

Factors Affecting the Performance of Women Entrepreneurship in Asian Developing Countries: An Overview of Pakistan: A Survey Approach

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Abstract

The present study aims to identify the factors influencing performance on women entrepreneurs, especially in developing countries. Generally, in dominant male societies women suffer from occupational isolation and typically earn less money than their male counterparts due to the less education, knowledge, skills and lack of confidence. Various studies on constraints facing by women entrepreneurs have been conducted on a regional and national level with different perspectives. This article examines structural and cultural factors that affect the performance of women entrepreneurs and intended to fulfill the communication gap, in connection to insure institutional consistency towards women entrepreneurship. Based on the previous studies made by different schools of thought, a comprehensive and critical review was performed over on the concept of women entrepreneurship, in order to determine the challenges and constraints facing by women owned businesses. In addition, we recommend policy measures to concerned authorities to facilitate the women entrepreneurs that they can grow their business in a developing country like Pakistan.

Key Words: Performance, Constraints, Cultural Factors, Entrepreneurship, Business

1. Introduction

The term Entrepreneur and entrepreneurship are long heard, established and understood by people but entrepreneurship and women are a couple of decade story particularly in Asian Societies. In most of the developed and developing countries women have been departed from basic rights and forced to confined at homes or choice career from specific professions. However, the importance of engaging women in entrepreneurship cannot be ignored. According to the GEM (2012) report Women participation in multiple phases of entrepreneurship has been recognized across the world. They are vastly engaged in creating employment, innovation and competitiveness in markets. Women in the 21st century are no more handcuff as a traditional resource rather educated, informed and innovative.

They are attire with the capability of changing economies into flourishing enterprises. The 77.4% of females in Asian societies choice entrepreneurship as their career and think it as socially acceptable (GEM, 2012). To much extent women have transformed social and cultural norms and widely accepting entrepreneurship challenges as opportunities to grow themselves. In recognition of the importance of women entrepreneurship specifically in developing countries has inspired the academic and development sector to focus on those issues which can improve and encourage women participation in the business sector. Vossenber (2013) stated that many non-profitable organizations, private companies, national and local Governments, international public institutions, knowledge institutes and business associations have a keen interest in the promotion of women entrepreneurs. Together, these all are establishing programs for women to develop entrepreneurial skills, strengthening women's networks, extend finance, provide training and design policies essential for growth and development of female entrepreneurs. Rathod (2014) has identified that in India women are successfully entering into male-dominant industrial society and altering the face of deprived, unprivileged and destitute to strong, visionary, challenging women.

Participation of women in business has helped many countries to cope with the evil of unemployment which brings a rise in the standard of lives of women entrepreneurs along with their employees. Would-be entrepreneurs may face many barriers but when it comes to women who choose to be entrepreneur have insurmountable barriers and challenges including availability of fund, inefficient business networks, lack of

peer support, investment, business opportunities, and the deficiency of the essential skills and training required for a business to survive and grow (Barr, 2015).

In Pakistan women entrepreneurs have to face a complex system of multiple factors that prove to be the barriers such as social, cultural, traditional and religious elements and legal structures, policy documents, regulatory provision and institutional mechanisms (Goheer, 2003). GEDI (2014) reported that Pakistan is among the lowest-performing economies and needs to improve the business environment to encourage women in business. The government must take measures to improve literacy among women, protect their legal rights and encourage acceptance of women's social and economic empowerment. Economic development can be achieved when males and females will be equally treated in business. Economies can grow faster, poverty can be reduced and standard of life can be improved if women and men become equal. A number of research studies on economic empowerment have suggested that raising female employment to male levels accelerates productivity by 25% more and exerts a great impact on GDP growth rates (Akhunzada et al, 2014).

Pakistan is vested with women entrepreneurs who have great potential and strength to run business. In spite of many barriers Women show high potential to be as an entrepreneur, they see many opportunities but cannot avail them due to the social, cultural, economic, managerial and technological constraints. To achieve higher targets in the economy, suitable measures should be taken to remove barriers that women entrepreneurs face that results raise in the economy of country, region and women themselves. To take the right measures for these constraints, knowing the factors connected with the barriers is a prerequisite for a well-stated problem is half solved.

