

A STUDY ON THE CONSTRAINTS TO WOMEN ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO FARIDABAD DISTRICT OF HARYANA

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ABSTRACT

Policymakers cannot afford to ignore the growing contribution made by female entrepreneurs to economic growth. However, women entrepreneurs face greater difficulties vis a vis men. The present study offers a thorough look at the constraint to female entrepreneurship including lack of finance, social norms, inadequate institutional support, insufficient knowledge and training. This paper's objective is to analyse the major obstacles suffered by women business owners in the Faridabad district, Haryana. Using descriptive research, 500 women entrepreneurs were interviewed from a cross-section of enterprises during the months of January- April, 2023 to analyse the challenges which women entrepreneurs in Haryana face. This research is the first attempt to examine the reasons behind problems that women entrepreneurs face from an institutional viewpoint, for Haryana and India as a whole. Only when the issues constraining women entrepreneurship is addressed holistically and systematically, can the potential of women be realised to the fullest. The authors have identified four main constraints for women entrepreneurs of Faridabad district These four are the constraints preventing women from having equal access to finance, support, networks and opportunity. As per the institutional theory, the informal institutions are the main source of challenges to women female entrepreneurs primarily due to lack of appreciation of women by our society as a professional entrepreneur. Moreover, social norms dictate a gender-specific traditional role distribution which makes it particularly difficult to balance work and personal life.

KEYWORDS: *Women, Gender and Entrepreneurship, Business, Challenges of Women Entrepreneurship, Entrepreneurship.*

Introduction

Beyond advancing gender equity, having women make up half of the prospective labor force has produced substantial economic advantages. (World Bank, 2012). Numerous studies highlight the value of business, especially that of women, for ongoing economic growth. (Allen et al., 2008). According to Brush et al. (2006), women-owned companies are one of the most rapidly expanding enterprising groups in the world and significantly contribute to creativity, employment, and income development in all countries. An entrepreneur is an entrepreneur, regardless of distinctions, according to some. However, there are strong reasons to independently study female entrepreneurs due to the distinctions between them. (de Bruin et al., 2006). Women often do not have access to the same chances as males in many societies (De Groot, 2001). Deeply ingrained discriminatory sociocultural values and customs, which are also especially embedded in the policy and legal environment and in institutional support mechanisms, are the cause of numerous limitations. (De Groot, 2001). Women's business development is heavily influenced by internal and external variables, including the entrepreneurs' characteristics, their families, the government, and other helpful organizations. (Parvin et al., 2012). A more supportive atmosphere must be created for women entrepreneurs for them to thrive, given the constraints faced by them. The recent literature has recognised the significance of analysing female entrepreneurship from an institutional perspective, as institution can play a role of both promoting and hindering women's

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entrepreneurship. Although relevant, the perspectives of institutional theory are still under-utilised when researching women's entrepreneurship (Bui et al., 2018). This study uses a framework that relies heavily on macro data and statistical analysis. This study analyses problems of female entrepreneurs running small businesses in Faridabad district, Haryana, India. The area was chosen because the investigators were familiar with the state's patriarchal cultural values. The present study contributes to the existing literature in two ways. Firstly, it adds to the weak empirical studies on the aforementioned difficulties for the Indian case. Several studies have addressed the difficulties of women entrepreneurs, but most of them have analysed the challenges of female entrepreneurs in South India. Furthermore, only limited studies have been conducted for small businesses, which have the greatest potential to promote female's participation in business. Up until the 1990s, it was believed that women-owned businesses could only be small lifestyle businesses or sole proprietorships (Baker et al. 1997). Research on female entrepreneurs shows that entrepreneurship is a gendered phenomenon and that family can play a role in entrepreneurial activities (Jennings and Brush, 2013). Recent research indicates that women can contribute significantly to the larger entrepreneurship phenomenon and economic growth (Sarfraz et al., 2014). The literature on traditional entrepreneurship began to emerge in the 1930s, with a primary focus on male entrepreneurs. In the late 1970s, a specific sub-domain of women's entrepreneurship began to emerge (Jennings and Brush, 2013). Initial studies on entrepreneurship made the assumption that male and female business owners were largely comparable and that there was no particular reason to conduct a separate investigation. (Bruni et al. 2004). As a result, it took until the late 1990s or early 2000s for the sub-domain of women's entrepreneurship to become a significant area (Jennings and Brush, 2013). Women enterprises are defined by the government of India as enterprises owned and controlled by women, with at least 51 percent of the capital, and employing at least 51 percent women (Koneru, K., 2017).

