

WHAT LEADS TO SUCCESS FOR WOMEN ENTREPRENEURS? AN EMPIRICAL STUDY OF SOUTHERN PUNJAB IN PAKISTAN

Tanveer Abbas¹, Muhammad Abrar², Rizwan Saleem³, Asif Iqbal⁴

¹ Business Administration, Fatima Jinnah Women University, Rawalpindi;

² Department of Industrial Management, GC University, Faisalabad, &

³⁻⁴ International Islamic University, Islamabad, PAKISTAN.

¹ tanwir16@gmail.com

ABSTRACT

Woman entrepreneurial activities are major contributor in the economic growth of any country and this importance increases by many folds for developing countries. Concept of women entrepreneurship is less addressed in prior researches, and that limited work is mostly confined to importance and barriers for woman entrepreneurship, therefore this research is unique in addressing factors that are leading to woman entrepreneurial success. From baseline study with 29 unstructured interviews, the researchers found that self-motivation, family support, social networking and information and communication technology has positive relation with success and this was empirically verified by questionnaire based data collected from 107 female entrepreneurs in South Punjab (Rahim Yar Khan, Bahawalpur and D.G.Khan). Time and cost were basic limitation. Birth order impact on women entrepreneurship as well as the study of anchor and its characteristics are in areas for further research.

Keywords: Woman Entrepreneurship, Entrepreneurial Success, Success of Pakistani Woman

INTRODUCTION

No one can deny the increasing importance of women entrepreneurial activities for the economic growth of a country. Although they are not big in numeric as compare to male dominance. That fact made an assumption that only males are earning arm of

their families and females have to stick with in house activities. their role is limited to These in house activities that may include general house hold work, child care and foremost is the reproduction, on the other hand they can do best for the success of their entrepreneurial activities (Pages, 2005).

The historical evidences are arguing that such limited role of women with immense hardships is not a new thing but now we should admire the societal contribution that majority has change its mind and consider women participation important for the development of economy. That is also not a new thing to see women running their entrepreneurial business successfully by themselves, and their role is now much more than caring children. They are more competent and enabled than ever before. (Stiglitz 1998). In the view of the above discussion it is quite important that women should be integrated into the mainstream of socio-economic development on the simple reason of being more than 50% population whereas their poor participation may adversely affect the socio-economic profile of the country.

Adding to significant positive global steps to enhance women entrepreneurship, the developing countries especially the Asians, are exhibiting a rich potential in up gradation of society for increasing the decision making capacity. But this capacity is not yet properly addressed and the indicator of economic growth; per capita income and frequency of new

entrants in to entrepreneurship are not on a good pace. Unfortunately, Pakistan and other South Asian countries are contributing merely 10% in new entrepreneurial women. In spite of limitation that no reliable data is available for the number of women entrepreneurial business are going a better job in Pakistan (Sinhala 2005).

Pakistani women entrepreneurs are demonstrating the same potential and problems as addressed for South Asian countries in above liens and their economic participation is still curtailed. This entrepreneurial contribution and are one of the lowest over the globe, this statement is supported in World Bank Country Gender Profile of Pakistan.

UNDP (1997) highlighted the strong in Pakistan that is of “inside or outside” in nature and the women are supposed to play just domestic activities, that is limiting their reach to other resources that can add success for her, these resources are training, education, job opportunities and other related social services.

Social acceptance of entrepreneurial women is still questionable hence curtailing the active women participation. Most of their contributions are unpaid either in agriculture or in some other family business, considered as social rather than economic additions (Samina 1997). The entrepreneurial indicators of Pakistani women are poor as compare to other developing nations (Stiglitz 1998).

OBJECTIVE

The main objective of this study is to identify the dominating factors that are contributing for the success of entrepreneurial activities by Pakistani women. There are four factors that were obtained from baseline study that are playing a significant role in achieving success; self-motivation, social networking, family support and information and communication technology. The context of study is collaborative and cultural in nature.

