# The Factors Influencing Women Entrepreneur towards Venture

### Iqra Rajput<sup>1</sup>\*

<sup>1</sup>M.Phil Scholar at Department of Economics, University of Sindh, Jamshoro, Sindh, Pakistan.

#### **Abstract**

The study is mainly conducted to analyses various factors of socio economic factors that are influencing the women entrepreneurs in beauty parlor businesses. Research study is conducted through primary and secondary data, the study had mainly constructed on questionnaire interviewed of face to face women entrepreneurs in Hyderabad district that covered the main area of Latifabad and Qasimabad. Randomly survey method for sample had been selected for the research. Although sample had encompassed of female tycoons as of a variability of segments.

**Keywords**: Women; Influence; Entrepreneur; Hyderabad.

#### 1. Introduction

Women in universal, from the fifth world, that is the poorest of the poor and throughout history they had to face different forms of manipulation and domination in all countries (Kushik, 1994). Salway (2005) says working women can accrue Personal assets and safe and sound their own well beings as well as they can deal with Money and shop for households better than non-working woman.

For the past few decades female took an important role to become as vital players in entrepreneurial venture. Jennings and McDougald (2007) explain that in developed countries, Female entrepreneurs are more likely to experience the conflict of time,

\*)Corresponding Author.

Email: mrsshoaib 2@hotmail.com

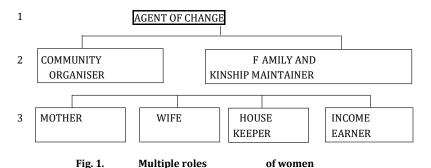
under pressure due to mismatch among the care responsibility and the personal sphere on one side and the professional sphere and work load on the other side.

Responsibilities on one hand, and the business domain and work responsibilities on the other. Thus, further more female are likely to practice managing strategies that bound rather than increase the growth of their businesses. These such handling strategies are made women as a 'superwoman' who tries to reply to all, suspension of career, demands or lower business goal, reduction of working hours, turning down business, opportunities for relocation or spent time along with their families.

While further strategies are likely the single job or single career policy. This type of strategy determine the less demanding job for one partner so that the second partner can take active part in business and job.

Jamali (2009) demonstrate about the female entrepreneurs and their struggle to reunite the work and family. He also describe, they largely internalized and taken-for-granted norms of appropriate female behavior in their society. Furthermore Jamali claims that the gendered attribution of women to childcare and house hold responsibilities generates tensions and negative approaches that place constant pressure on female entrepreneurs and that generate the results in handling their businesses with difficulties and their house hold responsibilities, along with low flexibility to chase the ideal business position in terms of reach to service and market.

Figure :1 shows the multiple role of women.



## **Box 1: Global labour market: Percentage of female enterperneur**

- In Europe, the activity rate of women in the entrepreneurial market has increased in the last two decades.
- In Denmark it is 46.9 per cent.
- In the Netherlands it increased from 24.2 per cent in 1975 to 40.6 per cent in 1993.
- In the USA and Canada it grew from 37 per cent and 32 per cent respectively in 1970 to 45 per cent in 1990.
- In Pakistan it merely increased from 6.6 per cent in 1968/69 to 13.6 per cent in 1996/97.

Sources: UNDP Human Development Report, 1987; World Development Report; World Bank 200/2001; Federal Bureau of Statistics.

Women face barriers but it is also true that female entrepreneurs have a vital contribution for economic well-being of their communities. As U.S. Census held in 2007 describe the 7.8 million female possess their own firms. Their total paid amount would be\$ 215 billion to approximately 7.5 million employees (2007 survey of business owners, 2011). Smith (2005) notes that "A successful business is one in which the Number of people supported or the number of other businesses assisted is a measure of Success. In the individualistic market economy, these indicators are not taken into Account" (p. 131)

Ahl (2006) demonstrate prospects of female entrepreneurship that appropriate with the leading discourse of modernism which reflects mainly expansion in terms of economic development and improvement. He also analyses the individuality in Entrepreneurship research that as much of it is focused on the individual Entrepreneur and her business (motives, behavior, challenges), furthermore the discounting the old framework and extra-economic variables such as laws and constitution, the state's role, custom or culture and religion.

