



institutions, as this study's findings suggest, the regulators might consider lessening business regulations and enhancing the transparency of the legal system. *Second*, regulators can consider investing more in female education, as this study suggests that education can help mitigate the adverse consequences of bribery on female entrepreneurship. *Third*, policymakers might consider forming business networks that allow female entrepreneurs to improve their start-up capital, business experience, and business human capital, and gain better access to new policies so that they can reduce the time cost of dealing with bureaucratic regulations. *Finally*, the global financial crisis (2007- 2008) and the recent Coronavirus pandemic have had far-reaching impacts on start-ups and entrepreneurship around the world. Policymakers can consider the findings of this study when designing policies for a more resilient business in times of crisis.