

Characteristics, motivations, and challenges of Algerian Women Entrepreneurs

خصائص، دوافع وتحديات المقاومات الجزائريات

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Abstract:

This paper identifies and discusses the characteristics, motivations and obstacles of women entrepreneurs focusing on jijel region of Algeria. Both quantitative (survey) and qualitative approaches (interview), were used in order to achieve the overall aim of the study. This research identifies the major characteristics that inspired women to start their businesses. A desire to work and earn money, and high self esteem were identified as main motivators. The major difficulties faced by these entrepreneurs were sociocultural constraints, the jealousy between women entrepreneurs, and insufficient financial resources.

keyword: entrepreneurs; characteristics; motivations; challenges;

JEL classification code : XN1, XN2

ملخص:

تتناقش هذه الورقة البحثية مجموعة من الخصائص، الدوافع والعقبات التي تواجه سيدات الأعمال في الجزائر و بالأخص في ولاية جيجل. حيث تم استخدام المقاربات الكمية (المسحية) والنوعية (المقابلة) لتحقيق الهدف العام للدراسة ، وقد خلص هذا البحث لمجموعة من المحفزات الرئيسية التي ألهمت النساء لاقتحام ميدان المقاولتية مثل تحقيق الرغبة في العمل ، كسب المال ، و فرض احترام الذات. أما فيما يخص المصاعب التي يواجهونها فتتمثل أساسا في صعوبة الحصول على القروض المالية ، والغيرة الكبيرة بين صاحبات المشاريع ، إضافة للقيود الاجتماعية والثقافية التي لا تحبذ عمل المرأة في الخارج أو ولوجها لمصادر القرار .

الكلمات المفتاحية : المرأة المقاولة؛ الخصائص ؛ الدوافع ؛ العقبات؛

تصنيف JEL : XN1 ، XN2

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1. Introduction :

Women's economic empowerment is a cornerstone of the 2030 agenda for sustainable development. They are in greater numbers than even before; they are stepping away from traditional economic roles and venturing out to start their own businesses. In every field imaginable, even the most "masculine," you don't have to look hard to find female entrepreneur who have overcome seemingly impossible odds to achieve success.

Numerous studies demonstrate the positive impact of female entrepreneurs on economic growth and development, as well as sustainable and durable peaces. Nonetheless, women have always actively participates in their localeconomies. In the United States of America, eleven percent of women are entrepreneurs. In Asian developed countries such as Japan and Korea, two percent of women are engaged in entrepreneurial activities (GEM, 2012). It is not startling that (Lituchy et al. 2003, p64) stated that the concept of female entrepreneurship is rare in Japan because the corporate world is viewed as a man's domain. Entrepreneurial activities among women in Taiwan measure a little above five percent while in Singapore, ten percent of women are entrepreneurs. In developed Europe, the situation is not much more encouraging. The majority of the countries, such as Slovenia, Belgium, Italy, Denmark, Germany, Norway, Ireland, Spain, France, Finland and Greece, all have a TEA index below five percent (The Total Early-Stage Entrepreneurial Activity (TEA) index is a primary measure used by GEM to gauge the level of dynamic entrepreneurial activity in an economy by considering the incidence of startup and businesses (nascent entrepreneurs) and new firms (up to 3.5 years old) in an adult population).

On the other hand, female entrepreneurial activities in Sweden, Switzerland, Portugal, United Kingdom, Netherlands, Slovakia and Austria are a little above five percent, with Austria leading with seven percent (GEM, 2012). (Carter 2000, pp 326-334) argues that, despite the extensive rise in the number of female entrepreneurs worldwide,

low business start-up rate is recorded in the UK and across many northern European countries.

In Africa, The highest rate of female entrepreneurs is recorded to Ghana, Angola, Malawi, Nigeria and Uganda (GEM, 2012). In the Maghreb, embracing Morocco, Algeria, and Tunisia, Muslim women create one in every ten new enterprises. According to Moncef Bouchrara, president of the consulting firm Afkar/Ich'Har, many researchers have failed to notice the emergence of an entrepreneurial class of women in the Arab world: "It is assumed to be non-existent. Nevertheless, it is becoming a clear and observable reality throughout the Mediterranean Basin, including the Maghreb." (Jeanne Halladay Coughlin, Andrew R. Thomas, 2003, p9)

By looking at the context of entrepreneurs in Algeria, the participation of women in the labor force has steadily increased, since the 1990s, thanks to the generalization of compulsory education, which has gradually increased the number of women in secondary and university education. Even that, the number of female entrepreneurs has been increasing quietly; they make up only 19% of the female workforce compared to 30.9% of men. According to statistics from National Center of Commerce (CNRC) of 2017, women registered as business owners (legal persons) represent only 6% of total business owners in the country. In this context, this paper attempts to answer these following questions:

- What are the characteristics of Algerian women entrepreneurs?
- What are their motivations to become entrepreneurs?
- What kind of hindrances may affect Algerian women entrepreneurs to enter on an entrepreneurial activity?