"It is as if the future of the business depends solely on the individual" (Ahl, 2006, p. 605). Infect when some essential barriers, like as an access to investment or gender discrimination

that is directly penetrating into education of business and trade are considered, the solutions suggested to handle these obstacles are emphasis on the single.

Ahl (2006) claims, in various cases, that this individual women entrepreneur effort to enhance her education, networking skills or leadership qualities through plans and strategies, while her framework are left complete and Natural. Perhaps it is the fact that women have an important and vital role that can change the economy and also enhance its productivity.

### 2. Women Entrepreneur in Pakistan

In the Pakistan One of the fastest growing entrepreneurial population, in the form of women entrepreneurs are women owned ventures. In Pakistan the women status has been contradictory. It is true that the women of Pakistan had right of entry in teaching medication affairs of state etc and as well possess their individual property. Women are tremendously powerful, along with some social status. In the recent years Women had been taking increasing concentration within revenue creating tricks, such as running business and job holder. In both urban and rural areas is seen in respect of all kinds of women (Rajani, 2008).

The factors are directly affecting in commencing and accomplishment of women entrepreneur, such as social, economic, cultural, religious and psychological (Roni, Haque & Habib, 2005). Both conventional activities such as pickle making , jelly and jam, knitting and toy making along with non-conventional activates such as catering services, literacy of computer and beauty parlor , gym etc.

A female who has single-handedly or more than two partner s, happening, buy or hereditary a business, is presumptuous the associated social risk and responsibilities, financial and administrative and also a participating in the company's daily tasks, are commonly known as Women Business Owner or Women Entrepreneurs or self Employed Women. The exercise of starting a new venture or organization (Shastri & Sinha, 2010). An entrepreneur is a person who is enthusiastic and able to convert a new idea and formation into a successful innovation (Schumpeter) Frederick Harrison had given the idea about five functions of Women entrepreneurs:

- 1. Exploration of starting new venture
- 2. Risk taking and handling economic uncertainty
- 3. Innovation and creativity
- 4. Leadership skills
- 5. Control and power.

The 50% population of Pakistan is consist the women from which 16% are contributing there services in professional sectors where as 80% of women are remain in engaged unorganized sector, who can be converted as entrepreneurs by providing them opportunities.

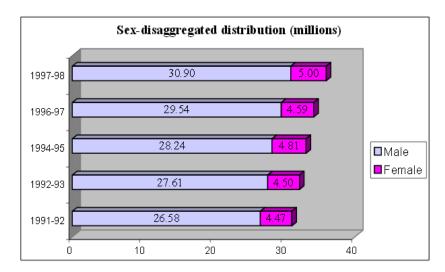


Chart 2: Gaps in employment

Source: Labour Force Surveys of Pakistan

If women may be provided as much opportunities and suitable training as skilled workers then they can be accommodated in successfully contributes to the value addition of the economy in different way. Pakistan economic scenario provides various opportunities to the new and fresh upcoming entrepreneurs sectors with the movement towards globalization and arrival of liberalization.

Age Activity participation (male and female) 60 48 46.05 50 40 30.1 27 27.5 25.5 30 20 10 n 1991-92 1997-98 1992-93 1993-94 1996-97 ■ Male Female ■ Improved female participation

Chart 3: In equalities in labour force participation rates

Source: Labour Force Surveys of Pakistan

Schumpeter said for the business entrepreneur that a female who modernize, emulate and accept a business activity is known as women entrepreneur. This is stimulating so as to a new entrepreneur's category is rapidly promising in Hyderabad Sindh by accepting the challenges of function work with in a men aggressive, dominated along with intricate fiscal and working atmosphere.

It's not saying false that their businesses not only improves their living condition but also contribute to the business growth employment, age bracket, productivity and skill expansion. Due to the significance importance of female entrepreneur ship, little research has been conducted on it. The accessible of socioeconomic factors influencing women entrepreneur in Hyderabad district in Pakistan is the key objective of this research. The study is based on the data of Hyderabad city. Hyderabad is the Pakistan's 7th largest and 2nd provincial city. It has sparkling phenomena in this sector and also has a cheap labor and land as compare to the other parts of the country. Collectively Hyderabad has a very good interaction with the whole country in the mode of trade and business. Women entrepreneurship is also highly forthcoming in Hyderabad city.