Theoretical Framework

The existing literature mainly deals with the motivation of female entrepreneurs in a pull or push classification. The want for autonomy and independence, for instance can attract/pull people towards entrepreneurship and hence may be called the Pull factors. On the other hand, causes such as desire for increased earnings/ discontentment with the present job, may push people to become entrepreneurs (Push factors). The literature shows that women's decision to set up a business is motivated by both the pull and push factors, however, it's not clear which of these two factors has more impact on her (Shastri, 2019). The primary theoretical framework that underpins this specific research is the "The Cultural theory of Entrepreneur". Entrepreneurs are affected by their own views toward their profession, the standards of organisations supporting new endeavours, and the complexity level of the practical requirements of the job, according to Thomas Cochran (1965). He contends that both prospective entrepreneurs' views and investor expectations are culturally influenced. Hofstede (1980) suggested that culture is the collection of shared values, ideas, and expectations about behaviour by a social community and that these organisations then serve to reinforce ideals. Women are marginalised and are not expected to participate in economic activities, which limits their opportunities to grow in their various livelihoods. (UN Women, 2018). According to the institutional theory of entrepreneurship, the lack of equal treatment of gender by institutions creates different opportunities for two genders, and can create special challenges for women. Institution refers to the stable structure of human interactions (Thornton et al., 2011). In the context of entrepreneurship, they create opportunities (e.g. through appropriate legal frameworks), but at the same time can pose challenges in the presence of major institutional deficiencies (Polishchuk, 2001).

Constraints to Women Entrepreneurship in India

- **Access to Finance Is Difficult**

Numerous studies agree that a significant barrier to women's entrepreneurship is dealing with the financial side of business. (Mwobobia, 2012; De Groot, 2001; Brush, 1992, Ngwenya, M. W., 2018). Women entrepreneurs encounter a number of difficulties, including a dearth of funding (Barhate and Patgaonkar, 2012; Parvin et al., 2012; Bhuiyan and Rubab, 2007; Weeks and Seiler, 2001) and barriers to obtaining it (United Nations, 2006; Mayoux, 2001). Recent studies in India on the constraints to women entrepreneurs reports the same problems. Repayment is particularly difficult due to low income, low eligibility, and certain marketing-related problems: lack of mobility, prejudice against women and certain caste members, and poor infrastructure support. The anecdotal proof also suggests that female businesses have trouble getting financing. According to Bar-hate and Patgaonkar (2012), banks have a

poor opinion of women business owners because they view them as "mobile" residents who travel with their spouses. In meetings, bank executives reportedly ignore women and instead talk to their spouses or male business partners, according to Gray (1998). Groot, De (2001).

- **The Status of Women and Sociocultural Factors**

According to Barhate and Patgaonkar (2012), the dual position of women, male dominance and lack of self-confidence, restrictions placed on women businesses, a lack of economic independence, and the absence of family support are the main societal obstacles they must overcome. All of these serve as a roadblock and have a negative impact on business activities. A UN study (De Groot, 2001) states that in many emerging countries, husbands make all family choices because they are regarded as the household's head. (De Groot, 2001). Studies have revealed that when compared to males, women are more fearful. (Kahan et al., 2005; Gustafson, 1998). This has been attributed to women's deep-seated fear of sexual abuse. (Kahan et al. 2005; Gustafson, 1998). High crime rates, situations of sexual harassment against women that are frequently covered in the media, and the long-standing discourse that justifies male supremacy cause negative emotions and dread in women (National Crime Records Bureau; United Nations; 2006; Mayoux, 2001). (Narendran, 2012). According to Narendran (2012), there is a "perceived discomfort" when around men who are intoxicated or in settings with only male members.