LITERATURE REVIEW

Entrepreneurship in Pakistan

Pakistan is one the 84 developing countries with stagnant entrepreneurship as per World Bank survey 2005, with the growth rate for new registered business is 7% which is lesser than region and this entry rate was more than 10% for industrialized nations. (Chemin, 2008)

The role of entrepreneurship is vital in industrial and economic growth (Aghion et al, 1997) which is at very low level in Pakistan hence should be addressed (Chemin, 2008).

Historically the main focus of governmental policy has been on large scale industries rather than entrepreneurial activities hence increasing hurdles for explorative activity.

The reasons for low entrepreneurial growth should be addressed from very beginning when after independence, the Pakistan mainly focused an economy that was purely government directed backed by extensive legislation to grab foreign direct investments (FDIs), that created a monopolistic and protected market with numerous subsidies for certain sectors (Ul-Haque, 2007).

As making was easy to get from government support without any uniqueness so the scope of entrepreneurial thrust was obviously diminishing. So there was nothing to do with innovation and creativity. In 60s most of the financial loans were granted to few monopolistic families. The worst effects of them were even not resolved by Nationalization in Bhutto era. But in 80s new institutes were formed like for promoting healthy business practices that were Board of Investment (BOI) and Export Promotion Bureau (EPB). In 90s some positive changes took place as inception of Small and Medium Enterprise Development Authority (SMEDA) and

development of micro finance program, whereas SAMEDA recognized the entrepreneurial needs of Pakistani society and also criticized the current entrepreneurial development policies which were not in accordance of current challenges, but its role was still not significant to in developing a mechanism to start, link, observe and control entrepreneurial emergence (Ul Haque, 2007).

Entrepreneurship in Women

Over the past few decades there are numerous researchers that have examined the reasons and motivations of men to initiate ventures (Denison & Alexander 1986; Dubini 1988; Hisrich & Brush, 1985; Shane, et al., 1991; Shapero 1975). On the other hand, there are a small number of studies involving women entrepreneurs for instance factors that make women leave the corporate world in order to become entrepreneurs (Nguyen, 2005). Besides, when women entrepreneurs decided to start up their own businesses, faced a lot of limitations and boundaries (Brown, 1997; Chandralekha et al, 1995; Gundry et al., 2002; Hamilton, 1993; Ndubisi & Kahraman, 2006; Winn, 2005).

According to Reddi (1991), in the process of entrepreneurship, women have to face various problems associated with entrepreneurship and these problems get doubled because of her dual role as a wage earner and a homemaker. However, entrepreneur is the key factor of entrepreneurship and now women have been recognized as successful entrepreneurs as they have qualities desirable and relevant for entrepreneurship development. Nguyen (2005) argued that most women start their own business or want to become an entrepreneur in order to provide further life balance and flexibility, in the mean while they are managing their traditional responsibilities as primary caretaker of children and husband. In the course of continuous battles and struggles, there have been numerous success stories of women entrepreneurs who make it big in the business world. Therefore, it is about time to explore and identify the factors which influence women entrepreneurs' success in small business in Pakistan.

HYPOTHESIS DEVELOPMENT

Prior to examining the outcomes linked with entrepreneurial success, however, it is necessary to identify the factors that have contributed to the success of women entrepreneurs in small business. Smith-Hunter and Enghardt (2004), made a similar point, arguing that it is imperative in order to gain a better understanding of the structural factors underlying the success of women entrepreneurs. For that reason, we develop, and subsequently test, a theoretical rationale concerning the effects of the four important factors that affect the success of entrepreneurs in Pakistan. Specifically, this research examines the antecedents of success features involving women entrepreneurs in their business. In this study, we focused on four factors namely support from family, self-motivation, social ties, and Information Communications Technology (ICT) that are taken to affect the success of women entrepreneurs.

Family Support

Family plays an important role in a woman's life. Many women entrepreneurs manage their enterprises with support from family and friends, both at start-up and expansion. According to Lee and Choo (2001) study on work-family conflict in Singapore found that support from family members can reduce the conflict of women entrepreneurs. In addition, low interference by family persons in women owning business would have greater success in their business (Fernandez, 1981). Brindley (2005) argued that for female entrepreneurs; during a startup phase, family and friends are considered as the main source of support and assistance, as "they are trusted sources of help that the women had previously experienced".