#### 2.1 Women Entrepreneurship Initiative

Pakistan is third world country due to the lack of education and wrong polices the programs and fiscal development for women entrepreneur had been ignored over the years. Infect the violence against the women is also neglected area from the government of Pakistan. The basic right such as education, health care re habitation center and vote casting is negligible and the most necessary, only 20% had given the political representation of women in National Assembly of Pakistan. Due to the governmental commitment and foreign donors efforts for the decreasing the gender inequalities but no output had been occur in the result of proper women economic development plan that can uplift the women's social, financial and economic status. This is the great achievement by the government sector made only some facility center and vocational/technical training institute on ad-hoc basis that improves and enhance the women working and participation rate have been established. These basic aim and objective of this working institute is to provide traditional training in the female.

Pakistan's government also launched the different internship program and incentives for mobilize the youth energy in the state's economic sectors but due to the lack of information and improper management and no check and balance, yet its true impact on the grass root level is not occur. Beyond on this, it's also true that due to these facilities many female had support their homes. In 2000 - 2005 a large group of trained female and well educated female from the urban region had proactively knocked the various government and private sector door for enterprise development facility but these specialized government and private organization were failed to support and fulfill the specialized need of their trained female such as

- Affordable offices at reasonable rent
- Location for display
- Training programs to increase professional abilities and skills.
- To improve employability of female through the diversification of skills.
- Proper Guidance and to create way to the innovative and skillful women entrepreneur.
- To create strong network for strong women entrepreneurs.
- To provide proper information regarding business documentation collectively as well as separately.

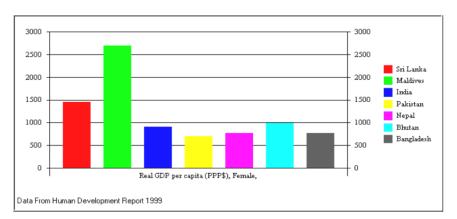


Chart 4: Female GDP per capita

Though it was need to design for holistic plan for enterprise and leadership maturity of women in Pakistan to enhance their prospective and facilitate No doubt SAMEDA stepped forward in to support the enlargement of marginalized segmentation of economic enterprise. This organization instantly reached out to business women nationwide through its support and helpdesk situated at different key towns and areas around Pakistan.

#### 2.2 Women Development Centers in Pakistan

The establishment of 14 centre named "Women Business Development centers "(WBDC) specialized with in trade along with commerce at different places throughout the Pakistan with the intention to facilitate and to promote women entrepreneurship.

It is tacticed by Small Business Development Authority (SAMEDA). The whole exertion is alert to appreciating and encouraging the upcoming and new business start -ups and also provides help and finance for running ventures to the suitable atmosphere for business owned and handle by the female so that they can make sustain to an extent. At the time of beginning, (first five years) more specifically, when these business are most vulnerable and need the support, then (WBDC) be such a supportive entrepreneurial community who designed to help them for grow. The establishment of these centers is only for providing support to the domestic businesses and the businesses that are in early stage of development. The other aspect of these centers is to

serve and provide the working areas at their foot step on the temporary basis for female enterprises for running their own ventures. Once starting the venture at incubators, then female enterprise will transfer it to the appropriate area. The supplementary and exposed a belief that (WBDC) had played an imperative role in improvement and enhancement of the country by supporting women business owner.

A sustainable financial system has being a requirement for a local growth and affluences involving institutionalization for a self-governing system. This will be not possible to attain the task of a society that is free from poverty not including amalgamation of female with in the conventional financial system. Taking all issues be consider, a momentous and distinguished intensity had been given by the government of Pakistan, Donors agencies, NGO's Business Community and all other relevant stake holders through different interventions to ensure the increased female's participation in formal economic sector, particularly with in commerce and business.

