collateral, or credit due to gendered social norms or discriminatory lending practices (Ngwakwe et al., 2020). Also, such support often comes in small amounts. It is insufficient to meet female entrepreneurial needs, mainly related to scaling operations and improving technology so women can expand their businesses effectively. The literature also identifies microfinance as a vital source of capital for female entrepreneurs, but its impact on long-term business growth remains debated due to limited funds and high interest rates (Ngwakwe et al., 2020). Finally, many financial institutions discriminate against women, further limiting their access to credit, even through microfinance options (Gunewardena et al., 2020). Gunewardena et al. (2020) highlight that this discrimination restricts access to necessary funds and perpetuates the idea that women's ventures are less viable than their male counterparts.

Accordingly, institutional support should include policies that promote equality and eliminate discrimination against female entrepreneurs to create an inclusive entrepreneurial environment. For instance, US Agency for International Development (USAID)-funded initiatives have effectively provided

financial capital and technical equipment, enabling female entrepreneurs in Senegal to enhance their fortified flour production and agricultural practices (O'Brien et al., 2022). Such programs exemplify the potential impact of targeted support for women's economic empowerment. A more inclusive and integrated financial ecosystem—combined with gender-sensitive policies and increased financial literacy—can significantly improve access to finance for women and support their entrepreneurial growth in the region (Ngono et al., 2021)

Additionally, a pressing need exists for improved access to supportive policies to enhance resilience against climate risks, particularly for women in agriculture. Gannon et al. (2022) note that female entrepreneurs may continue to face heightened vulnerability without such measures, impacting their ability to sustain and grow their businesses. By removing barriers and leveraging enablers such as social networks, targeted financial support, and access to knowledge, female entrepreneurs can better adapt to climate risks and foster business resilience.

Entrepreneurship Education and Training Programs

The limited availability of entrepreneurship education and training is another vital theme restricting women's progress in entrepreneurship. Approximately 10% of this review's studies emphasize that many women lack formal business education and that entrepreneurial skills training programs are often not targeted to female entrepreneurs.

Kapinga et al. (2017) emphasize that inadequate education hampers women's ability to leverage technology, particularly in food processing sectors where poor technology adoption persists.

For female entrepreneurs to grow their businesses, it is crucial to continuously update and expand their knowledge base and develop the capacity to absorb and apply external information (e.g., market trends, technological advancements, and business practices) (Dawa et al., 2020). Institutions such as the Small Industries Development Organization (SIDO) provide training programs primarily focused on essential business skills. However, they often fail to deliver advanced food processing techniques crucial for women seeking to scale their businesses. Dawa et al. (2020) noted that these advanced skills are essential for female entrepreneurs to compete effectively in the market and improve their production processes. Supporting female entrepreneurs in developing their skills and firms' ability to absorb and apply new knowledge can lead to more sustainable and scalable businesses (Dawa et al., 2020).

In addition to foundational business skills, training programs equip female entrepreneurs with the tools necessary to reduce credit risk and build financial literacy (Chinen et al., 2017). Such skills are vital for improving access to financial resources and enabling women to manage their businesses more effectively (Cherotich et al., 2022). Furthermore, Gunewardena and colleagues' (2020) work has shown that product innovation and value chain management training enhance product quality and boost sales, leading to greater economic returns for women.

Moreover, initiatives that enhance networking capabilities are critical for helping women navigate complex business environments effectively (Dawa et al., 2015; Gomez-Perez et al., 2021). Effective networking can lead to valuable partnerships and opportunities, increasing women's visibility and influence in their industries (Dawa et al., 2015; Gomez-Perez et al., 2021). Research indicates that vocational and business training correlates with improvements in women's employment, income, and overall economic well-being, underscoring the importance of comprehensive training programs (O'Brien et al., 2022).

While there are programs designed to teach leadership skills to women, accessibility remains a significant barrier (Adom et al., 2016). Many potential participants may not have the means or opportunity to engage with these programs, which further limits the impact of training on women's entrepreneurial success. Addressing these accessibility issues is crucial for fostering an environment where female entrepreneurs can thrive (Nziku et al., 2021).