Thus, family and close friends play a very important part in ensuring the emotional stability of women entrepreneurs. We therefore postulate that:

H1: There is a positive relationship between the support from family and the success of women entrepreneurs in Pakistan.

Strong social Networking

Women sometimes feel the need to communicate with others who understand and know what they are going through. This can be done through social networks like groups of other women entrepreneurs who regularly get together to discuss and share their problems and views. An interesting research entitled by Fielden and Dave (2004) i.e. *Entrepreneurship and Social Inclusion* suggest that socially constructed barriers were responsible for inhibiting women's progressions. Rahim's (1996) reported on the basis of study findings that social support is negatively associated with stress. Similarly, Chay (1993) also reported that social support moderates the effect of work stressors. He further added that social support and strong ties in the business world do help women in achieving success in their businesses. According to the study of McClelland et al. (2005), female entrepreneurs in Singapore, Ireland and Canada utilized networking as a means of business development.

Although establishing an effective network among women entrepreneurs are not an easy task in men dominating societies, this network helps to make members feel like a part of the group since they know that everybody else has possibly been through the same experience. In addition to that, it is a good way to brainstorm and generate ideas for their businesses to grow and develop. A research entitled *Entrepreneurship and Social Inclusion* by Fielden and Dave (2004) suggest that socially constructed barriers are responsible for inhibiting women's progressions. Furthermore, study acknowledged that mentoring and network support, especially at the local level, are at least as crucial in boosting women's attitudes with respect to business leadership and new venture creation as financial support. We therefore postulate that:

H2: There is a positive relationship between a strong social network and the success of women entrepreneurs in Pakistan.

Self-Motivation

A woman who is internally motivated to start a business that she is interested in will primarily put in more effort and time to make it a success. Nearchou-Ellinas et. al. (2004) stated that the desire for women to make decisions and to have control was one of the key factors for women to establish their own businesses. The findings of Huck and McEwen (1991) empirical study in Jamaican business owners showed that women business owners considered that the marketing factor and self-motivation to start a new business are vital success factors for women entrepreneurs.

Most of the previous research studies reported various important factors that motivate and persuade women to become an entrepreneur. For instance, Robinson (2001) reported pull and push factors as the two main source of motivating people to become an entrepreneur. According to Naser et al. (2009), pull factor attributed to positive developments whereas, push factor associated with negative situation. Furthermore, Dhaliwal (1998) added that push factor may result from job dissatisfaction, low income, lack of job opportunities or even strict working hours and it is experiencing in developing countries. Orhan and Scott (2001) made an empirical study on pull/ push factors and found that in developed countries women entrepreneurs were motivated by the need for achievement. They further added that on the other hand, women in developing countries were motivated by a combination of pull and push factors.

H3: There is a positive relationship between self-motivation and the success of women entrepreneurs in Pakistan.

There should be addressed that both self-motivation and need for more social networking are advancing the way for entrepreneurial marketing.

Information and Communication Technology (ICT)

The Information and Communication Technology has become a valuable means and give support to female entrepreneurs to run the business without any physical restrictions. In recent years the growth and the advancement of the internet and modern information technology has changed the face of way of doing business (Sher, 2008). According to Ndubisi and Kahraman (2006), the emergence of Internet and the latest technology has brought about many changes to the way that businesses are now run. The liaison between technical skill, abilities and expertise and firm development above all to entrepreneurs is critical. Specifically, the significance of modern technologies to women entrepreneurs cannot be undermined. Furthermore, business through the Internet does not require female to deal with men personally and face to face. To conclude, innovation in the business through ICT play an important role in supporting women entrepreneurs on business by achieving higher returns per customer and gaining a low cost structure and (Marlin & Wright, 2005). Besides, demographic factors for women like gender, age, education and background are not as obvious in cyberspace as in the real world (Marlin & Wright, 2005). For that reason, head to head business transactions are decreased in addition to women entrepreneurs will not be faced with much discrimination.