## 2.3 Women in Development Planning

In Pakistan, Development and Planning has been generally remained hostage to the welfare approach which makes women the passive recipient of the various programs. The feminine aspect of gender for development planning will be divided in to different phases. In 1955-60 was the first phase with the first five year plan and it was continued with a short break the transition period till the sixth five year plan 1983-1988. This first phase of developing planning had treated women as the passive recipient intervention such as skill training and income generation. Absolutely not significant progress had made through small initiative as the government programmers centralized on teaching traditional skills such as sewing, embroidery or knitting. These trainings were primarily aimed at enhancing women's domestic role and had little relation to market demand and employment prospective of secular now come to the transition period that was started in 1973 with the arrival of the secular socialist democratic regime. It was moderate term planning (5 years plan) that was remained absent from the national scene during these dotage or lifespan, including only annual development plans had been formulated and implemented. More ever in expressive The transition phase had been differed

from the first phase in that it was less conservative and a more liberal attitude had been maintained towards women. The quotas for jobs recruitment had fixed for women had their seats were reserved in National and Provincial Assemblies. Hence this transition phase was ended abruptly with the imposition of martial law in 1977 and the restoration of a conservative and fundamentalist regime. AL though the duration between 1977 to 1983 had been seemed to one of the worst period in the history of Pakistan when discriminatory legislation and feminine bigotry and gender disposition in planning and development had been reached on a peak. In 1983 -88 the sixth five years plan had modified with another major policy that had lead a positive bias to women. Due to the strong external pressure created by the international donors and partly to the social backlash that had occurred to the stringent policies of a conservative military regime.

In consequence of the fact that in first time a special chapter on women development had included in the five years plan. The chapter was reflected the findings of a working group of 28 professional women and enterprise that had an importance of an integrated approach to improving the status of women. Along at the entire plan seventh I (1988-93) and eighth five-years (1993-98) was also stressed the full integration of women into general public.

The coordinal measures in this manner that establishment of a special unit for women (coming after it was upgraded as the Ministry of Women Development) and National commission on the consequence of women had been taken ,although the lack of obligation and commitment in implementation processes so that little change in the status of Pakistani women has been occurred. The Pakistani Government had been emphasized the micro credit as the main approach to improving the condition of Pakistani women in ten years development plan (2001-11 and the three years programmed (2001-2004).

As law making for women 's protection ,On 29 January the 2010 the President of Pakistan had been sighed on the "Protection against Harassment of Women at work place Bill 2009", that was adopted by parliament on 21 January 2010. Along with it two additional bills had been signed by the President in December 2012, criminalizing the enervative and easiest practices of *Vani*, *Watta-Satta*, *Swara* and marriage to Holy Quran these practices

were used women as tradable commodities for settlement of major disputes. In adding to punished for crime such as acid throwing is to life imprisonment. The Pakistan Government had further established task force around the interior Sindh region for taking strong action against KARO-KARI.

They had also established help line and offices in the district of Sukkur, Jacobabad, Larkana, Khairpur. President General Musharaf had established the National Commission on status of Women in 2000 for three years that commission had again revived by the Government of Pakistan for again three years in 2012. More over the bill had moved by the running Government established the commission as a permanent body with the task to ensure the implementation of Women protection, legislation and abuses against women. In February 2012, the world's largest women's political rally held by the Muttahida Qaumi Movement in Karachi. With an estimated figure 100000 Women had attended this rally.

### 2.4 Major Businessess Run by Women

In Pakistan the women status has been contradictory. It is true that the women of Pakistan had right of entry in teaching, medication affairs of state etc. as well possess their individual property. In the recent years women had been taking increasing concentration with in revenue creating tricks such as running business and job holder. In both urban and rural areas is seen in respect of all kinds of women. The following are the major business that is smoothly running by the women;

- a) Pickle making
- b) Jelly and jam making
- c) Knitting
- d) Toy making
- e) Catering service
- f) Coaching centers
- g) Beauty parlor
- h) Physical and body fitness.
- i) Bangle making
- j) Designing the clothes

## 3. Socio-economic factor influencing to start Business

#### 3.1 Entrepreneurial orientation (EO) as in earlier research

An entrepreneurial characteristics who might make the entrepreneurs ground-breaking and escalation oriented may viewed by entrepreneurial orientation the practices, methods, processes and assessment with the intention of engage in the accessible and upcoming prospects in an enhanced mode. According to Slevin & Covin (1989) the construction of entrepreneurial orientation consists of three proportions such as risk taking innovation and pro activity that made the entrepreneurs satisfy by means of taken as a whole performance and contribute along with more helpful in the direction of firm's achievement.