Finally, mentorship is a problematic issue (Anlesinya et al., 2019). The literature finds that mentorship opportunities and networks vital for business growth and knowledge exchange are lacking in some countries.

Role of Female Entrepreneurs in Development Goals

This review identified 10% of citations that fell within the theme of the role of female entrepreneurs in development goals. Female entrepreneurs are vital in driving economic growth, improving household welfare, and advancing development goals (Ngwakwe et al., 2020). In particular, women play a critical role in the food processing industries in SSA, significantly contributing to economic growth, household welfare, and local food security (Gannon et al., 2022). Female entrepreneurs are essential drivers of inclusive economic growth, as their involvement in entrepreneurial activities inspires other young women and leads to improvements in household welfare and poverty reduction (Ngwakwe et al., 2020). According to Gunewardena et al. (2020), the participation of women in these sectors directly impacts community development by addressing issues of food security and poverty.

Moreover, female entrepreneurs contribute to enhancing household nutrition, as they are often involved in food production and processing activities that provide healthier food options to their families and communities (O'Brien et al., 2022). O'Brien et al. (2022) highlight that female entrepreneurship leads to increased access to locally produced, nutritious foods, which is crucial for combating malnutrition and improving overall community health.

Women can improve their incomes, food security, and community infrastructure by participating in value chains and using mobile technologies (Kapinga et al., 2017, p. 17). By engaging in entrepreneurial ventures, women support their families financially and create jobs within their communities, reducing unemployment and fostering economic resilience (Mashapure et al., 2023). As Dawa et al. (2020) emphasized, the empowerment of female entrepreneurs aligns with broader development goals, particularly those related to gender equality and economic empowerment. Their success can inspire younger generations of women, encouraging them to pursue their entrepreneurial aspirations and further contributing to a cycle of empowerment and development.

Overall, female entrepreneurs' multifaceted contributions to economic growth, household welfare, and community development underscore their critical role in achieving sustainable development goals in SSA (Mashapure et al. (2023). Addressing their challenges and enhancing their support systems will be essential for maximizing their impact on development outcomes.

DISCUSSION

This SLR addresses the multiple research questions about female entrepreneurship in SSA. Concerning the first research question- *What are the challenges and facilitators of female entrepreneurship in SSA?*- persistent gender roles impose unequal social responsibilities on women, limiting their ability to expand their businesses. At the same time, sociocultural norms, risk aversion, and discrimination restrict women's access to credit, further diminishing their entrepreneurial opportunities. The SLR reveals that 1402 female entrepreneurs in SSA face significant structural and sociocultural barriers that hinder their entrepreneurial potential. These barriers highlight the need for targeted interventions to address women's challenges in entrepreneurship. In response, the SLR also identifies facilitators such as well-structured support systems and technical training, illustrating how initiatives like USAID-funded projects have demonstrated the effectiveness of tailored support in empowering women (O'Brien et al., 2022). This finding addresses the second research question: *What are the challenges of current entrepreneurial training programs in SSA?* Despite the positive impact of such programs, the research shows that they are often insufficient in providing long-term support, which hinders sustainable business growth.

Additionally, the findings touch upon available resources to fund female entrepreneurship, answering the third research question: *What resources are available to fund female entrepreneurship in SSA?* While programs like microfinance offer some financial support, they remain limited in scale and scope, further impeding women's ability to scale their businesses. Lastly, the SLR acknowledges the broader role women play in responding to sustainable development goals, particularly in education and industry, as female entrepreneurs often contribute to their communities by providing employment and addressing educational gaps, aligning with the fourth research question: *What role do women play in responding to challenges associated with sustainable development goals, especially in education and business in SSA?*

This discussion advances the understanding of female entrepreneurship in SSA by highlighting the critical need for targeted and comprehensive training programs that provide women with the advanced skills necessary for business expansion. It underscores the significance of gender-focused interventions beyond basic entrepreneurial training to address women's specific barriers and challenges in scaling their businesses. By emphasizing the importance of training that considers both the unique sociocultural context and the particular business needs of women, this research suggests that such targeted programs can significantly enhance women's income, entrepreneurial success, and long-term sustainability in their ventures.

