

EXPLORING THE EVALUATION OF SELF-EMPLOYMENT AMONG WOMEN'S-DRIVING FACTORS, CHALLENGES AND OPPORTUNITIES

MERITORIOUS PROF. (RETD) DR. NASREEN ASLAM SHAH

Department of Social Work, Ex-Dean Faculty of Arts and Social Science, Ex-Director Centre of Excellence for Women Studies University of Karachi

Abstract

In recent years, there has been a significant surge in research on self-employment due to its direct and positive impact on economic development. Serving as a primary avenue for employment, it constitutes approximately a tenth of the unemployed population. Researchers acknowledge its economic importance, leading to in-depth investigations into understanding the characteristics and transition processes involved. While past studies focused on distinguishing the self-employed from the employed, less attention has been given to the motivations behind choosing self-employment. Individuals opt for self-employment for various reasons, resulting in a highly diverse group. On one end of the spectrum, the self-employed are viewed as entrepreneurial, embodying micro-businesses with solitary employees. This perspective sees self-employment as a visible manifestation of entrepreneurial skills in the economy. On the other hand, it may also be a less favorable option for those unwillingly compelled due to challenges in securing adequately remunerated jobs in the current labor market. For example, individuals seeking flexible work hours may turn to self-employment when a suitable paid job with the needed flexibility is unavailable.

Keywords: evolution, challenges, driving factors, opportunities, self-employment, women

INTRODUCTION

Everyone must be involved in income-generating activities to sustain and fulfill the life necessities. However, as human nature, only activity can start or succeed with motivation, including income-generating activities (Dawson et al., 2009). The self-employment sector is a crucial component of a country's economic progress. It can shape its populace's well-being (Holland & Garrett, 2015). In recent years, there has been a substantial rise in women's involvement in self-employment, with women now entering this field at a higher rate than men (Itani et al., 2011). The first step to understanding women's involvement in self-employment is to understand their motivation (Eddleston & Powell, 2012).

Motivation is a multifaceted procedure and is driven by numerous dissimilar factors. It is typically used to get an objective and plays a significant role in initiating and succeeding in employment (Stanley & Stanley, 2019). The desire for independence is another important factor that motivates women in self-employment (Hendieh et al., 2019). Fulfilling the wishes of children and siblings is the main factor that motivates women to become self-employed (Caputo & Dolinsky, 1998). Furthermore, this might explain why women predominantly engage in self-employment and have limited flexibility when balancing child-care responsibilities with their self-employment pursuits (Shastri et al., 2019).

Self-employment is a type of labor market position comprising various diverse activities. In other words, self-employment means to perform any income-generating activity for yourself rather than for a definite employer who pays you for this work (Carsrud & Brannback, 2010). They often work as autonomous contractors by collaborating with other businesses. Despite the growth in numbers, men continue to hold the majority in self-employment. This situation may be attributed to the unique needs and motivation-related factors influencing women's participation in self-employment. Some previous



research like Guzman and Kacperczyk (2019), Van der Zwan et al. (2016), and Bastida (2021), concluded that the motivation to start self-employment is similar between men's and women's economic activities despite its different goals and meanings of necessity and opportunity.

Self-employed females are frequently seen as an alternative for incorporating females into the workforce, and it gives employment, decreases poverty, and encourages job formation and communal enclosure (Ramadani et al., 2015). Females are over and over again underprivileged in contrast to their males, as females often have unequal rights to use the monetary possessions and chances required to become self-employed (McGowan et al., 2012).

Females do not have strong social networks (high-profile people), so they cannot use power for self-employment (Mangs, 2013). Usually, self-employed females perform at lesser positions than males in terms of sales, productivity, employment, profitability, and survival rates. Self-employed females' network structure and practice format are the foremost reasons for their poor self-employment performance (Thomas & Sorensen, 2008).

A large body of literature is present on the motivations of females to become self-employed (Zacher et al., 2012). Age (Curran & Blackburn, 2001), education (Blossfeld, 1987; Breiger, 1995), marital status, and size of business (Blanchflower & Meyer, 1994) are the main motivational factors that provoke an individual to be involved in self-employment. Human motivation is modified parallel to monetary growth, and this affects the occurrence of self-employment.

RESEARCH OBJECTIVES

1. To discuss the evolution of self-employment among women.
2. To identify the driving factors that lead to the pursuit of women self-employment.
3. To uncover the diverse obstacles faced by women that impedes their work.
4. To explore the opportunities that exists for self-employed women.

RESEARCH METHODOLOGY

This research was formed by a systematic review method. The research objectives are determined in this method, and an extensive literature review is done on the subject (Komba & Lwoga, 2020). The research findings are classified according to the subject's content (Hiver et al., 2021; Petticrew & Roberts, 2006). Classified information is included in the study by organizing it as headings (Gan et al., 2021; Pawson et al., 2005). The flow of the study is formed by evaluating classified information and titles (Page, 2021; Rahi, 2017). Thus, integrity is ensured by evaluating the researched subject with its contents (Egger et al., 2022; Victor, 2008).

Consequently, this technique was selected, and the associated processes were observed. Reviewing the relevant literature resulted in accumulating data and information coded according to the study goals. The coded data were grouped by subject. After classifying and merging the subjects, they were ordered by degree of connection.

EVOLUTION OF SELF-EMPLOYMENT

The evolution of self-employment is a fascinating journey that spans centuries, reflecting the dynamic changes in society, technology, and the world of work. It is a story of resilience, adaptability, and



innovation, as individuals have continuously sought ways to break free from the traditional employee-employer relationship and pursue independent paths. To understand the evolution of self-employment, we must explore its historical roots and trace its development through critical milestones in various periods.