H4: There is a positive relationship between ICT and the success of women entrepreneurs in Pakistan.

HEORETICAL MODEL

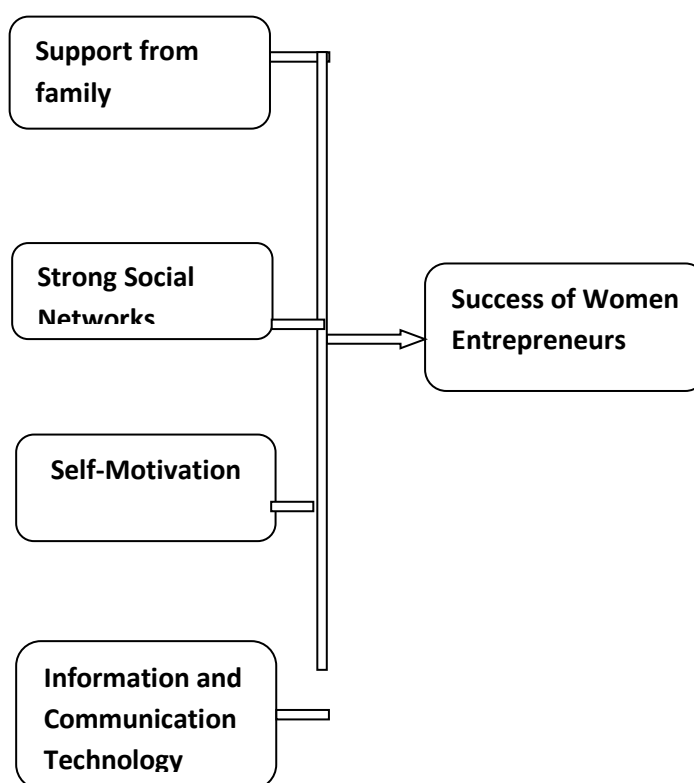


Fig 1: Model for success factors

RESEARCH METHODOLOGY

Baseline Study

As there is very nominal work that is done in this domain so to explore the need and different variables a baseline study was essential. By conducting 29 unstructured interviews from different women entrepreneur and exploring different factors that are contributing for success; the women entrepreneurs were asked different questions about the reasons for success and the significance of these success factors for making a success dream into a reality. This practice was also used by Armstrong (*et al*, 1979) while the salient factors and their importance in message effectiveness. From baseline study there were many factors that were contributing for success but the most frequent were; self-motivation, family support, social networking and information and communication technology.

Sample

In order to confirm these success factors of women entrepreneurs in southern Punjab in Pakistan, a structured questionnaire using snow ball sampling method was circulated. Data was collected in May 2011 from women entrepreneurs in three districts of southern Punjab (Rahim Yar Khan, Bahawalpur and D.G. Khan). For this purpose, two of the researchers personally made a visit of these three districts and collected data from women entrepreneurs. The sample frame consisted of 107 women entrepreneurs

Scale Development – Measures

All variables were measured with multi-item scales, some of them were taken from baseline study and others from previous studies (*Lonier and Matthews, 2005; Hienerth and Kessler, 2006; Turan and Kara 2007*)

The questionnaire comprised of 47 items, with two parts. First part contained demographic information and the second part contained the variables and their items. The instrument was developed in English using the available scales in the literature, however at the time of data collection; the research team personally guided and helps each respondent.

Pretest

Prior to going for the extensive data collection the face validity of questionnaire was tested on 30 respondents and the reliability of each construct (Cronbach's alphas) was found satisfactory (from 0.71 to 0.87). Two questions were rephrased to increase the understanding.

ANALYSIS AND RESULTS

Reliability Analysis

In the pilot study, the reliability coefficient alpha was used to measure the reliability of the constructs. The sample for the pilot study comprised of twenty-five respondents. Table 2 shows the Cronbach's alphas, mean and S.D for each variable.