This work provides for multiple contributions to knowledge and practice. Most notable is that it contributes to the growing body of literature on female entrepreneurship by offering a nuanced perspective on the relationship between structural support systems and sociocultural factors in shaping entrepreneurial outcomes. This research extends the theoretical framework by introducing an explanatory input-moderator-process-output model (Figure 6) that positions female entrepreneurship as a product of both structural support (such as access to finance, training, and resources) and sociocultural influences (such as gender norms, social expectations, and cultural perceptions of women's roles in business). This model engages the multiple challenges and facilitators that influence the female innovation and entrepreneurial process. Policy and action recommendations also moderate this process. Economic outputs and broader-based individual, societal, and environmental impacts emerge from the process cycle. This theoretical model challenges traditional entrepreneurial frameworks, which tend to focus predominantly on structural support without adequately considering the sociocultural factors that disproportionately affect women entrepreneurs.

Moreover, the proposed model highlights relational approaches based on collaboration, networking, and community support as critical differentiators for female entrepreneurs. In contrast to the more transactional approaches often adopted by their male counterparts, female entrepreneurs in SSA tend to rely more on relationships and social capital. While beneficial in building trust and overcoming some barriers, this relational approach may limit access to higher-value opportunities in competitive or male-dominated sectors. The model thus calls for a more integrated approach to entrepreneurial support that blends transactional and relational strategies, offering a more comprehensive understanding of how female entrepreneurs navigate their environments.

The SLR also advances the theory of gendered entrepreneurship, emphasizing how gendered expectations and societal norms interact with formal and informal institutional frameworks to shape entrepreneurial opportunities (Dawa et al., 2015). It addresses the gap in the literature concerning how such norms are internalized and perpetuated, often unconsciously, by female entrepreneurs (Hundera et al., 2021). By framing these dynamics within a theoretical model, this SLR contributes to a deeper understanding of how these factors shape decision-making processes, business strategies, and the overall entrepreneurial journey.

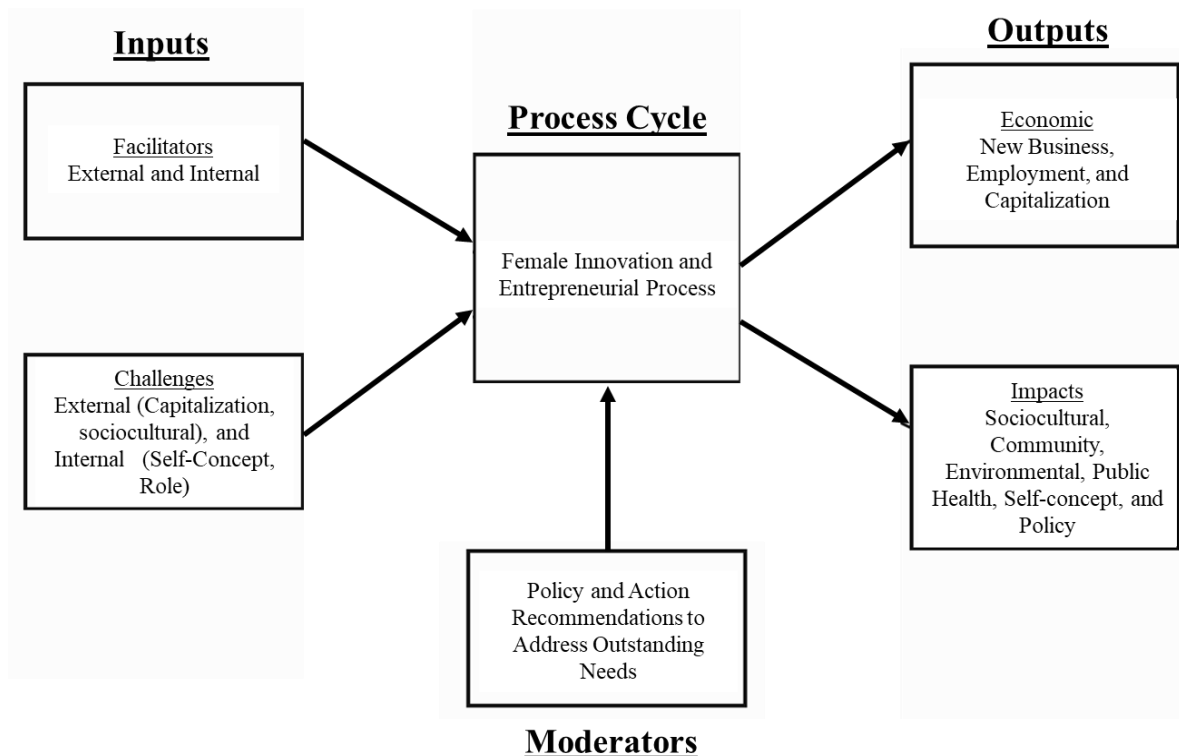
Additionally, the findings of this SLR offer practical insights and actionable recommendations for policymakers, development organizations, and other stakeholders involved in supporting female entrepreneurship in SSA. The research suggests that effective training programs should enhance technical and managerial skills and foster leadership development, confidence-building, and networking opportunities that address personal and professional growth. These programs must be gender-focused, recognizing the unique challenges women face, such as balancing family responsibilities, navigating gender biases, and dealing with limited access to decision-making networks.