1. Pre-Industrial Era:

Self-employment can be traced back to ancient civilizations, where artisans, traders, and farmers worked for themselves, producing goods or services for their local communities (Amare et al., 2021; Franzese, 2021). In these early societies, self-employment was not a choice but a necessity, as centralized wage labor systems were virtually nonexistent (Pulignano et al., 2021). Individuals were self-reliant, managing resources and trading goods in a localized and often barter-based economy (Muro, 2021; Ulin, 2022).

2. Industrial Revolution:

The 18th and 19th centuries witnessed a pivotal shift in the history of self-employment, brought about by the onset of the Industrial Revolution. With the advent of factories and the rise of wage labor, many people transitioned from self-employment to working in factories and other industrial settings (Groenendaal, 2021). However, self-employment persisted, particularly among skilled artisans, small traders, and professionals like doctors and lawyers (Joe, 2022). These individuals continued to operate as independent practitioners, serving niche markets (Riach, 2021).

3. Post-World War II Era:

The concept of self-employment saw a resurgence after 1945, albeit within a different context (Caraher & Reuter, 2021). The growth of service industries, such as consulting, creative arts, and independent contracting, provided new opportunities for self-employed individuals (Steward, 2021). The rise of the 'gig economy' began with more people working on a project-to-project basis, often utilizing their specialized skills (Cujas, 2021; Shaw, 2021).

4. The Digital Age:

The digital age, characterized by the proliferation of the internet and the rise of technology companies, has been a game-changer for self-employment (Cooney, 2021; Madichier et al., 2022). It has created an environment where self-employment can flourish globally (Anu, 2007; Joe, 2021). The internet has allowed individuals to market their skills, products, and services to a vast and diverse audience (Morris, 1998; Williams, 2021). Platforms like Upwork, Freelancer, and Fiverr have democratized self-employment by connecting freelancers with clients worldwide (Kolade et al., 2021; Pickernell, 2022). This digital revolution has opened up numerous opportunities for self-employed individuals in web design, programming, content creation, and e-commerce.

5. The Gig Economy and On-Demand Work:

The emergence of the gig economy represents a fundamental shift in how people engage in self-employment (Aparicio et al., 2021). Companies like Uber, Lyft, Airbnb, and TaskRabbit have created platforms that enable individuals to provide on-demand services (Sulkowski, 2021). These platforms offer the flexibility to work when and where they choose, further blurring the lines between traditional employment and self-employment (Katono, 2022). Gig work, including driving, delivery, short-term rentals, and odd jobs, has become a cornerstone of modern self-employment (Clevenger & Fortunato, 2022; Obschonka et al., 2021).



6. The Freelancing Boom:

Freelancing has a surge in popularity in the contemporary era. Many professionals, including writers, designers, consultants, and programmers, have left traditional employment to embrace freelancing (Bennett & Gibb, 2022; Joe, 2021). They appreciate the autonomy, control over their work, and the opportunity to pursue their passions (Morrison et al., 1999; Sulkowski, 2021). Freelancers often engage in long-term client relationships, serving as independent contractors and experts in their respective fields (Yousafzai et al., 2022).

7. The Pandemic and Remote Work:

The COVID-19 pandemic, which began in 2019, accelerated work patterns and attitudes toward self-employment changes (Bennett & Gibb, 2022). Lockdowns and remote work mandates forced many employees to adapt to virtual work environments. Some individuals who lost their jobs turned to self-employment, launching online businesses, offering freelance services, or monetizing their hobbies (Rehman et al., 2022; Yousafzai et al., 2022). The pandemic underscored the importance of adaptability and self-sufficiency, and many people realized the potential of self-employment as a viable alternative.

8. The Future of Self-Employment:

The future of self-employment appears promising and is likely to continue its upward trajectory. As technology advances, new opportunities will emerge (Pickernell et al., 2022). Artificial intelligence may create novel avenues for self-employment, particularly in data analysis, machine learning, and automation (Katono, 2022). The gig economy is expected to persist and diversify, offering self-employment opportunities across various industries (Aparicio et al., 2022). Furthermore, the ongoing debate around the labor market and gig workers' rights will shape the landscape of self-employment regulation and protections.

In conclusion, the evolution of self-employment reflects a remarkable journey, from its origins in pre-industrial societies to its resurgence in the digital age and the gig economy (Antunes, 2021). Self-employment has adapted and thrived in response to changing economic, technological, and societal conditions (Ogunyemi, 2021). It has become an essential component of the modern workforce, allowing individuals to shape their careers, embrace flexibility, and achieve financial independence. As the world continues to change, so will self-employment's nature, making it a dynamic and enduring aspect of the employment landscape.

DRIVING FACTORS OF SELF-EMPLOYMENT

The growth of self-employment in the 21st century can be attributed to economic, technological, and sociocultural factors. These driving forces have transformed the nature of work and encouraged individuals to pursue self-employment as a viable and attractive career choice. Below are some of the key driving factors of self-employment:

1. **Technological Advancements:** Technology, particularly the internet, has revolutionized the world of work (Anu, 2007; Katono, 2021). It has enabled self-employed individuals to connect with clients and customers globally, breaking geographical barriers (Williams, 2021). Online platforms, such as freelancing websites, e-commerce marketplaces, and social media, have made it easier for self-employed professionals to market their skills and products, manage their businesses, and reach a wider audience (Sulkowski, 2021).