Table 2. Reliability analysis

Construct	Mean	Std. Dev.	Cronbach Alpha
1 Support from family	3.6815	0.671	0.756
2 Strong social ties	3.8212	.5026	0.767
3 Self-motivation	4.5038	.4862	0.859
4 ICT	3.9255	.4066	0.576

Test of Hypothesis

Based upon the literature review and hypothesis, researchers used correlation analysis followed by regression analysis for the analysis of data. The Correlation Matrix for women entrepreneurs has been shown in tables 3.

Table 3. Correlation

<i>\Success of Women Entrepreneurs</i>			
H1	Support from family Social Networking	Pearson Correlation	0.259**
		Sig. (2-tailed)	.004
		N	107
H2	Strong social ties	Pearson Correlation	0.413**
		Sig. (2-tailed)	.000
		N	107
H3	Self-motivation	Pearson Correlation	0.616**
		Sig. (2-tailed)	.000
		N	107
H4	ICT	Pearson Correlation	0.637**
		Sig. (2-tailed)	.000
		N	107

Note:**. Correlation is significant at the 0.01 level (2-tailed)

The correlation matrix (Table III) indicates that support from family is positively and significantly correlated with success of women entrepreneurs (0.259**), $p < 0.05$, H1 supported).

Similarly, the correlation matrix (Table III) indicates that strong social ties are positively and significantly correlated with success of women entrepreneurs (0.413**), $p < 0.05$, H2 supported).

The results reveal that self-motivation to become an entrepreneur is positively and significantly influence the success of women entrepreneurs (0.616**), $p < 0.05$, H3 supported).

Likewise, there is also a significant and positive relationship between the use of ICT and the success of women entrepreneurs (0.637**), $p < 0.05$, H4 supported).

Table 4. Regression Analysis

<i>Hypothesis</i>	<i>Description</i>	<i>Path Coefficient (β)</i>	<i>t- value</i>	<i>p- value</i>
H: 1	Support from family	.259	4.448	.000
H: 2	Strong social ties	.583	6.590	.000
H: 3	Self-motivation	.721	7.660	.000
H: 4	ICT	.510	7.068	.000

$n = 107$; R Square = .067; Adjusted R Square = .064;

F = 19.780; Significance F = 0.00;

Dependent variable = Success of Women Entrepreneurs

Results of regression analysis in Table 4 show that overall the full model, with three independent and one dependent variable was significant with an overall F value of 19.780 ($p < 0.01$).

The results in table 4 indicate that 25.9% variation in dependent variable (success of women entrepreneurs) is caused by the independent variable i.e. support from family. P value (i.e. $p < .05$, $t = 4.448$) indicates that results are significant and hence H1 is accepted.

The results in table 4 indicate that 58.3% variation in dependent variable (success of women entrepreneurs) is caused by the independent variable i.e. strong social ties. P value (i.e. $p < .05$, $t = 6.590$) indicates that results are significant and hence H2 is accepted.

The results in table 4 indicate that 72.1% variation in dependent variable (success of women entrepreneurs) is caused by the independent variable i.e. self-motivation. P value (i.e. $p < .05$, $t = 7.660$) indicates that results are significant and hence H3 is accepted.

The results in table 4 also indicate that 51.0% variation in dependent variable (success of women entrepreneurs) is caused by the independent variable i.e. ICT. P value (i.e. $p < .05$, $t = 7.068$) indicates that results are significant and hence H4 is accepted.

DISCUSSION AND CONCLUSION

There is lot of improvement in women entrepreneurship and its research, the previous researches are limited to reasoning and hurdles of women entrepreneurship, this research is contributed something new to success indication. The reason for stagnant woman ventures has been lack of interest and opportunities; the same was depicted in this research that one of the major reasons for women entrepreneurship is distributive injustice in working opportunities. But the facts from developed countries advocated that the business starting tendency in women is double as compared to a man that is the reason for one third of small SMEs (with 500 or lesser workers) are run by women in UK (Matthews and Moser, 1996).