- **Institutional Voids in Developing Nations**

Institutional voids, which can possibly have an effect on market creation, economic growth, and development, are defined as the lack of or weak organisations (Khanna and Palepu, 1997; Webb et al., 2009). Institutional gaps also contribute to the government's inability to deliver the results citizens anticipate from it. (Mair and Marti, 2009). Due to structural gaps, women entrepreneurs now face obstacles when trying to access marketplaces and labor, deal with bureaucracy and governmental rules and regulations, connect with other business owners, or access the legal system. According to studies, women businesses encounter resistance from government officials, struggle to deal with red tape, and view government regulations as discipline (Narendran, 2012). Another important constraint is that women entrepreneurs are not conscious of new changes in the legal and legislative framework of their nations. (De Groot, 2001). Women have faced obstacles to entrepreneurship including dealing with rules and laws from the government, difficult and drawn-out procedures, and expensive expenses for obtaining licenses (Mwobobia, 2012). The difficulties are made worse by government harassment and the incapacity to arrange bribes. (Mwobobia, 2012; Bitler et al., 2001; Weeks and Seiler, 2001).

- **Lack of Entrepreneurial Education and Skills**

The development of managerial skills and instruction is a necessary foundation for effective entrepreneurial activity. (Brush et al., 2009). While going to school doesn't guarantee business skills, it does improve women's capability to get the information needed to thrive in business. As a result, women businesses would be at a disadvantage when compared to their male peers due to lesser education levels. (De Groot, 2001). Women entrepreneurs' ability to expand their businesses is limited due to a lack of these abilities. (Brush et al., 2009; United Nations, 2006; Mayoux, 2001). Even when business training/development services are accessible, many women are unable to take advantage of them due to inconvenient timing (Mwobobia, 2012) or expensive costs. (Stevenson and St-Onge, 2005). In addition, women typically start businesses later than males do, which is problematic. (Mwobobia, 2012; Green and Cohen, 1995). Because education for males is prioritized in emerging nations, women businesses tend to have lesser education levels. While the gender disparity is narrowing at the elementary school level, according to Mwobobia (2012), it is still significant at the secondary and tertiary levels of education. Entrepreneur women will continue to have lower human capital until daughters' education is regarded equally to that of boys. (Carter and Brush, 2004; Kantor, 2002). Other obstacles to women becoming entrepreneurs include a lack of sales and marketing expertise. (United Nations, 2006; Mayoux, 2001).

- **Individual Factors**

Low confidence and self-esteem: Entrepreneurs' desire to persevere in pursuing their objective will be influenced by how they view themselves and their circumstances. (Gatewood et al., 1995, p. 373). Women are discouraged from working outside the house in some cultures. (De Groot, 2001). As a result, poor self-esteem in women prevents them from starting their own businesses or from making it big (De Groot, 2001). (Parvin et al., 2012; Bhuiyan and Rubab, 2007). According to Barhate and Patgaonkar (2012), women business owners sometimes feel that they are not treated fairly by their families and are never believed to be worthy of running a thriving business. As a result, they lack motivation and self-confidence.