2. **Gig Economy Platforms:** The rise of the gig economy has played a significant role in promoting self-employment (Clevenger & Fortunato, 2022). Companies like Uber, Airbnb, Upwork, and TaskRabbit have created platforms that connect independent workers with clients who need specific services (Aparicio et al., 2021). This model offers flexibility, enabling individuals to choose when and how much they work, and often results in self-employment (Morris, 1998; Pickernell et al., 2022).
3. **Desire for Autonomy:** Many people are drawn to self-employment because it offers autonomy (Madichier et al., 2022). They can choose the type of work they want to engage in, the clients they want to work with, and the projects that align with their interests and expertise. This autonomy fosters a sense of control and independence (Morrison et al., 1999; Yousafzai et al., 2022).
4. **Work-Life Balance:** Traditional employment often involves fixed working hours and lengthy commutes, which makes it challenging to achieve a satisfactory work-life balance (Cooney, 2021; Kolade et al., 2021). Self-employment allows individuals to design their schedules, work from home, and have greater control over their personal and professional lives (Joe, 2021).
5. **Monetization of Skills:** Self-employment allows individuals to monetize their skills and passions (Cooney, 2021; Morris, 1998). Whether it is writing, graphic design, programming, or offering consulting services, people can turn their expertise into a source of income, often bypassing the need for traditional employment (Joe, 2021; Madichier et al., 2022).
6. **Entrepreneurial Spirit:** Many individuals possess an entrepreneurial spirit and a desire to create and grow their businesses (Aparicio et al., 2021). Self-employment allows them to take risks, innovate, and build something from the ground up (Anu, 2007; Kolade et al., 2021). Entrepreneurial-minded individuals often see it as means to fulfill their ambitions (Cooney, 2021).
7. **Global Marketplace:** The internet has transformed the world into a global marketplace (Bennett & Gibb, 2022). Self-employed individuals can offer their products and services to clients and customers worldwide, expanding their earning potential and opportunities beyond local markets (Clevenger & Fortunato, 2022; Kolade et al., 2021).
8. **Economic Uncertainty:** Economic fluctuations and job market instability have led people to seek more secure income streams (Bertolini & Poggio, 2022; Katono, 2022). Self-employment provides a degree of resilience in the face of economic uncertainty (Atkinson & Rees, 2022; Cooney, 2021) as individuals diversify their income sources and can adapt quickly to changing circumstances.
9. **Retirement and Pension Concerns:** The shift from traditional employment has prompted concerns about retirement planning and pensions (Ahuja, 2022; Gaspareniene et al., 2022). Self-employed individuals are responsible for managing their own retirement savings and financial security, motivating them to seek self-employment opportunities that offer long-term stability (Chami et al., 2022; Kumar & Normala, 2021).
10. **Access to Education and Training:** Education and training resources have become more widespread (Gaspareniene et al., 2022; McGilchrist, 2021). Individuals can acquire new skills or enhance existing ones, often through online courses and resources, making it easier to enter self-employment in various fields (Nelson, 2019).
11. **Cultural Shifts:** Sociocultural changes, such as a greater emphasis on work-life balance, flexible work arrangements, and a growing acceptance of alternative career paths, have made self-employment more socially acceptable and appealing (Gray, 2022; Ogunyemi, 2021).



12. Demographic Changes: The aging population and the desire for more flexible work arrangements have led many older individuals to consider self-employment to extend their careers or transition into retirement (Grover et al., 2021; Parameswaran, 2022).

13. Environmental and Ethical Considerations: Some individuals are drawn to self-employment due to environmental concerns and ethical considerations (Aghion et al., 2021). They may work in fields aligned with their values, such as sustainable agriculture, renewable energy, or social entrepreneurship (Ghosh, 2020).

In conclusion, self-employment is fueled by diverse driving factors, including technological advancements, the gig economy, a desire for autonomy, and the monetization of skills. The dynamic nature of self-employment allows individuals to shape their careers and lifestyles according to their preferences and values, making it an increasingly attractive option in the modern workforce.

CHALLENGES OF SELF-EMPLOYMENT

Self-employment offers many advantages, such as autonomy and flexibility, but it also comes with unique challenges. These challenges can be financial, psychological, or logistical and require careful consideration and planning for those who choose self-employment as their career path. Below are some of the critical challenges of self-employment:

1. **Financial Instability:** One of the most significant challenges of self-employment is financial instability (Schutz, 2022). Unlike traditional employment, where individuals receive a steady paycheck, self-employed individuals often experience fluctuating income (Oleynik, 2021). They may encounter periods of feast and famine, making it crucial to budget effectively and manage cash flow (Parker, 2022).
2. **Income Inconsistency:** Self-employed individuals may face unpredictable income streams (Parker, 2022). The volume of work or the demand for their services can vary monthly, making it challenging to plan for both short-term and long-term financial needs (Kumpikaite-Valiuniene et al., 2021; Marble, 2021).
3. **Lack of Benefits:** Traditional employees often receive health insurance, retirement plans, paid time off, and other perks (Hill et al., 2021; Wren & Bedeian, 2020). Self-employed individuals are responsible for securing their benefits, which can be costly and complex (Mohanty, 2021). It includes finding and funding health insurance, saving for retirement, and managing sick days and vacations (Palley, 2021).
4. **Taxation and Accounting:** Self-employment introduces tax complexities (McCann & Vorley, 2020; Zeimer, 2020). Self-employed individuals are responsible for covering both the employer and employee segments of payroll taxes, handling quarterly tax payments, and dealing with various deductions and credits (Strickland, 2021). Proper accounting and tax planning are essential to avoid financial pitfalls (Hazra & Bhukta, 2020).
5. **Isolation:** Self-employment can be lonely, often involving isolation (Vereinte Nationen Wirtschaftskommission fur Afrika, 2020). Many self-employed professionals miss the camaraderie and social interactions found in traditional workplaces. Isolation can lead to feelings of loneliness, stress, and burnout (Tulder & Mil, 2022).
6. **Professional Network Building:** Building a professional network is challenging for self-employed individuals, especially those starting (Mulford, 2022). Networking is essential for gaining clients,



growing a business, and staying updated in one's field (Clevenger & Fortunato, 2022). It requires time and effort to develop a strong network of contacts.