Additionally, the SLR calls for a shift in focus from short-term training initiatives to long-term support systems that provide continuous access to mentorship, business development services, and peer networks. Long-term support is crucial for empowering women to pursue more ambitious, risk-oriented business ventures. Furthermore, the research emphasizes the importance of scalable financing options beyond microfinance, which, while useful in the initial stages, often fails to provide sufficient capital for growth. The small size of loans and limited financial products available to women entrepreneurs in SSA constrain their ability to scale their businesses or enter more lucrative markets.

The SLR also underscores the necessity of tackling sociocultural barriers head-on, such as restrictions on women's mobility and limited access to critical networks, which often hinder women's participation in

higher-value sectors. Practical interventions, like access to digital platforms, could mitigate these mobility restrictions by allowing women to access markets, resources, and information remotely. Encouragingly, such interventions would benefit women entrepreneurs and contribute to broader community well-being and gender equality by creating more inclusive and equitable business environments.

FIGURE 6
INPUT-MODERATOR-PROCESS CYCLE-OUTPUT (IMPO) EXPLANATORY MODEL
HIGHLIGHTING INFLUENCING FACTORS AND OUTPUTS RELEVANT TO THE
FEMALE INNOVATION AND ENTREPRENEURIAL PROCESS



Finally, this SLR suggests that collaborative partnerships between local governments, international development organizations, and the private sector are crucial for providing a comprehensive support framework that addresses the multidimensional needs of women entrepreneurs. These partnerships should focus on creating enabling environments that integrate entrepreneurship's economic, social, and cultural dimensions, offering women entrepreneurs a holistic package of resources and support.

This analysis acknowledges limitations in the current landscape of female entrepreneurship in SSA. The existing training programs often lack long-term support and accessibility, preventing women from entering more risk-oriented business areas. Additionally, sociocultural norms and restrictions on women's mobility remain pervasive, further complicating their entrepreneurial journey. Support systems, such as microfinance and international development programs, are crucial but often insufficient in their current forms due to the small size of loans and inadequate training.

As with all research, limitations exist. Some studies have utilized small sample sizes, which can affect the findings and may not represent the broader population of female entrepreneurs. Additionally, some evaluations, such as training programs or microfinance initiatives, may lack long-term follow-up data, limiting the ability to assess the sustained impact of these programs. Furthermore, relying on self-reported data from female entrepreneurs regarding their experiences and challenges may introduce biases.