2. AN OVERVIEW TO ENTREPRENEURSHIP

Entrepreneurship has been considered one of the best resorts to keep the economy in a sustainable position. Entrepreneurship is indispensable to meet social and environmental challenges. Adrift of market economies specifically in central and western developing countries in the 1990s has disfigured the older image of entrepreneurship and now significantly considered it as a tool to improve the economy, providing employment, bringing social and structural change (Martinez & Ngyuen, 2014). A world is exposed to globalization along with technological advancement that has brought greater competition and uncertainty in international business. Many countries have realized the importance and worth of entrepreneurship in national development; it has been regarded as a growth and development engine for the economy ((Sladjana et al, 2012). Governments of developing countries are framing policies so as to provide employment opportunities, removing barriers and shaping an atmosphere to foster entrepreneurship (Wube, 2010). The vibrancy of new firms is adopting innovative style not only in organizational structures but also in product, processes, marketing, logistics and packaging to earn good profit and integrity in markets. Hence, developing and developed countries are of the opinion to frame policies to promote entrepreneurship and innovation which are knitted to each other. Entrepreneurship objectives and policies differ in different countries owing to policy needs and circumstances. Across the globe, countries encourage and favor entrepreneurship according to their national interests.

Entrepreneurship has become an essential remedy to cure the economy against unemployment. Entrepreneurship enhances social and economic welfare and enabling people with choices ultimately benefits society. Likewise, GEM (2013) suggested Entrepreneurship is believed to contribute to economic development because entrepreneurs create new businesses, and new businesses create jobs, provide people with a variety of products and services, intensify healthy competition, and increase productivity through technological change and positively impact individual lives on multiple levels. In the words of Scott (1986), globally entrepreneurship has been felt like a significant process & progressive idea for the business society. The most important factor contributing towards the entrepreneurship is a balance between work and life; entrepreneurs can set out a schedule according to their suitability. They can manage work and other responsibilities without being questionable to others. It becomes a matter of pride being the boss of own and gives a sense of prestige and dignity not only the person in charge but others who are in relation to women entrepreneurs. Entrepreneurship brings innovation to not only in organizational structures but product and processes which is

highly fruitful for communities. According to the Vaerio et al. (2014) “Entrepreneurship activates innovation which ultimately payback communities”.

Entrepreneurship is not only the source of creating revenue and employment in fact they add largely to the well being of the nation’s population in the long run. In developing economies where employment ratio is too little to population, Government through entrepreneurship can utilize their human capital efficiently. Entrepreneurship yields many benefits; it deserves continuous focus and development by policymakers (Sladjana et al, 2012).

Nevertheless, still there is an acute shortage of understanding the entrepreneurship and many questions are still unanswered. There is a dire need to explore and promote entrepreneurship. Whereas Governments while maneuver policies must keep accurate and significant information about the constraints or obstacles of entrepreneurs.

3. WOMEN ENTREPRENEURSHIP

Decades earlier entrepreneurship was male dominated but with the passage of time women emerged as outstanding and promising entrepreneurs (Rao et al,2012). In spite of living in the modern age with the latest technology and where much of the norms and beliefs have been modified but still women are considered weak, dependent and subordinate to men. UNDP (2014) recommended that the equal participation, rights and opportunities of women are essential to eradicate poverty and to promote growth.

Business is not an easy and comfortable job; in fact it requires energy, vision and continuous support. In the case of female or women family confidence, peer support and financial resources with a concrete idea are essential to run a business successfully. Usually the role of women as working and earning members is intolerable in our society. Female entrepreneurs face too many problems and go through criticism, mental depression and multiple responsibilities that hinder to show better performance in their profession.