7. **Marketing and Self-Promotion:** Self-employed individuals must be their own marketing and sales department (Boeri & Ours, 2021). They must promote their services, find clients, and maintain a positive online presence. Effective self-promotion can be time-consuming and demanding (Addabbo, 2022).
8. **Administrative Responsibilities:** Self-employment comes with administrative tasks that can be burdensome, such as invoicing, record-keeping, and managing contracts (Anu, 2007; Sulkowski, 2021). These responsibilities can take time away from billable work and may require outsourcing or specialized software (Caraher & Reuter, 2021).
9. **Competitive Market:** In many industries, competition is fierce (Bennett & Gibb, 2022). Self-employed individuals often need to compete with larger companies and other independent professionals, which can be challenging when establishing a reputation and finding clients (Smith et al., 2021).
10. **Health and Wellness:** Self-employed individuals often work long hours and may struggle to maintain a healthy work-life balance (Zastrow & Hessenauer, 2022). The absence of traditional employment benefits like paid time off can make it difficult to take vacations or sick days without affecting their income (Nilsson et al., 2021).
11. **Legal and Regulatory Challenges:** Navigating legal and regulatory requirements, including business registration, licenses, permits, and industry-specific regulations, can be complex (Obschonka, 2021). Violating legal requirements can result in fines and legal complications (McGurk & Mueser, 2021).
12. **Client Dependence:** Relying on a small number of clients for a substantial portion of one's income can create vulnerability (Yousafzai et al., 2022). If a significant client ends the working relationship or reduces the amount of work, it can lead to financial instability (Lechman, 2021).
13. **Retirement Planning:** Self-employed individuals are responsible for their retirement planning (Shi, 2021). Without employer-sponsored retirement plans, they must save and invest for retirement independently (Rees, 2022).
14. **Access to Credit:** Self-employed individuals may need help obtaining credit or loans, as traditional lenders perceive self-employment as a higher risk (Arora, 2022; Jamil, 2021).
15. **Market Demand Fluctuations:** Some self-employed professionals work in industries with seasonal or cyclical demand patterns (McAdam, 2022; Ra et al., 2021). Managing the peaks and troughs in workload can be a logistical challenge (Battaglino, 2021; Rani & Kesari, 2022).

In conclusion, while self-employment offers many benefits, including autonomy and control over one's career, it also presents numerous challenges, ranging from financial instability and a lack of benefits to the psychological effects of isolation and the need for self-promotion. Successful self-employed individuals must address these challenges through careful planning, skill development, and adaptation to a dynamic and often unpredictable work environment.



OPPORTUNITIES FOR SELF-EMPLOYMENT

Self-employment offers a wide range of opportunities that can appeal to individuals looking for greater autonomy, flexibility, and the ability to shape their careers. These opportunities can lead to personal and financial fulfillment. Here are some of the critical opportunities associated with self-employment:

1. **Independence and Autonomy:** Self-employed individuals can decide about their work, clients, projects, and business direction (Mukherjee, 2021). They need to be more beholden to the rules and regulations of traditional employers, allowing them to operate independently (Arora, 2022).
2. **Unlimited Earning Potential:** In self-employment, one's earning potential is not constrained by a fixed salary or hourly wage (Rani & Kesari, 2022; Shi, 2021). The income of self-employed individuals is often directly tied to their skills, effort, and the demand for their services (Rees, 2022). Successful self-employed professionals can earn significantly more than they would in traditional employment (Bennett & Gibb, 2022).
3. **Diverse Career Paths:** Self-employment allows individuals to pursue diverse career paths (Yousafzai et al., 2022). They can choose to work in fields they are passionate about or leverage their unique skills and expertise (McAdam, 2022). This diversity can lead to more fulfilling and varied work experiences (Arora, 2022; Jamil, 2021).
4. **Work-Life Balance:** Many self-employed individuals appreciate the ability to create their schedules and work from home, which can lead to a more satisfying work-life balance (Rani & Kesari, 2022). They can allocate time for personal pursuits and family commitments, better integrating work and life (Battaglino, 2021; Lechman, 2021).
5. **Opportunity for Creativity:** Self-employed professionals often work on projects that require creative thinking, problem-solving, and innovation (Franzese, 2021; Ulin, 2022). They can explore new ideas and solutions, experiment with different approaches, and adapt to changing circumstances (Shaw, 2021).
6. **Personal Fulfillment:** Self-employment allows one to align one's work with personal values, interests, and passions (Riach, 2021). It can lead to greater fulfillment and purpose in one's career (Amare et al., 2021).
7. **Diverse Client Base:** Self-employed individuals can work with many local and global clients (Groenendaal, 2021). The diversity of clients and projects allows for exposure to different industries, challenges, and opportunities for growth (Caraher & Reuter, 2021).
8. **Skill Development:** Self-employment often necessitates a diverse skill set, including not only one's primary expertise but also business management, marketing, client relations, and financial acumen (Pulignano et al., 2021; Shaw, 2021). Self-employed individuals can develop and refine their skills continuously (Cujas, 2021).
9. **Professional Networking:** Building a professional network is crucial for self-employed individuals (Franzese, 2021; Steward, 2021). It provides opportunities for collaboration, referrals, and support (Riach, 2021). Networking can lead to new clients, partnerships, and valuable connections in the industry.
10. **Innovation and Entrepreneurship:** Many self-employed individuals are entrepreneurs at heart (Shaw, 2021). They can innovate, create new products or services, and build businesses from the



ground up (Caraher & Reuter, 2021). Entrepreneurship can be financially rewarding and personally satisfying (Aparicio et al., 2021; Yousafzai et al., 2022).