Future research should address these limitations by focusing on larger, more diverse samples and incorporating longitudinal studies that track the long-term effects of interventions on female entrepreneurs. It should also address the gaps identified in SSA's current support systems for female entrepreneurs and focus on underexplored sectors like the impact of climate change and the effectiveness of policy interventions to improve female entrepreneurship in SSA.

Such considerations establish the basis for future research. Hence, this work leads to proposing a research agenda. Such an effort should address critical questions like sociocultural, policy, financial, training, methodological, community development, and regional difference considerations (Table 3).

TABLE 3
EMERGING QUESTIONS FROM THIS REVIEW TO DRIVE A FUTURE RESEARCH AGENDA RELATIVE TO FEMALE ENTREPRENEURSHIP IN SUB-SAHARAN AFRICA

#	Question	Category
1	How do sociocultural factors influence the effectiveness of support systems for female entrepreneurs, and what interventions can enhance their impact?	Sociocultural
2	What specific policies can effectively shift sociocultural norms and enhance women's decision-making power in entrepreneurial contexts?	Policy
3	How do microfinance initiatives impact women's entrepreneurial ventures over an extended period, and what factors contribute to their sustainability?	Financial
4	How can microfinance and other funding mechanisms be adapted to better serve female entrepreneurs and their unique needs?	Financial
5	What are the effects of different types of training programs on the long-term success of female entrepreneurs in various sectors?	Training
6	How can training programs be designed to provide advanced skills and long-term support for female entrepreneurs, ensuring they are also gender-focused?	Training
7	How do relational approaches in female entrepreneurship contribute to community development and economic growth?	Community Development
8	What strategies can mitigate bias in self-reported data, and how can researchers correlate these findings with objective measures of success?	Methodological
9	What role do regional variations play in shaping the experiences and challenges of female entrepreneurs, and how can research account for these differences?	Regional Variations

By exploring these areas, future studies can provide valuable insights into enhancing female entrepreneurship in SSA and inform the development of more effective policies and programs.

CONCLUSIONS

In conclusion, this SLR addresses the preset research questions by analyzing the literature on female entrepreneurship in SSA. It highlights women's significant challenges, such as access to finance, cultural barriers, and educational gaps. However, it also points out the growing attention to gender in entrepreneurship policies and emerging technological opportunities that offer promising women empowerment pathways.

Women in SSA often engage in necessity-driven entrepreneurship due to limited job opportunities and household financial pressures. They predominantly operate in small-scale, informal, and service-oriented sectors like retail, agriculture, hospitality, food processing, and textile manufacturing. This sectoral focus exposes them to challenges in accessing capital and dealing with climate change. Although there are positive policy changes, such as government initiatives to support women's entrepreneurship across various

countries in SSA, these policies are often fragmented, ineffective, or underfunded at the grassroots level. Therefore, more comprehensive and localized interventions are essential to empower female entrepreneurs in the region.

Empowering female entrepreneurs fosters community resilience, reduces poverty, increases household income, and enhances food security across SSA. Achieving gender equality is crucial for alleviating extreme poverty. Empowering women through education, economic opportunities, and access to health services can create a positive cycle that lifts women out of poverty and contributes to broader national development goals. While microfinance plays a vital role in the recovery and empowerment of female entrepreneurs, the success of women-owned businesses depends on a combination of financial support, social cohesion, and skill-building programs.

To manage the conflicting demands of entrepreneurship and social roles, women in SSA should adopt coping strategies such as time management, delegation, and adapting business models. However, more institutional support, such as childcare and gender-sensitive policies, is needed to help women navigate these challenges more effectively and achieve sustainable business success.

This SLR contributes to knowledge and practice by identifying barriers and opportunities within female entrepreneurship, providing a basis for targeted policies, and offering actionable strategies for strengthening support systems. Recognizing and addressing these factors is a pathway for women to achieve economic independence, inspire future generations, and drive sustainable development within their households and communities. It also proposes a research agenda to build on this work through empirical research to understand the factors around female entrepreneurship in SSA and develop strategies and policies to empower women-led new ventures in the region.

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