Women are perceived that they can only amicably perform in housekeeping, taking care of children and husband. If female breaks this shell and tries to excel in some profession particularly entrepreneurship then she is attributed to be modern, less mannered and omen to society. In developing countries where women are believed to be less capable of entrepreneurship and the majority of large enterprises are managed by men the women are rising as promising entrepreneurs (Sladjana et al, 2012).. The truth is that the entrepreneur is an entrepreneur; either male or female because they all assume risk, face financial constraint, and needs support regardless to which gender they belong. Women entrepreneurs are handled in a different way due to social norms and values. Women enjoy a different status in different societies of the world. It is observed that developed societies provide much freedom to women, accept their role as breadwinner and women in developed nations have the liberty of choosing a career of their own choice. Whereas less developed and developing societies which include India, Pakistan, Bangladesh, Srilanka, Bhutan, Somalia and others have severe restrictions against women and do not accept women to a profession that is male dominated. Women are largely captivated with social, religious and cultural constraints in these societies.

Though it has been recognized that women entrepreneurs do actively participate in job creation and making exchequer that benefits individuals and society but still the constraints that women entrepreneur faces are not considered seriously. Nowadays women prefer to be entrepreneurs due to awareness and education; they are confident and capable of running an enterprise on their own. According to new Vaerio et al. (2014) it is identified that on average women entrepreneurs create more companies and earns more in returns. At present the field of entrepreneurship is greatly taught in the institution as separate discipline and researches have been conducted to flourish entrepreneurship but so far women entrepreneurship is concerned it is still understudied and largely neglected.

3.1 DIFFERENCES BETWEEN WOMEN AND MEN ENTREPRENEURS

In Asian countries the entrepreneurial process is alike for men and women but in practice the constraints which women are facing as an entrepreneur are of different dimensions and magnitudes that do not allow women entrepreneur to utilize their full potential (Tumbnan, 2009).

There is no unanimous agreement between researchers regarding the attributes of male and female entrepreneurs. Some of the researchers are of the opinion that there is a clear demarcation between male and female entrepreneurs in running a business but simultaneously there is another group of researchers who opine that there is no difference between male and female entrepreneurs except gender. That is not surprising that male and female are different. The attributes which characterize the gender differently determine how well a business can run in the long term (Valerie Khoo, 2012). In comparison to male entrepreneurs the women face much tough time in recognizing their services because of many constraints and barriers which are lying on their way. Though this has been accepted that males and females are equal competitors and perform well on higher ranks still men stand upper on occupational, social and economic positions. Entrepreneurship by nature is related to male mentality and experience which means studies and societies so far have associated entrepreneurship with male rather female (Achtenhagen& Welter, 2004). Women are less provided with the opportunity for entrepreneurship because of huge family responsibilities and Commitment at priority.

Prior to open any new business venture male entrepreneurs have more exposure, well versed with the latest technology, greater access to data, more mobility and possess greater knowledge about the business atmosphere results in enhanced chances for a successful business. Females who are not as exposed to society in comparison to males have a lack of expertise; knowledge which definitely shatters their confidence in achieving higher targets in business makes them skeptical about the flourishing of business. The heart of the entrepreneurial spirit is decision making that is lacking in females due to social constraints (Ali, 2013). Women entrepreneurs depend on male employees to accomplish the task which they find difficult to perform such as marketing. Hence, it is concluded that women in one or other ways have to be dependent on a male member of society.

Male entrepreneurs basically have the motivation to make money and they keep higher expectations with business. Females are forced, created and by chance entrepreneurs (Singh & Raina, 2013). Male entrepreneurs keep their selves equipped with the latest technology. They have a vast study for business and capable of assuming risk but female entrepreneur tries to remain on a small level due to many social responsibilities and does not inherit risk assuming nature.