11. **Global Marketplace:** The internet has transformed the world into a global marketplace (Madichier et al., 2022). Self-employed individuals can market their services and products to a global audience, opening up opportunities for international clients and diverse income streams (Katono, 2022; Morris, 1998).
12. **Adaptability:** Self-employment requires adaptability and flexibility (Anu, 2007; Sulkowski, 2021). Self-employed professionals must be able to adjust to changing market conditions, client demands, and technological advancements (Cooney, 2021; Kolade et al., 2021). This adaptability can lead to resilience in economic and industry shifts.
13. **Career Advancement:** Self-employment is not limited by traditional hierarchical structures (Morrison et al., 1999; Pickernell et al., 2022). Individuals can advance their careers at their own pace by expanding their businesses, taking on more challenging projects, or gaining recognition in their fields (Madichier et al., 2022; Obschonka et al., 2021).
14. **Financial Diversification:** Self-employment can allow individuals to diversify their income sources (Aparicio et al., 2021; Joe, 2021). They can simultaneously take on multiple clients or projects, reducing the risk of relying on a single employer (Cooney, 2021).
15. **Environmental and Social Impact:** Some self-employed professionals work in fields that align with their values, such as sustainability, social entrepreneurship, or community development (Joe, 2021; Williams, 2021). Self-employment provides a platform to effect positive change in society and the environment (Clevenger & Fortunato, 2022).

In conclusion, self-employment offers many opportunities for individuals to create fulfilling, self-directed careers. These opportunities encompass independence, financial potential, diverse career paths, personal fulfillment, and the ability to make a positive impact on both professional and personal levels. While self-employment comes with challenges, its opportunities continue to attract those seeking a more autonomous and flexible work life.

CONCLUSION

The exploration of the evolution of self-employment among women reveals a dynamic landscape shaped by various driving factors, accompanied by distinct challenges and promising opportunities. The journey from traditional employment roles to entrepreneurial endeavors signifies a transformative shift in societal norms and economic structures. One of the key driving factors behind the surge in self-employment among women is the pursuit of autonomy and flexibility in their professional lives. As women increasingly embrace entrepreneurship, they challenge conventional expectations and stereotypes, contributing to a more inclusive and diverse business landscape. Additionally, advancements in technology and the rise of the gig economy have created new avenues for women to explore entrepreneurial ventures, further fueling this evolution.

However, this journey is not without its challenges. Women entrepreneurs often face gender-specific obstacles, including unequal access to resources, limited networking opportunities, and societal expectations that may hinder their progress. Overcoming these challenges requires a concerted effort from both public and private sectors to create an enabling environment that promotes gender equality in entrepreneurship.



Despite the challenges, the exploration of self-employment among women also uncovers a wealth of opportunities. The ability to carve out niche markets, leverage digital platforms, and tap into the growing demand for diverse perspectives positions women entrepreneurs at the forefront of innovation and economic growth. Policymakers, educators, and business leaders have the chance to foster an ecosystem that supports and nurtures the potential of women in self-employment, ultimately contributing to a more equitable and resilient economy.

The evolution of self-employment among women is a multifaceted journey characterized by determination, innovation, and the quest for independence. As we continue to witness this transformation, it is imperative to address the challenges, seize the opportunities, and champion the empowerment of women in entrepreneurship. By doing so, we not only cultivate a more inclusive business landscape but also unlock the full potential of women as drivers of economic and social progress.

RECOMMENDATIONS


1. Ensure that women entrepreneurs have equitable access to financial resources, including loans, grants, and venture capital.
2. Integrate entrepreneurship education into academic curricula, emphasizing business planning, financial management, and marketing.
3. Establish networking platforms and mentorship programs to connect women entrepreneurs with experienced professionals for guidance and support.
4. Encourage and implement flexible work policies to help women entrepreneurs balance work and personal life effectively.
5. Implement policies to eliminate gender bias in the workplace, including addressing stereotypes and promoting equal pay.
6. Provide training programs to enhance women's technological skills, enabling them to leverage digital platforms for business growth.
7. Create supportive ecosystems with business incubators, accelerators, and co-working spaces tailored to the needs of women entrepreneurs.
8. Develop initiatives that facilitate market access for women-owned businesses through partnerships and procurement programs.
9. Implement family-friendly policies, including affordable childcare options and parental leave, to support women balancing familial responsibilities.
10. Invest in research and data collection to understand the unique challenges faced by women in self-employment.
11. Encourage and support innovation that addresses the specific needs and challenges faced by women entrepreneurs.
12. Establish capacity-building programs to enhance the skills and capabilities of women entrepreneurs in various sectors.





13. Introduce recognition programs and awards to celebrate the achievements and contributions of women entrepreneurs.
14. Foster collaboration with corporations to create opportunities for women-owned businesses and enhance their visibility.
15. Advocate for government policies that specifically support and promote women in self-employment, ensuring a conducive regulatory environment.