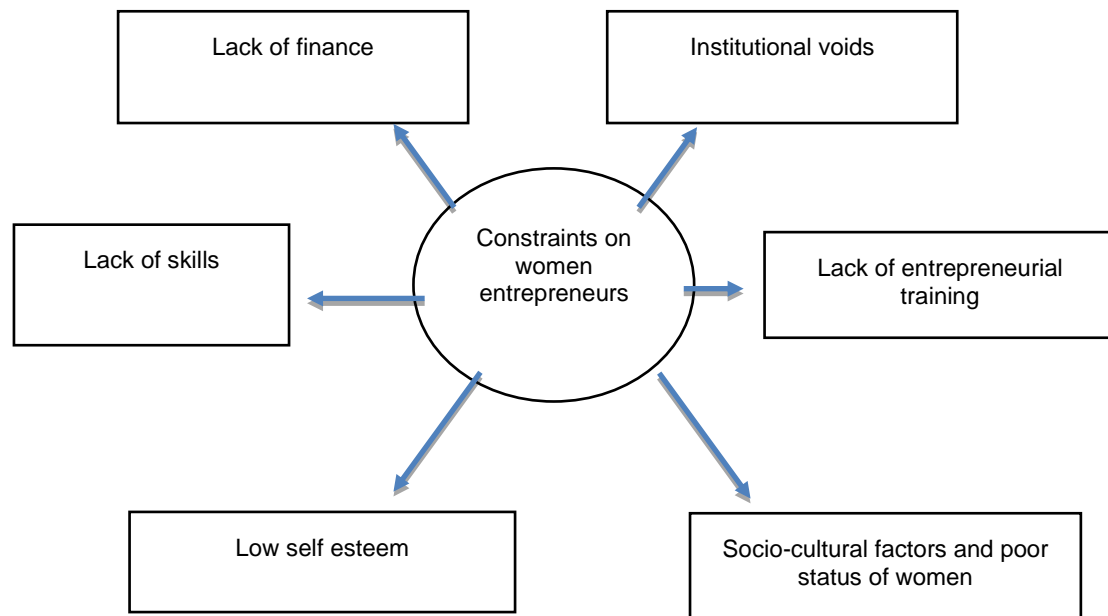


Figure 1: Challenges to Women Entrepreneurs in Developing Countries

Methodology

This study was carried out using descriptive research. Using a questionnaire, 500 female respondents were chosen by purposive sampling (non-probability) in Faridabad District during the months of January- April 2023 and provided with the necessary information.

Sample Characteristics

Table 2 contains the sample characteristics including Age, Education, Profession, Work experience and Educational status. Majority of the respondents in the sample have an age of 25-35. Around 34% of the respondents studied up to class 10th and 28% completed class 12th while 47% were either graduates or post-graduates. Majority of the respondents were married and engaged in Fabric painting, hand embroidery or garment making. Around 60% of the respondents had a work experience of 5-6 years.

Table 2: Sample Statistics

Demographic Variable	Categories	Percentage
Age	18-24	19.8
	25-35	48.0
	above 35	32.3
Education	10th	33.8
	12th	19.5
	Graduate	27.5
Marital Status	Post-graduate	19.3
	Unmarried	10.8
Profession	Married	89.3
	Fabric painting	24
	Zardosi work	18
	Hand embroidery	23
	Garment making	22
Work experience	Beauty parlour	13
	0-4	26
	5-6	59
	above 6	15

Source: Field survey

Findings

The KMO measure was found to have a value of 0.651. The reliability test conducted on the dimension of business skill constraint produced a Cronbach alpha of 0.763, which is above the acceptable level. The cronbach alpha value for the social constraint was found to be 0.688.

Constraints: Financial and Social

The study clearly showed that the financial constraint is one of the biggest constraints for women to become entrepreneurs. 80 percent of the respondents strongly agreed to lack of finance being the main constraint for women to start business or expand it (Table 5). Lack of market information which is instrumental for the running of business was cited by 96% of the respondents as a constraint in running a business. All the respondents agreed or strongly agreed that due to absence of networks, they are hesitant in starting or running a business.

Table 5: Constraints to Women Entrepreneurship

Statement	Deficiency in finances is a constraint in women entrepreneurship.	Lack of market information is a constraint in women entrepreneurship.	Lack of networks is a constraint in women entrepreneurship.
Strongly agree	80.3	4.5	14.0
Agree	14.2	95.5	86.0
Neutral	2.3	0.0	0.0
Disagree	3.3	0.0	0.0

Source: Primary Survey

Results and Findings

Contrary to earlier studies (such as Fuentelsaz et al. (2015) and Noguera et al. (2015)), our findings do not support the notion that formal and informal institutions play a role in influencing women's motivation to start businesses. This is because none of the respondents specifically mentioned government or social support as a driving force. The majority of women reported a lack of information regarding policy support, in particular, financial incentives, which partly explains the ineffectiveness of formal organisations in encouraging women entrepreneurs in Haryana. The data also imply that institutions in patriarchal contexts act as barriers to female entrepreneurs rather than providing support. The results are in agreement with those of Roomi et al. (2018) and Bui et al. (2018), who found that informal institutions have a great influence on women's entrepreneurship in patriarchal contexts. According to the interviewed female entrepreneurs, their professional business competence is not recognised and appreciated by society. The authors identified the following constraints faced by women entrepreneurs in Faridabad District, based on the findings and existing research.