3.2 FACTORS AFFECTING WOMEN ENTREPRENEURS' PERFORMANCE

Many women are taking a keen interest in the field of entrepreneurship from the past few decades. Female entrepreneurship has greater participation in enhancing the economic benefits which cannot be ignored. As Rathod (2014) stated Female contribution in the field of entrepreneurship is getting popular and initiatives are being taken globally to expand women's involvement in the enterprise sector. This all has become possible because of change from conservative to modern minds, daring and risk taking attributes of women, the cooperation of societies and Government consideration in policies and schemes for encouraging women entrepreneurs. Still we cannot say that the issues have been resolved indeed there is a number of serious factors that hinders the growth of women entrepreneurs and Impedes the women entrepreneur to achieve success in business. The constraints affecting women entrepreneurship are divided as follows:

3.3 SOCIAL AND CULTURAL CHALLENGES

There is a number of social and cultural issues / challenges that women find difficult to cope with. Women have to play demanding roles and face financial problems, family background challenges (Ali, 2013). A variety of institutional and instructional factors that impede girls in education and performance are gender bias, sexual harassment (Victor &Ombati, 2012).

3.3.1 Gender Inequality:

It is largely accepted that women are influential drivers of development but it is only possible and fruitful if there is no gender discrimination against women which will yield as less poverty and a high increase in well being of society Akhunzada et al, 2014). Gender equality and women empowerment are integral to build resilient societies and nations (UNDP, 2014).

Social and Cultural Challenges



In developing societies, men enjoy a superior position. Women cannot take any decision without the permission of male and have to fight at every step for their rights. It is commonly held that physically and psychologically females are inferior in comparison to male and religious stigmas further intensifies the low status of women. As a result, in economic development the role of women has been decreased to perfunctory participation (Veena &Nagaraja, 2013).

3.3.2 Lack of Education:

Around the world women in the majority are poor and Two-thirds of the world's illiterates are female. Millions of children having school age do not benefit from schooling and among them women are in mass (Siddiqui, 2012).In developing countries women are not encouraged for higher studies in fact they are restricted and to look after the home and forced to get married at an early age. Due to less education and exposure women are unaware of opportunities available to them that can lead to the doors of prosperity.

3.3.3 Family Ties:

Female is tied with many social roles (Mother, Sister, Daughter in Law and Others) which she has to perform at priority. Particularly After marriage women have to make a balance between her work and home assignments (Singh & Raina, 2013).

3.3.4 Lack of Self Confidence:

Across the world females are raised under male dominance and stress that shatters their confidence and personality. They have no choice to fewer choices. Generally, familydisbeliefs about women's potential, less mobility and suspiciousness of financial institutions are common in our society (Tuladhar, 1996). Women remain indecisive in many important matters which is the core of entrepreneurship and results in business collapse or failure.

3.3.5 Mentality for Success of Women Entrepreneurs:

Often women are given permission with a view that they will return back to their social roles once they fail but if she gets successful that becomes a source of contending and hatred among her near ones. Successful women are less digestible in our society and commonly threaten with fear of divorce and character assassinations.

3.3.6 Attitude of Male Employees:

It is observed that women who are holding senior positions usually face a hard time from male subordinates. Male employees having a restricted mentality towards women cannot accept them as bosses. A study by Boufeldja (2014) on social change and women entrepreneurship in Algeria has identified that the most critical factors which hinder females from achieving desired goals are the attitude of employees within enterprise and socio cultural environment.

3.4 ECONOMIC PROBLEMS

Veena &Nagaraja (2013) identified that monetary limit, poor Institutional support, troubles in Marketing, societal approach, non-availability of human resources are the five major Constraints faced by women entrepreneurs to run their entrepreneurial activity incompetent and successful way. Developing nations deprive women of obtaining capital to start a business. In comparison to men entrepreneurs the Women entrepreneurs often have faced a dearth of security and doubtful behavior from financial institutions, local authorities and Government departments (Osoro et al,2013).

3.4.1 Problem of Finance:

In developing nations, women entrepreneurs lack finance and face constraints in obtaining loans from banks (Veena &Nagaraja, 2013). Women are ignored when they try to seek financial help from family because of skepticism on their expertise and skills. Entrepreneurship is usually credited to male mentality and women are considered inferior to the male. Since financing choices and capital availability are key enabling factors for firm size and growth, it is critical to ensure that women are aware of the availability of financing and have full access to it (Neithammer&Odebrecht, 2013).