REFERENCES

- [1] Addabbo, T. (2022). *Defining and protecting autonomous work: A multidisciplinary approach*. Springer Nature.
- [2] Aghion, P., Antonin, C., & Bunel, S. (2021). *The power of creative destruction: Economic upheaval and the Wealth of Nations*. Harvard University Press.
- [3] Ahuja, H. L. (2022). *Principles of macroeconomics*. S. Chand Publishing.
- [4] Amare, D. M., Belina, M., Mulata, E., & Markos, K. (2021). *Sectors of self employment of persons with disabilities in urban areas of East Wollega zone, Western Oromia, Ethiopia. Empirical findings and recommendations*. Bod Third Party Titles.
- [5] Antunes, R. (2021). *Farewell to work?: Essays on the world of work's metamorphoses and centrality*. Volume 198 of studies in critical social sciences. Brill.
- [6] Anu, L. (2007). *Fostering intrapreneurship - The new competitive edge*. Indian Institute of Management Kozhikode.
- [7] Aparicio, S., Turro, A., & Noguera, M. (2021). *Entrepreneurship and intrapreneurship in social, sustainable, and economic development*. MDPI.
- [8] Arora, S. (2022). *Work motivation and women entrepreneurship*. Astitva Prakashan.
- [9] Atkinson, P., & Rees, T. L. (Eds.). (2022). *Youth unemployment and state intervention*. Taylor & Francis.
- [10] Bastida, M. (2021). *Women's entrepreneurship and self-employment, including aspects of gendered corporate social responsibility*. Policy Department for Citizens' Rights and Constitutional Affairs Directorate-General for Internal Policies PE. 10.13140/RG.2.2.27256.98566.
- [11] Battaglino, S. (2021). *Reflections from both sides of the glass ceiling: Finding my true self in corporate America*. Loste Vineyard Press.
- [12] Bennett, D., & Gibb, Y. K. (2022). *Entrepreneurship, neurodiversity & gender: Exploring opportunities for enterprise and self-employment as pathways to fulfilling lives*. Emerald Publishing Limited.
- [13] Bertolini, S., & Poggio, B. (Eds.). (2022). *Research handbook on work-life balance: Emerging issues and methodological challenges*. Edward Elgar Publishing.
- [14] Blanchflower, D. G., & Meyer, B. D. (1994). *A longitudinal analysis of the young self-employed in Australia and the United States*. *Small Business Economics*, 6, 1-19.
- [15] Blossfeld, H. P. (1987). *Entry into the labor market and occupational career in the Federal Republic: A comparison with American studies*. *International Journal of Sociology*, 17, 86-115.
- [16] Boeri, T., & Ours, J. (2021). *The economics of imperfect labor markets (3rd ed.)*. Princeton University Press.
- [17] Breiger, R. L. (1995). *Social structure and the phenomenology of attainment*. *Annual Review of Sociology*, 21, 115-136.
- [18] Caputo, R. K., & Dolinsky, A. L. (1998). *Women's choice to pursue self-employment: The role of financial and human capital of household members*. *Journal of Small Business Management*, 36(3), 8-16.

- 
- [19] Caraher, K., & Reuter, E. (2021). *Self-employment in 21st century Britain: Multidisciplinary perspectives*. Policy Press.
- [20] Carsrud, A., & Brannback, M. (2010). Entrepreneurial motivations: What do we still need to know? *Journal of Small Business Management*, 49(1), 9-26.
- [21] Chami, R., Espinoza, R., & Montiel, P. J. (Eds.). 2021. *Macroeconomic policy in fragile states*. Oxford University Press.
- [22] Clevenger, M. R., & Fortunato, M. W. P (2022). *Empowering entrepreneurial communities and ecosystems: Case study insights*. Taylor & Francis.
- [23] Cooney, T. M. (2021). *The Palgrave handbook of minority entrepreneurship*.
- [24] Cujas, A. (2021). *Self-employment ideas: Motivate you to take the leap into self-employment: How to start a company*. Amazon Digital Services LLC - KDP Print US.
- [25] Curran, J., & Blackburn, R. A. (2001). Older people and the enterprise society: Age and self-employment propensities. *Work, Employment & Society*, 15(4), 889-902.
- [26] Dawson, C., Henley, A., & Latreille, P. L. (2009). Why do individuals choose self-employment? Institute for the Study of Labor. IZA Discussion Papers. 10.2139/ssrn.1336091.
- [27] Eddleston, K. A., & Powell, G. N. (2012). Nurturing entrepreneurs' work-family balance: A gendered perspective. *Entrepreneurship Theory and Practice*, 36(3), 513-541.
- [28] Egger, M., Higgins, J. P., & Smith, G. D. (Eds.). (2022). *Systematic reviews in health research: Meta-analysis in context*. John Wiley & Sons.
- [29] Franzese, D. (2021). *How to become self-employed: discover every aspect of moving to self-employment: How to price your services*. Independently Published.
- [30] Gan, J., Xie, L., Peng, G., Xie, J., Chen, Y., & Yu, Q. (2021). Systematic review on modification methods of dietary fiber. *Food Hydrocolloids*, 119, 106872. <https://doi.org/10.1016/j.foodhyd.2021.106872>
- [31] Gaspareniene, L., Remeikiene, R., & Williams, C. C. (2022). *Unemployment and the informal economy: Lessons from a study of Lithuania*. Springer Nature.
- [32] Ghosh, I. (2020). *Powering prosperity: A citizen's guide to shaping the 21st century*. Bombardier Books.
- [33] Gray, D. E. (2022). *Doing research in the real world* (5th ed.). SAGE Publications Limited.
- [34] Groenendaal, S. M. (2021). *A career perspective on solo self-employment: Examining heterogeneity, career self-management and the role of inclusive HRM in sustainable careers of the solo self-employed*. Tilburg University.
- [35] Grover, A., Lall, S., & Maloney, W. (2021). *Place, productivity, and prosperity: Revisiting spatially-targeted policies for regional development*. World Bank Publications.
- [36] Guzman, J., & Kacperczyk, A. (2019). Gender gap in entrepreneurship. *Research Policy*, 48(7), 1666-1680.
- [37] Hazra, S., & Bhukta, A. (Eds.). (2020). *Sustainable development goals: An Indian perspective*. Springer Nature.
- [38] Hendieh, J., Aoun, D., & Osta, A. (2019). Students' attitudes toward entrepreneurship at the Arab open university-Lebanon. *Journal of Entrepreneurship Education*, 22(2), 1528-2651.
- [39] Hill, N., Allen, J., Wattles, W. D., Murphy, J., Clason, G. S., Shinn, F. S., Bennett, A., Holmes, E., Fox, E., Kyne, P. B., Atkinson, W. W., Militz, A. R., Conwell, R., & Towne, E. (2022). *Essential prosperity: The fourteen most important books on wealth and riches ever written*. St. Martin's Publishing Group.
- [40] Hiver, P., Al-Hoorie, A. H., Vitta, J. P., & Wu, J. (2021). Engagement in language learning: A systematic review of 20 years of research methods and definitions. *Language Teaching Research*, 13621688211001289. <https://doi.org/10.1177/13621688211001289>