The Pakistani society is male dominant and female entrepreneurs are struggling for their active economic participation. Due to poor literacy they hardly get opportunity to be an innovative and productive labor force.

This research concluded that there is significant relationship of success with self-motivation, family support, social networking and usage of information and communication technology.

IMPLICATION OF THE STUDY

This research will lead for further work on the reason for success in women entrepreneurs. The NGOs and government bodies can develop strategies to promote these factors to foster economic growth. Although the women are not a sample for generalizing the findings but in Pakistani context where more than half population is women, these findings may work significantly.

These findings can be tested and generalized in other developing countries especially in South Asia. These findings from this research will make the bigger picture more visible for women entrepreneurship.

LIMITATIONS AND AREAS FOR FURTHER RESEARCH

Time and cost were major limitations for conducting this study to south Punjab only; a greater sample can give more generalized results. Data collection through female researchers can give more contributions from women of this disadvantaged area. Further research with respect to birth order of female entrepreneur can be a good addition in women

entrepreneurship. There is need for in-depth analysis of women entrepreneurs who got quick rewards to find out separate reward factors and the characteristics of such anchors.

REFERENCES

- [1] Aghion, P., & Peter, H. (1997). *Endogenous growth theory*. Cambridge, MA: MIT Press.
- [2] Armstrong, M. G., Gurol. N. M., & Russ. A.F. (1979). Detecting and correcting deceptive advertising. *Journal of Consumer Research*, 6 (3), 237-246.
- [3] Brindley, C. (2005). Barriers to women achieving their entrepreneurial potential: Women and risk. *International Journal of Entrepreneurial Behaviour and Research*, 11(2), 144-161.
- [4] Brown, R.C. (1997). *Access to finance for women in business: Myths or realities*. South Africa: Stellen Bosch.
- [5] Chandralekha, K., Lavoie, D., Ferhana, K., & Aparna, I. (1995). *Making of rural entrepreneurs - role of support systems*. USA: Internationalizing Seminar.
- [6] Chay, Y. (1993). Social support, individual differences, and well-being: A study of small business entrepreneurs and employees. *Journal of Occupational and Organizational Psychology*, 66(4), 285-302.
- [7] Chemin, M. (2008), *Entrepreneurship in Pakistan: Government Policy on SMEs, environment for entrepreneurship, internationalization of entrepreneurs and SMEs*. http://matthieucheminresearch.mcgill.ca/research/chapter_pakistan.pdf.
- [8] Denison, D., & Alexander, J. (1996). Patterns and profiles of entrepreneurs: Data from entrepreneurship forums. Babson: Babson Center for Entrepreneurial Studies.
- [9] Dhaliwal, S. (1998). Silent contributors: Asian female entrepreneurs and women in business. *Women's Studies International Forum*, 21(5), 463-74.
- [10] Ellinas, L., & Kountouris, I. S. (2004). Women entrepreneurs in Cyprus: A new dynamic in Cyprus economy. *Women in Management Review*, 19 (6), 325-332.
- [11] Engelhardt, W. (2004). Determinants of economic success for women entrepreneurs: An analysis across racial lines. *Journal of the Academy of Business and Economics*, 24, 33-45
- [12] Fernandez, J. P. (1981). *Racism and sexism in corporate life*. Lexington Mass: Lexington Books.
- [13] Fielden, S. L., & Dave, A. (2004). Entrepreneurship and social inclusion. *Women in Management Review*, 19, 139-142.
- [14] Gundry. L. K., Yoseph. M., & Posig. M. (2002). Contemporary perspectives on women's entrepreneurship: A review and strategic recommendations. *Journal of Enterprising Culture*, 10(1), 67-86.
- [15] Hamilton, D. (1993). Ecological basis for the analysis of gender differences in the predisposition of self-employment. In Klandt, H. (Ed.), *Entrepreneurship and Business Development*. Avebury: Aldershot.
- [16] Haque, N. U. (2007). *Entrepreneurship in Pakistan*. Pakistan: PIDE.
- [17] Hienerth, A., & Kessler, A. (2006), *Measuring Success in family businesses: The*