Economic Problems



3.4.2 Skepticism of Financial Institution:

Financial institutions feel hesitant to grant a loan to women entrepreneurs. Financial Institutions and bankers remain doubtful about the payback capacity of women entrepreneurs hence granting a loan to women is assumed as risk (Siddiqui, 2012). The credibility of women entrepreneurs is always hunted by the skepticism of financial institutions and banks often ask unreasonable securities from women in granting loans (Singh & Raina, 2013).

3.4.3 Low Risk Bearing:

Women have no inclination to adventures and remain indecisive in many matters to avoid risk. Most of the female entrepreneurs try to develop such businesses where they have fewer chances of losing business. GEM (2012) identified that in nearly every economy there is fewer female than male entrepreneurs and Women show reluctance to scale their businesses or to enter new and less tested markets.

3.4.4 Legal Formalities:

Developing and developed countries have some necessary legal formalities and requirements for establishing a business. Businesses need to get registered but women due to lack of education, information and confidence do not follow the legal requirements. According to the report published by the United Nations (2014), most of the informal businesses in developing nations are illegal because they are not registered. Women entrepreneurs face cumbersome official requirements along with crooked practices in Government offices whereas procedural delays for a various license, electricity, water and shed allotments also lead to insurmountable difficulties (Siddiqui, 2012).

3.4.5 Competition:

Though women are considered more prompt and responsible in providing services but due to lack of organizational skills they receive tough competition from counterparts (Singh & Raina, 2013). The male entrepreneurs hunt the opportunity in the market earlier because women are fabricated into many social roles to perform; they have less mobility and lack of information.

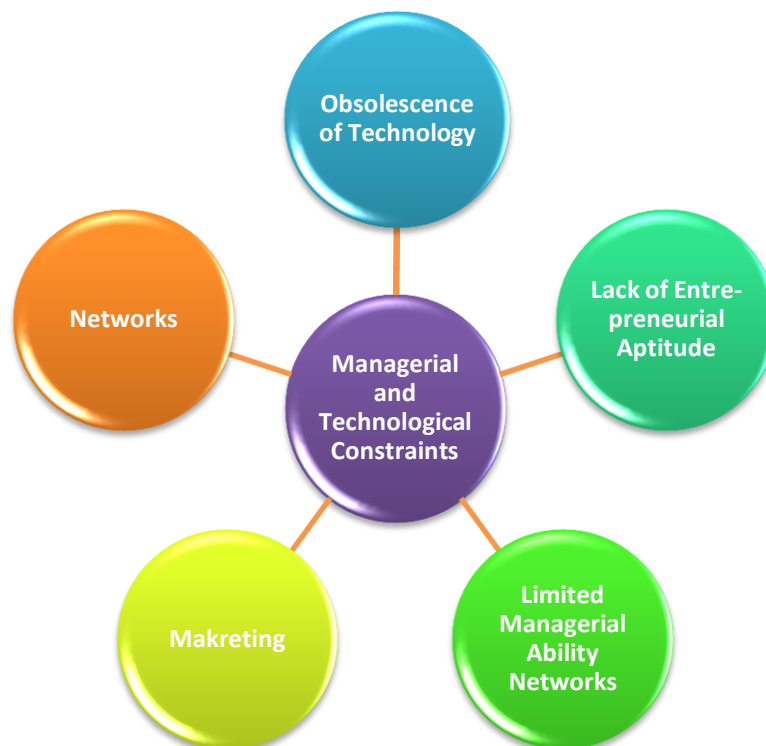
3.4.6 Knowledge of Raw Material:

Women are lacking free mobility and do not have strong social networks which can be fruitful in giving them information about the availability of raw material at cheaper rates. Female entrepreneurs knitted with demanding social roles find it hard to chase the new schemes and programs initiated by the Government. Women's representation in public policy can provide role models for women and a voice for the female perspective. In many economies, however, women are underrepresented in Government (GEM, 2012).