- 
- [41] Holland, D. V., & Garrett, R. (2015). Entrepreneurs' start-up versus persistence decisions: A critical evaluation of expectancy and value. *International Small Business Journal*, 33(2), 194-215.
- [42] Itani, H., Sidani, Y., & Baalbaki, I. (2011). United Arab Emirates female entrepreneurs: Motivations and frustrations. *Equality, Diversity and Inclusion*, 30, 409-424.
- [43] Jamil, G. (2021). *Women in social change: Visions, struggles and persisting concerns*. SAGE Publishing India.
- [44] Joe, D. C. (2021). *The fail-safe solopreneur: 6 essential practices to manage your well-being working for yourself*. ASE.
- [45] Katono, I. W. (2022). *Promoting entrepreneurship to reduce graduate unemployment*. IGI Global.
- [46] Kolade, O., Rae, D., Obembe, D., & Beta, K. W. (2021). *The Palgrave handbook of African entrepreneurship*. Springer Nature.
- [47] Komba, M. M., & Lwoga, E. T. (2020). Systematic review as a research method in library and information science. 10.4018/978-1-7998-1471-9.ch005.
- [48] Kumar, D., & Normala S. G. (2021). *Change management in oil palm plantations: Case research*. Horizon Books.
- [49] Kumpikaite-Valiuniene, V., Liubiniene, V., Zickute, I., Duobiene, J., Mockaitis, A. I., & Mihi-Ramirez, A. (2021). *Migration culture: A comparative perspective*. Springer Nature.
- [50] Lechman, E. (2021). *Technology and women's empowerment*. Taylor & Francis.
- [51] Madichier, N. O., Gbadamosi, A., & Rwelamila, P. D. (2022). *Entrepreneurship and the informal sector: Challenges and opportunities for African business development*. Taylor & Francis.
- [52] Mangs, A. (2013). *Self-employment in Sweden: A gender perspective*. PhD dissertation, Linnaeus University Press. <https://urn.kb.se/resolve?urn=urn:nbn:se:lnu:diva-30584>
- [53] Marble, W. P. (2021). *Political responses to economic change*. Stanford University.
- [54] McAdam, M. (2022). *Women's entrepreneurship*. Taylor & Francis.
- [55] McCann, P., & Vorley, T. (Eds.). (2020). *Productivity perspectives*. Edward Elgar Publishing.
- [56] McGilchrist, D. (2021). *The meaning of work: A practical theology of work and rest*. Global Commerce Network.
- [57] McGowan, P., Redeker, C. L., Cooper, S. Y., & Greenan, K. (2012). Female entrepreneurship and the management of business and domestic roles: Motivations, expectations and realities. *Entrepreneurship & Regional Development*, 24(1-2), 53-72.
- [58] McGurk, S. R., & Mueser, K. T. (2021). *Cognitive remediation for successful employment and psychiatric recovery: The thinking skills for work program*. Guilford Publications.
- [59] Mohanty, P. K. (2021). *Land economics and policy in developing countries*. SAGE Publishing India.
- [60] Morris, M. H. (1998). *Entrepreneurial intensity: Sustainable advantages for individuals organizations, and societies*. Quorum Books.
- [61] Morrison, A., Rimmington, M., & Williams, C. (1999). *Entrepreneurship in the hospitality, tourism and leisure industries*. Butterworth-Heinemann.
- [62] Mukherjee, A. (2021). *Rural women- The untapped potential*. Notion Press.
- [63] Mulford, P. (2022). *Your forces and how to use them (The complete six-volume edition)*. DigiCat.
- [64] Muro, S. (2021). *The calm before the storm: Early evidence on business insolvency filings after the onset of COVID-19*. COVID-19 notes. World Bank.
- [65] Nelson, R. (2019). *Pulling prosperity*. Lulu.com.
- [66] Nilsson, M., Mazumdar, I., & Neunsinger, S. (2021). *Home-based work and home-based workers (1800-2021)*. Brill.
- [67] Obschonka, M., & Fritsch, M., & Stuetzer, M. (2021). *The geography of entrepreneurial psychology*. Edward Elgar Publishing.
- [68] Ogunyemi, T. (2021). *Job hunting revolution: C.V branding*. Independently Published.