- concept of configurational fit. *Family Business Review* 19 (2), 77-85
- [18] Hisrich, R. D., & Brush, C. G. (1987). *Women entrepreneurs: A longitudinal study*. Boston: MA Babson College.
- [19] Huck, J. F., & McEwen, T. (1991). Competencies needed for small business success: perception of Jamaican entrepreneurs. *Journal of Small Business Management*, 3, 90-93.
- [20] Kamal, S. (1997). Women, empowerment and poverty alleviation in South Asia: The dual benefits of Micro credit. USA: South Asia Poverty Alleviation Program, UNDP.
- [21] Lee, J., & Choo, S. L. (2001). Work-family conflict of women entrepreneurs in Singapore. *Women in Management Review*, 16, 204-221.
- [22] Lonier, T., & Matthews, C. (2005). Measuring the impact of social networks, on entrepreneurial success: the master mind principle. Retrieved from <http://www.workingsolo.com/LonierSocNetworks.pdf>.
- [23] Marlin, L. M., & Wright, L. T. (2005). No gender in cyberspace? *International Journal of Entrepreneurial Behavior and Research*, 11, 162-178.
- [24] McClelland, E., Swail, J., Bell, J., & Ibbotson, P. (2005). Following the pathway of female entrepreneurs: A six-country investigation. *International Journal of Entrepreneurial Behavior and Research*, 11, 84-107.
- [25] Naser, K., Mohammad W.R., & Nuseibeh, R. (2009). Factors that affect women entrepreneurs: Evidence from an emerging economy. *International Journal of Organizational Analysis*, 17(3), 225-247.
- [26] Ndubisi, N. O., & Kahraman, C. (2006). Malaysian Women Entrepreneurs: Understanding the ICT usage behavior and drivers. *Journal of Enterprise Information Management*, 18(6), 731-739.
- [27] Nguyen, M. (2005). *Women entrepreneurs: Turning disadvantages into advantages*. Retrieved from <http://www.preflightventures.com/resources/WomenEntrepreneursLitSurvey01-2005.htm>.
- [28] Orhan, M., & Scott, D. (2001). Why women enter into entrepreneurship: An explanatory model. *Women in Management Review*, 16(5), 232-43.
- [29] Pages, E. R. (2005). The changing demography of entrepreneurship. *Local Economy*, 20, 93-97.
- [30] Rahim, A. (1996). Stress, strain, and their moderators: an empirical comparison of entrepreneurs and managers. *Journal of Small Business Management*, 21, 46-58.
- [31] Robinson, S. (2001). An examination of entrepreneurial motives and their influence on the way rural women small business owners manage their employees, *Journal of Developmental Entrepreneurship*, 6(2), 151-67.
- [32] Shane, S., Kolvereid, L., & Westhead, P. (1991). An exploratory examination of the reasons leading to new firm formation across country and gender. *Journal of Business Venturing*, 6, 431-446.
- [33] Shapero, A. (1975). The displaced uncomfortable entrepreneur. *Psychology Today*, 5, 83-88.
- [34] Sher, A. (2008). Critical success factors to start a new business: Insights of South

- Asian entrepreneurs. *International Entrepreneurship and Management Journal*, 33(2), 68-73.
- [35] Sinhal, S. (2005). *Developing women entrepreneurs in South Asia: Issues, initiatives and experiences*. Bangkok: UNESCAP.
- [36] Stiglitz, J. (1998). *Gender and development: The role of the state*. Washington, DC: Gender and Development Workshop.
- [37] Turan, M., & Kara, A. (2007). An exploratory study of characteristics and attributes of Turkish entrepreneurs: A cross-country comparison to Irish entrepreneurs. *Journal of International Entrepreneurship*, 5, 25–46.
- [38] Winn, J. (2005). Women entrepreneurs: Can we remove the barriers? *International Entrepreneurship and Management Journal*, 1, 381–397.