Whereas the cause for investigation that why would female establish the venture had been meager, more than past 20 years a quantity of research had been examined for the cause the same as to why male would start ventures (Shapero, 1975; cooper, 1981; Moss, Birely, &saunfers, 1987; Schienberg MacMian, 1988; Shane, Kolvered & Westhead, 1991). Within common Prospect, the canvasser had find with the purpose of an individual would start his venture first and foremost, because a result of some factor commonly known as "pull factor" seeing that the prospect to do work along with to produce much more financial revenue (Shapero, 1975; Shane et al., 1991). However that was a slighter influence commencing another factor that is "Push Factor" due to restricted encroachment opportunities in job frustration and to avoid unsafe working stipulation or unbearable boss (Hautala, Routamaa & Rissanen.2004).

The female entrepreneur is more aggravated by the need of their self-achievement rather than the male entrepreneur. In general male entrepreneurs are more provoked by the need to get better position and self-actualization (Shane et al., 1991). More ever he also noticed so as the cultural dissimilarities crosswise samples excluded generalizing conclusion to US entrepreneur.

To penetrate in to an industry, both in a managerial or entrepreneurial position, women would generally show in the direction of an assortment of environmental constraints. To operate and to start business that includes substantial risk and entrepreneur efforts and efficiency, predominantly in the beam of highest failure pace conceivably when women entrepreneur faced not even business problem but also the problem from their family the above mention rate become higher.

#### 3.2 Push and Pull Factor

According to research and experienced of Brush and Hisrich in (1985) concluded the following factors:

**BOX 2:** 

DIJOTE DA OFFICE D

PUSH FACTOLR FACTORS	PULL
Disappointment with in market sovereignty of labor	liberty and
To generate greater income individual attainment.	to satisfied with
Being without a job entrepreneur	Being an
Most recent alternative	Market gap
	Facing the challenges

Illustrating on top of the table it is noticed that together push and pull factors are directly effects on the women entrepreneurs in terms of satisfaction. No doubt push factors might directly concern towards women's entrepreneurial orientation rather than the pull factor.

However to develop the rural entrepreneurship is totally depending on economic and social improvement and enhancement of society or the connected individuals. Professional preached with the intention of improvement for entrepreneurship of rural might be directly concern of borrower's personal enhancement of abilities.

When the female of rural areas could become the autonomous and independent then she would capable to start and begin her own business that will make herself govern and support her to set her feet's for standing orientation in the economically.

## **3.3** Main Factors that Influencing Women Entrepreneurs in Beauty Parlor Business:

#### a. Social Factors

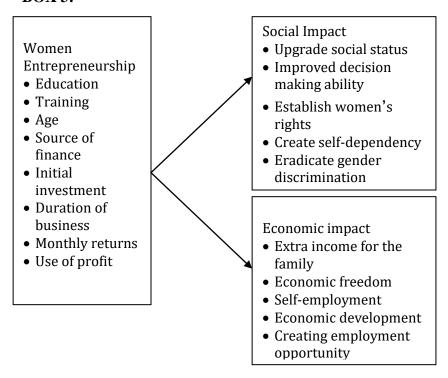
- 1. Family welfare
- 2. Enhanced managerial ability
- 3. High self-steam
- 4. Self confidence
- 5. Decrease gender discrimination

#### **b.** Economic Factor

- 1. Financial independence
- 2. Earning satisfaction
- 3. Want to control the event
- 4. To create job opportunity for others.

Conceptual frame work of social and economic impact along with women entrepreneurship:

#### **BOX 3:**



The exceeding said factors influencing women entrepreneurs in beauty parlor business, resting on the social and economic show ground Women entrepreneurs depend on the erratic such as resource of funds, original speculation, education, edification, growth, running business extent and profits review .It is noticed that Female entrepreneurship had a direct and positive impact on women's societal condition, women's basic and constitutional rights, personality-reliance, the suppression of masculinity disproportion, and self-stimulation. By the side of the equivalent occasion, it has been a great collision on the socio-economic globe as it helped women has been earned additional money for their family, enjoying economic autonomy, establishing service opening for themselves and others, and had been geared up the process of economic expansion. It would try to establish the relationship between women entrepreneurship and its impacts on the socioeconomic globe of life. This had been inspired that a new women entrepreneurs class had increased emerging in Pakistan especially in Hyderabad district in beauty parlor business through taking the fruit full step for facing challenges in a male dominated, competitive and complex fiscal and trade atmosphere. This has not only improved their living conditions and earned them more respect in the family and the society, but also contributed to business and export growth, provisions of supply, employment age bracket, efficiency, and expertise enlargement. In Hyderabad, with the help of Micro credit, SME's and extended government policies women are energetically participating in several self-motivated sectors There are well known parlors in Hyderabad/ Latifabad and Oasimabad.