- 
- [69] Oleynik, H. (2021). *State economic development and anti-unionism: Examining state union policy*. Pennsylvania State University.
- [70] Page, M. J., McKenzie, J. E., Bossuyt, P. M., Boutron, I., Hoffmann, T. C., Mulrow, C. D., Shamseer, L., Tetzlaff, J. M., & Moher, D. (2021). Updating guidance for reporting systematic reviews: Development of the PRISMA 2020 statement. *Journal of Clinical Epidemiology*, 134, 103-112. <https://doi.org/10.1016/j.jclinepi.2021.02.003>
- [71] Palley, T. I. (2021). *Plenty of nothing: The downsizing of the American dream and the case for structural Keynesianism*. Princeton University Press.
- [72] Parameswaran, S. K. (2022). *Fundamentals of financial instruments: An introduction to stocks, bonds, foreign exchange, and derivatives (2nd ed.)*. John Wiley & Sons.
- [73] Parker, R. E. (2022). *The misuse, misrepresentation, and politicization of statistics in American society*. Rowman & Littlefield.
- [74] Pawson, R., Greenhalgh, T., Harvey, G., & Walshe, K. (2005). Realist review - A new method of systematic review designed for complex policy interventions. *Journal of Health Services Research & Policy*, 10(1), 21-34. 10.1258/1355819054308530
- [75] Petticrew, M., & Roberts, H. (2006). *Systematic reviews in the social sciences: A practical guide*. Blackwell Publishing. 10.1002/9780470754887
- [76] Pickernell, D. G., Battisti, M., Dann, Z., & Ekinsmyth, C. (2022). *Disadvantaged entrepreneurship and the entrepreneurial ecosystem*. Emerald Publishing Limited.
- [77] Pulignano, V., Murgia, A., Armano, E., & Briziarelli, M. (2021). Non-standard work, self-employment and precariousness. *Frontiers Media SA*.
- [78] Ra, S., Jagannathan, S., & Maclean, R. (Eds.). (2021). *Powering a learning society during an age of disruption. Volume 58 of education in the Asia-Pacific region: Issues, concerns and prospects*. Springer Nature.
- [79] Rahi, S. (2017). Research design and methods: A systematic review of research paradigms, sampling issues, and instruments development. *International Journal of Economics & Management Sciences*, 6(2). 10.4172/2162-6359.1000403
- [80] Ramadani, V., Hisrich, R., & Rashiti, S. (2015). Female entrepreneurs in transition economies: Insights from Albania, Macedonia and Kosovo. *World Review of Entrepreneurship, Management and Sustainable Development*, 11. 391-413.
- [81] Rani, H. P., & Kesari, M. (2022). *The role of women in technical education entrepreneurship, research and consultancy*. Cambridge Scholars Publishing.
- [82] Rees, T. (2022). *Women and the labour market*. Taylor & Francis.
- [83] Rehman, T. U., Usmani, M. A., Parveen, S. (2022). Women's empowerment in Pakistan: A socioeconomic perspective. *Pakistan Journal of International Affairs*, 5(2). 692-708.
- [84] Riach, J. T. (2021). *The secret world of self-employment: How to be your own boss and always make huge profit!*. Amazon Digital Services LLC - KDP Print US.
- [85] Schutz, E. (2022). *Inequality, class, and economics*. Monthly Review Press
- [86] Shastri, S., Shastri, S., & Pareek, A. (2019). Motivations and challenges of women entrepreneurs: Experiences of small businesses in Jaipur city of Rajasthan. *Journal of Sociology and Social Policy*, 39(5/6), 338-355.
- [87] Shaw, J. (2021). *The self-employed life: Business and personal development strategies that create sustainable success*. Page Two Books Incorporated.
- [88] Shi, T. (2021). *Exceptionally average: Through their eyes*. New Degree Press.
- [89] Smith, H., Lieshout, C., Bennett, R. J., Montebruno, P., & Newton, G. (2021). *The age of entrepreneurship: Business proprietors, self-employment and corporations since 1851*. Taylor & Francis Group.



- [90] Stanley, D., & Stanley, K. (2019). Clinical leadership and rural and remote practice: A qualitative study. *Journal of Nursing Management*, 27(6), 1314-1324.
- [91] Steward, R. (2021). *The autism-friendly guide to self-employment*. Jessica Kingsley Publishers.
- [92] Strickland, J. (2021). *Effective thoughts: Live without negativity and achieve success*. Amazon Digital Services LLC - KDP Print US.
- [93] Sulkowski, A. J. (2021). *Extreme entrepreneurship: Inspiring life and business lessons from entrepreneurs and startups around the world*. Van Rye Publishing.
- [94] Thomas, W. H., & Sorensen, K. L. (2008). Toward a further understanding of the relationships between perceptions of support and work attitudes: A meta-analysis. *Group & Organization Management*, 33(3), 243-268.
- [95] Tulder, R., & Mil, E. (2022). *Principles of sustainable business: Frameworks for corporate action on the SDGs. The principles for responsible management education series*. Taylor & Francis.
- [96] Ulin, L. (2022). *Be your own boss: Your guide to self-employment, freelancing, consulting, online business, startups, and more*. Lance Ulin.
- [97] Van der Zwan, P., Thurik, R., Verheul, I., & Hessels, J. (2016) Factors influencing the entrepreneurial engagement of opportunity and necessity entrepreneurs. *Eurasian Business Review*, 6(3), 273-295.
- [98] Vereinte Nationen Wirtschaftskommission fur Afrika. (2020). *Political economy of a green economy: Transition in Africa*. Economic Commission for Africa.
- [99] Victor, L. (2008). Systematic reviewing in the social sciences: Outcomes and explanation. *Enquire*, 1(1), 32-46. <https://www.nottingham.ac.uk/sociology/documents/enquire/volume-1-issue-1-victor.pdf>
- [100] Williams, K. (2021). *The black entrepreneurs' workbook*. Kezia Williams.
- [101] Wren, D. A., & Bedeian, A. G. (2020). *The evolution of management thought (8th ed.)*. John Wiley & Sons.
- [102] Yousafzai, S., Ng, W., Sheikh, S., & Coogan, T. (2022). *Research handbook on disability and entrepreneurship*. Edward Elgar Publishing.
- [103] Zacher, H., & Biemann, T., Gielnik, M., & Frese, M. (2012). Patterns of entrepreneurial career development: An optimal matching analysis a approach. *International Journal of Developmental Science*, 6, 177-187.
- [104] Zastrow, C., & Hessenauer, S. L. (2022). *Empowerment series: Introduction to social work and social welfare: Empowering people*. Cengage Learning.
- [105] Zeimer, N. (2020). *Education in the digital age: How we get there*. Nadav Zeimer.