Insufficient Funds

Most of the entrepreneurs in this study have reported to experience to some degree, the lack of finance as an obstacle during the early days of their businesses (Table 5). It is fair to state that the lack of finance has hindered their entrepreneurial journey to some degree. In the literature as well as from the participating women, it is evident that lack of finance and access to capital are substantial hindrance to women entrepreneurs in the Faridabad District.

Insufficient Social Support

According to the study conclusions, women lack adequate support from family and society - something that has had real impact on their opportunity to get a job and participate in the global labor force. For instances, narratives shows that woman had to seek her father's or husband's consent in order to leave the house, travel or apply for a bank loan or a job, which means she has limited freedom and is guided by what is acceptable by the family. There is no functioning system nor is it affordable, which means that a woman will have to be at home to care for the children while her husband is off working to provide for the family. Table 6 contains the results of the independent one sample t test on the four statements included in the study to capture social norms and support to women. All the statements regarding lack of social support to women and social norms were found be statistically significant.

Table 6: Social Constrains

Social Constraints	Test Value = 3			
	T	df	Sig. (2-tailed)	Mean Difference
Discrimination	7.438	23	0.000	1.6 10
Unacceptance by society	3.582	48	0.013	-1.194
The values of culture	-1.027	47	0.747	0.737
Basic ethical, linguistic, and religious issues.	-1.105	47	1.048	0.986
SPSS output				

Discrimination

Women entrepreneurs face discrimination which is a major hindrance primarily because of a culture in which women are perceived by the society to be inferior to men. It is the authors' observation that women are not encouraged to participate in male-dominated business environments, which hinders women entrepreneurs to take action against these norms. The majority of participants felt that their limited amount of freedom created a form of discrimination. Several of the interviewed women entrepreneurs described their gender as a barrier to their entrepreneurial journey because they were unable to borrow money without approval from a male counterpart, experienced harassment, and weren't taken seriously in business situations.

Family and associated care obligations can sometimes operate as an extrinsic "pull factor" towards entrepreneurship as women seek flexibility and control through the pursuit of possibilities that allow them to work for themselves (Carter, 2000; Winn, 2005). The importance of informal institutions, expressed in terms of "gender stereotypes," also influences other aspects of business life, such as: monetisation, networking, and human Resources.

Table 7: Business skill constraints

Statements	Test Value = 0			
	T	df	Sig. (2-tailed)	Mean Difference
Leadership skills are lacking	40.225	399	< 0.001	1.293
Decision-making ability is lacking	92.037	399	< 0.001	3.020
Communication skills are lacking	30.365	399	< 0.001	1.465
Business etiquette is lacking	49.077	399	< 0.001	1.173
Management skills are lacking	58.631	399	< 0.001	1.120
Computer skills are lacking	46.440	399	< 0.001	1.180
Accounting skills are lacking	46.395	399	< 0.001	1.183
Entrepreneurship skills are lacking	57.407	399	< 0.001	1.113
SPSS Output				

Promotion of Women Entrepreneurship: Strategies

- **Access to Market Information:** Market information is very important in evaluating the profitability of an entrepreneur's business. Market information is needed to determine if the company's crops are available for sale, what the price will be, and when the break-even point will occur. Furthermore, costs must be considered in relation to profits.
- **Sufficient Business knowledge and Skills:** The success of women entrepreneurs is determined not by the nature of the business, but by the skills and expertise of the individuals or groups building the entrepreneurial effort. The expertise, talent and relevant experience of today's women entrepreneurs are important prerequisites for a successful company. Training can facilitate acquisition of market information and skills, but it can be time consuming and costly. Successful planning, implementation of activities and long-term support of projects requires knowledge and skills.
- **Government Aid Programs:** Business profits are the most important resource, along with the land on which production is based. A company or project is more likely to succeed if it has all the necessary funding, materials, and human resources. In most cases, women should receive their own donations.