#### References

- Ahl, H. (2006). Why research on women needs new directions Entrepreneurship Theory and Practical, Vol. 30 No. 5, pp. 565-621.
- Ahl, H. (2007). Genderster, Clegg, Sand Bailery, J. (EDs). Ecotypes International Encyclopeia of Organization Studies, Sage, London.
- Aldrich, H. and Cliff, J. (2003). The pervasive effect of family on entrepreneurship: toward a family embeddedness perspective, Journal Business Venturing, Vol. 18 No.2, pp 573-96.

- Ahmad, H.M & Naimat, S. (2011). Networking and women entrepreneurs: Beyond patriarchal Traditions. *African Journal of Business Management*, Vol. 5(14), pp. 5784-5791
- Alpern Sara, Helena Rubinstein (2007). Jewish Women: A comprehensive Historical Encyclopedia, Jewish Publishing Society ISBM 978-96590937-0-0.
- Ayogu, E. (1990). Literacy for Women: A Development Priority, The Guardian, 10. pp.8.
- Butter, E. and More, D. (1997). Women s organizational exodus to entrepreneurship: Self-repotted motivations and correlates with success Journal of Small Business Management vol. 26, pp. 31-5.
- Buttner, H. E. and Moore, D.P. (1997). Women's Organizational Exodus to Entrepreneurship: Self-Reported Motivations and Correlates with Success. *Journal of Small Business Management*. 35(1): 34-46.
- Carter. N and Allen K (1997). Size determinants of women owned businesses: choices or barriers to resources Entrepreneurship and Regional Development, vol. 9 No.3 pp. 211-20.
- Cater N. Gartner. W, Shaver. K and Gatewood. E (2003). The career reasons of nascent entrepreneurs, Journal of Business Venturing Vol. 18, No.1, pp.13-39.
- Chu, P. (2000). The Characteristics of Chinese Female Entrepreneurs: Motivation and personality. *Journal of Enterprising Culture*. 8(1): 67-84.
- Clark, S.C (2000), Work/Family border theory: a new theory of work / family balance, Human relations vol. 53 No. 6 pp. 747-70.
- Creswell, J.W (1998). Qualitative inquiry and Research Design: Choosing Among Five Traditions, Sage, Thousand Oaks, CA.
- Cross C and Linehan, M. (2006). Barriers to advancing female careers in the high-tech sector: empirical evidence from Ireland, women in Management Review, Vol. 21 No.1 pp. 28-39.
- Ekpe, I., Mat, N.B. & Razak, R.C.(2010). The Effect of Microfinance Factors on Women Entrepreneurs' Performance in Nigeria: A Conceptual Framework. *International Journal of Business and Social Science*. Vol. 1 No. 2.

- Firdouse, A. (2005), Social status of rural and urban working women in Pakistan: An omparative study, PhD dissertation.
- Frone, M. Russel, M. and Cooper, M. (1992). Antecedents and outcomes of work-family conflict: testing a model of work-family interface, journal applied Psychology, vol. 77 No. 1 pp. 65-78.
- Financial Express (Online edition), 11 September, 2010.
- Glaser, B., & Strauss, A. (1967). *The discovery of grounded theory*. Chicago: Aldine.
- Goheer N. A. (2003). Women entrepreneurs in Pakistan; How to improve their bargaining power, Geneva, International Labour Office.
- Gow, D. (1992). Poverty and natural resources: Principles for environmental management and sustainable development. *Environmental Impact Assessment Review*, 12 (1/2).
- Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research. In N. K. Denzin & Y. S. Lincoln (Eds.), *Handbook of qualitative research* (pp. 105–117). Thousand Oaks, CA: Sage.
- Hisrich, R. D., Brush, C. (1986). Women and Minority Entrepreneurs: A Comparative Analysis, Frontiers of Entrepreneurship Research. Ed. John Hornaday, Edward Shills, Jeffrey Timmons, and Karl Vesper. Wellesley, Mass.: Babson Center for Entrepreneurial Studies, 566-587.
- Kantor, P. (1999). Promoting Women's Entrepreneurship Development based on Good Practice Programmes: Some Experiences form the North to South, (ILO Working Paper on Series on Women's entrepreneurship Development and Gender in Enterprises WEDGE Working) No. 9.
- Lavoie, D. (1985). A New Era for Female Entrepreneurship in the 80's. *Journal of Small Business*. Winter: 34-43.
- Mayoux, L. (2001). Jobs, Gender and Small Enterprises: Getting the Policy Environment Right, ILO Working Paper on Series on Women's Entrepreneurship Development and Gender in Enterprises WEDGE, NO.15.
- Miles, M. B., & Huberman, A. M. (1994). *Qualitative data analysis: An expanded source book* (2nd ed.). Newbury Park, CA: Sage.