3.5 MANAGERIAL AND TECHNOLOGICAL CONSTRAINTS

Nevertheless, there are numerous resources required to begin and develop a business, problems related to acquire equipment, technology, or to gain access to distribution channels, expertise, information and other resources are often neglected. A few obstacles for the advancement of women to higher positions are that women have a deficiency in management experience at the lower, middle and line management positions, and barring from informal channels of communication and a network within which significant exchange of information is obtained (Jelena, 2013).

Managerial and Technological Constraints



3.5.1 Obsolescence of Technology:

Still Women are unaware of the term innovation; they have the least understanding of the latest technology used in the business world. Ayadurai (2003) identified in his research on constraints faced by women entrepreneurs in the northeast of Sri Lanka that more than 90 percent of women entrepreneurs are not computer literate. Women do not have realized how fruitful it can be the computer literacy in shorten business processes, improvement in product quality, develop customer service and a rise in the marketability of products and services. Hence computer education is indispensable for women and must be trained to use computer technology. The use of information and communication technology not only enhances the performance of the business but remains supportive in reducing the constraints such as time barrier, cost effective and helpful in establishing networks (Martinez & Nguyen, 2014).

3.5.2 Lack of Entrepreneurial Aptitude:

Women in the field of entrepreneurship do not have knowledge, expertise and basic education required to stand or survive in business successfully. One of the suggestions to women entrepreneurs is that they must have the relevant knowledge to establish a business that can be acquired through training (Veena & Nagaraja, 2013). Globally, women entrepreneur requires pre entrepreneurial training to run a business successfully. In order to eliminate impediments rising in businesswomen at the graduate and postgraduate level must be taught entrepreneurship education. University faculty members have to formulate creative and innovative entrepreneurial modules that can grow entrepreneurial abilities among students (Kalim, 2002).

3.5.3 Limited Managerial Ability:

Women in business offer the Omni-challenges of learning how to handle efficiently and effectively the business along with attempting to meet all other expectations of entrepreneurship (Rathod, 2014). Along with education females can develop managerial abilities and skills that help them to flourish in the field of entrepreneurship. Sumaira et al, (2013) found that the majority of female respondents agree that to deal properly with their

business is a problem for them. There are many reasons for it such as they do not have formal business literacy and training.

3.5.4 Networking:

One of the inexpensive paths to reach the target groups is social networking (Kamberidou, 2013). Interpersonal communication is significant in making business networks. Knowledge and understanding of the social environment are reflected in communication acts of women entrepreneurs (Sudarmanti et al, 2013). Social networks are considered a tool for achieving success, the stronger social network determines the prosperity of business. The need for social networks is crucial for business development especially for women entrepreneurs as compared to male entrepreneurs. Therefore, there lies a terrible need for such business development networks (Kalim, 2002).

3.5.5 Marketing:

The most difficult constraint for women entrepreneurs is to market the business. Female entrepreneurs have no formal promotional plans and depend on word of mouth to spread their message (Anwer & Rashid, 2002).

4. WOMEN ENTREPRENEURSHIP IN PAKISTAN:

At present particularly in Asian developing countries the entrepreneurship is an important topic related to economic development. In the case of Pakistan where the ratio of women to men is 52:48 initiates a considerable debate over the least participation of women even in comparison to socially and culturally identical countries like Bangladesh and India (Goheer, 2003). It is essential that every single person regardless of gender must participate in the economy to reduce poverty and achieve development in Pakistan (Sumaira et al, 2013). Lack of entrepreneurship minds along with the dearth of financial resources, skilled human resource and the latest technology have been the root causes of backwardness in economic development. The main causes of fewer entrepreneurship attitudes in developing nations are an inadequate supply of microfinance to unemployed persons, women and minorities (Akhunzada et al, 2014). Despite the fact that exploring Women entrepreneurship is a way to utilize untapped sources and growth have received negligible support. Developing countries pay less consideration to the problems and constraints which women are facing, the most pathetic situation lies where women are forcibly restrained from work. In the case of Pakistan where more than half of the population is women they are deprived of basic and legal rights.