Conclusion

This study suggests that female entrepreneurs face a plethora of constraints in running small-scale businesses. In the small sector, the leading problem is the unhealthy competitive environment between large enterprises, medium-sized businesses, and micro-sized businesses. These companies' product costs and product quality vary widely. In order to maintain healthy competition among these entrepreneurs, there should be level playing field. Women entrepreneurs suffer from data gaps, making it imperative that the database is updated continuously throughout all levels of operation. Researchers observed during the study that many female entrepreneurs were unaware of the various government policies and promotional programs designed to facilitate their success. Furthermore, women entrepreneurs should be provided with no interest loans instead of subsidies. The participation of banks in every women's enterprise can increase the economic viability of women's enterprises by increasing their stake holdings. To ensure the effectiveness, adequacy, and equity of women-owned enterprises, proper pricing policies are required. It is crucial to design and put into action strategies that will encourage, support, and sustain women entrepreneur's efforts to overcome the obstacles facing women-led businesses in the Faridabad District if they are to grow and realise their full potential.

Practical Implications

The current study explores the issues faced by women entrepreneurs in the Faridabad region of Haryana. It provides an insight into the entrepreneurial journey of 500 women in Faridabad in setting up and running a business using a quantitative questionnaire-based method. The women entrepreneurs in Haryana are driven to run businesses by pull factors rather than push factors.

The data also show that majority of the women feel that the barriers faced by women entrepreneurs are related to informal institutions. For instance, women feel that the society does not recognise and accept their abilities as professional women entrepreneurs. In addition, cultural norms reflected in gender roles create work-life balance issues especially for those women entrepreneurs who are married. Apart from this, fundraising, network building, and workforce management are particularly difficult for women as compared to men. Many participants mentioned specific formal institutional barriers as barriers, such as lack of quality education. Interviews with Haryana women entrepreneurs suggest that though while pursuing her chosen job, they are constantly worried about managing her family and community responsibilities. Despite sociocultural barriers, they continue to express a desire for autonomy. Rather than rebel against norms, they do not allow traditional sociocultural beliefs to limit their abilities and goals. The results highlight the importance of contextualisation and institutional frameworks for analysing women's entrepreneurship in the context of the literature. Future research may focus on the inefficiencies of formal institutions to the extent that they fail to encourage or stimulate women entrepreneurs. In terms of policy implications, the results highlight the need to increase the social acceptance of women entrepreneurship to support it. Entrepreneurship is often seen as a male endeavour because of patriarchal social ideals and traditional gender roles. This assumption fosters discrimination against female entrepreneurs. Therefore, the most significant reform is to improve public confidence in women's entrepreneurial ability and liberate people from the stigma associated with their work. This objective is facilitated by positive representations of female entrepreneurs in the media, curriculum, and scholarly literature. Women's confidence in their entrepreneurial potential can be boosted by the widespread presence of female entrepreneurs and media articles about their contributions to society and the economy. Media also helps foster female ingenuity in less traditional industries by encouraging young women to start cutting-edge businesses. Media can play an important role in highlighting success stories of female entrepreneurs, not only in business, but also how successful women maintain a work-life balance. Governments could also take initiatives to organise programs for successful women entrepreneurs to share their experiences with young girls and inexperienced entrepreneurs. Awards/recognition programs can also be organised that promote successful women in business. Data also show that women entrepreneurs in Haryana lack networks. In light of this, the government should take steps to establish official organisations and networks for women in business where they may share resources, learn from one another's mistakes, and eventually launch their own ventures.

Women can use networks to align goals, buy from each other, and create opportunities for collaboration. Networks can also help women to meet mentors and investors. Governments should encourage women's participation in international and local trade fairs. Female entrepreneurs will benefit from this by raising awareness, creating networks and identifying potential buyers. Finally, the state

government must address human resources issues in Haryana. To ensure the supply of skilled workers to small and medium enterprises, governments should take steps to prevent brain drain from the state of quality workers.

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