- Miyasaki, N.N Watters, C.E and Coombes, S.M (2006). The dilemma of growth: understanding venture size choices of women entrepreneurs, journal of small Business Management vol. 4 NO.5, pp. 63-83.
- Okafor, C. & Amalu, R. (2010). Entrepreneurial motivations as determinants of women Entrepreneurship Challenges, Economic Science Series, BULLETIN, Vol. LXII, No. 2, 67 77.
- Orhan, M. and D. Scott, (2001). Why women enter into entrepreneurship: An explanatory model. Women Manage. Rev. 16 (5): 232-247.
- Raman, K. R.N Anatharaman and S. Jayasingam. (2008). Motivational Factors Affecting Entrepreneur Decision: A comparison between Malaysian Women entrepreneurs and Women Non-entrepreneurs. Retrieved from: http://www.ibimapublishing.com/journals/CIBIMA/volume2/v2n12.pdf
- Roomi, M.A And G Parrott, (2008). Barriers to development and progression of women entrepreneurs in Pakistan. J. Entrep., 17 (1): 5-72.
- Report from Pakistan women Chamber of Commerce and Industry published in February 2008 (from online).
- Roomi, M.A, (2009). Entrepreneurs Capital, Social Values and Islamic Traditions: Growth of Women owned Enterprises in Pakistan. Paper presented at the National Women Business conferences, USA. Retrieved from: www.nwbc.gov/idc/groups/public/documents/.../2009icsbpaper.pdf
- Salleh, Z., Hassan, M.& Osman, M. (2007). Goal orientations and typology of women entrepreneurs, *Jurnal Kemanusiaan bil.* 10.
- Sanyang, S.E. & Huang, W. (2008). Small and Medium Enterprise for Women Entrepreneurs in Taiwan. World Journal of Agricultural Sciences 4 (S): 884-890, 2008, ISSN 1817-3047
- Sanyagn, S.E and W.C Huang, (2008). Small and medium enterprise for women entrepreneurs in Taiwan. World J. Agric Sci. 4. (s): 884-800
- Sarri, K. and A. Trihopoulou, (2005). Female entrepreneur's personal characteristics and motivation: A review of the Greek situation women Manage. Rev., 20 (1): 24-36.

- Schaefer, C. V. (2003). The Teacher, The scholar, The Self: Fitting, Thinking and Writing into a Four-Four Load. *College Teaching*, Vol. 51(1), 22-26, 2003.
- Shapero, A. & Sokol, L. (1982). The Social Dimensions of Entrepreneurship. In C. A. Kent, D. L. Sexton, & K. H. Vesper (Eds.), *Encyclopedia of Entrepreneurship* (pp. 72-88). Englewood Cliffs, NJ: Prentice Hall, 1982.
- Shapiro, A. (1975). Entrepreneurship development, project ISEED, Milwaukee, I, Center For venture Management, summer pp187.
- Sexton, D. & Vesper, V. (2000). Encyclopedia of Entrepreneurship. New Jersey. Prentice Hall, 1982.
- Sue, B. & Dan, M. (2000). *Mastering Entrepreneurship*. Pearson Education limited, Great Britain.
- United Nations (2006). Entrepreneurship and e-Business Development for Women, United Nations Publications, Thailand, United Nations Publication.Pp 1-14.NO. 2.
- Yen, W. & Teoh (2007). Theorising a framework of factors influencing performance of women entrepreneurs in Malaysia. *Journal of Asia Entrepreneurship and Sustainability*, Volume III, Issue 2.