While establishing trade and commercial policies to promote trade and business, women entrepreneurs and their problems are not focused. The constraints related to women entrepreneurs need serious and independent attention. Due to all this in Pakistan women entrepreneurs represent only 1% of the gender population (GEM, 2012).

Women in Pakistan are seized with stereotype thinking; they are neglected and brutally murdered under honor killing. They represent the most vulnerable part of society and can easily be threatened. They are confined to choose some of the professions like doctor and teaching and the rest of the profession are objectionable for them and as well as for family they belong to.

Nowadays due to advancements in technology, globalization and awareness the educated people have accepted women engaged in a business which results in brighter change not only in the family but also in society. At present women are no more confined with traditional roles but rising as educated, knowledgeable and updated with the latest technology (Kalim, 2002).

From decade the situation is getting change in Pakistan as many of the women by breaking the bars of stereotype thinking have accessed multi fields. Now women are active politicians, carrying the business on an international level, run independent NGO'S for the welfare of society, provide services and own television channels successfully. In September 2012 the US-Pakistan Women's Council was launched by Secretary of

State Hillary Clinton to encourage constructive change for women in Pakistan through entrepreneurship, employment and education.

In the case of Pakistan, there is very little research done on women entrepreneurship. It is alarming that only a few of the researches so far have been conducted to address the problems that women entrepreneurs face in Pakistani society. This situation clearly indicates that there is no serious progress towards enhancing women entrepreneurs in our society, it also shows how less interested is the Government to utilize the entrepreneurial abilities of women who can be the major drivers towards progress, growth and economic sustainability.

Pakistan is in the low performer group and exemplifies many of the characteristics of this group. Its overall scores are low with the exception of a relatively high score for (Product Innovation). This result is driven by a high level of female startups introducing new products or services to the market. Pakistan also shows a relatively high score for (Process Innovation) which indicates that female startups in Pakistan are adopting new technologies. However, Pakistan is characterized by low overall pillar scores. Like other low-performing countries, Pakistan needs to focus on improving fundamental issues such as women's rights, women's access to resources such as education and bank accounts, women's access to broader labor force sectors as well as improving the business regulatory environment (GEDI, 2014).

5. CONCLUSIONS AND RECOMMENDATIONS

In this part, the major findings and necessary recommendations are extended for concerned bodies and existing and potential women entrepreneurs.

5.1 Conclusions:

In Asian developing countries women entrepreneurs face hard in raising business is stiff competition, difficult legal formalities, unfavorable regulatory environment, lack of information about new programs from public sector and hardship in getting a loan from the credit institution. In managerial and technological constraints, women entrepreneurs do not have a proper network with administrative bodies for the right flow of information and necessary technologies but they are confident enough about their potentials and ready to assume the risk. Further, due to lack of knowledge women entrepreneurs do not know about the legal process to complete formalities and face hard and unfavorable environments. Hence, prior to operating any female business entrepreneurs must thoroughly study the rules and regulations of operating business to avoid the difficulties.

5.2 Recommendations:

Women entrepreneurs in a developing country like Pakistan need support from concerned authorities to grow their business, they have great potential and courage to assume risk but require help from administrative bodies. Female entrepreneurs find it difficult to access funds from banks to start a business at a higher level. It is advised to the concerned administrative authorities to take this responsibility and facilitate those female entrepreneurs in getting a loan from the credit institution. Schemes and programs initiated by the public sector with regard to women entrepreneurship must be properly advertised through local networks of information and communication. In order to change the mindset of women entrepreneurs from conventional businesses, the public sector must conduct training, workshops and seminars on different types of businesses and ideas. This will increase confidence, skills, knowledge and behavioral changes in women entrepreneurs.

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