2. Women entrepreneurship:chronological history of the field :

More than thirty years have elapsed since studies of female entrepreneurs first appeared in the entrepreneurship literature (e.g. DeCarlo & Lyons, 1979; Hisrich & O'Brien, 1981; Pellegrino & Reece, 1982; Schwartz, 1976; Sexton & Kent, 1981). The literature on

mainstream entrepreneurship primarily focusing on the male entrepreneur emerged in the 1930s. The late of 1970s witnessed the emergence of an explicit sub-domain of women entrepreneurship (Jennings and al, 2010, p81), indeed, Schwartz published in 1976, the first academic article on female entrepreneurship in the Journal of Contemporary Business titled “The bottom line: Unequal enterprise in America” was released in 1979 in Washington DC. The first academic conference presentation (Hisrich & O’Brien, 1981, p 26) and academic oriented book (Goffee & Scase, 1985, p169) devoted to the topic did not appear until early 1980s. The explanation for this delayed attention is because the assumption that women were not widely counted as a distinct group of business owners in most countries prior to this time (Holmquist, 1997, p179-182), also, early scholars may have also assumed that male and female entrepreneurs were generally the same and there was no specific need for a separate investigation.

As a result, the sub-domain of women entrepreneurship did not develop as a significant area until the late 1990s to early 2000s (Jennings, JE, Hughes, K and Jennings, PD, 2010, p88) with the launch of two dedicated conferences, a policy oriented Organization for (OECD) Conference on women entrepreneurs held in 1998, then an academic conference of Diana International was held in 2003 respectively. And it was only very recently in 2009, that the specialty niche journal titled International Journal of Gender and Entrepreneurship was launched. Eventually, leading journals in the mainstream entrepreneurship area recognized the growing need for research in this area; this concern is due to the high presence of women as policy makers and their expanding capacity to serve the global business development.

3. Characteristics of female entrepreneurship :

There has been relatively little research on women entrepreneurs, one of the reasons for the scarcity of related research is that people believe that there is not any actual differences between men and woman entrepreneurs’ activities to be a successful one (Gartner, 2001, p39).

However, thanks to an increase in the availability of data and to an improvement in the related research, a significant amount of facts on female entrepreneurs are revealed.

According to (Joachim Wagner and Rolf Sternberg, 2004, p229), women entrepreneurs are influenced by socio-demographic variables and attitudes. (Dale Krueger, 2000, p54) observes that females who are assertive, creative, restless, and venturesome are more likely to start businesses. Brush and Greene announce that female entrepreneurs are in lack of business operating experience, especially in high managerial positions (Brush, Greene & Hart, 2006, p65). Female entrepreneurs are mainly motivated by survival pressure, unfavorable situations and loss of jobs (Buttner, 1997,p56). Meanwhile, they have to balance the responsibility of taking care of their families and of their entrepreneurial careers. (zimmerer, 2007,p36) identify further characteristics as a sense of responsibility, preference for a moderate risk, confidence in their ability, high level of optimism and energy, desire for immediate feedback, future orientation, organizational skills, and high degree of commitment.

In the process of entrepreneurship, female entrepreneurs attach great importance to the sense of personal achievement and social responsibility and their companies are more flexible and humanistic, as a result the economic index has never been their only concern (Anna, 1999,pp 279-303).

As (Amit R, 1995, p67) mentioned two types of entrepreneurs, according to their motivation for engagement in entrepreneurial activity. (Bruni, 2004, p285), draws up an interesting typology of female entrepreneurs' profiles based on driving factors and their incentives. The main points of the typology are presented in Table 01.

Table 1: typologie of profiles of women entrepreneurs:

<i>Type</i>	<i>Incentives</i>
<i>Aimless</i>	Young females who enter entrepreneurship as a result of unemployment
<i>Success oriented</i>	Young women who perceive entrepreneurial activity as a long-term strategy
<i>Strongly success oriented</i>	Women who perceive entrepreneurship as an opportunity for self-fulfillment or as a mean to overcome the "glass ceiling" phenomenon
<i>Dualists</i>	Females seeking flexibility to balance their family and job obligations
<i>Return workers</i>	Women who left their jobs to care for family duties and are still motivated to self-fulfillment outside their families
<i>Traditionalists</i>	Women who have a strong family entrepreneurial tradition background
<i>Radicals</i>	Women who initiate introducing more pro-female tendencies in society

Source: Bruni, Gherardi, and Poggio, 2004, p285.

4. Motivational factors influencing female entrepreneurship:

Some of the early theories of entrepreneurship, point out that an entrepreneurial pursuit is the pursuit of money and recognition (Cromie, 1987, p94).

On the one hand, female entrepreneurs are influenced by the so-called push factors. Duchéneaut stated that push factors are primarily determined as factors “of necessity such as insufficient family income, dissatisfaction with a salaried job, difficulty in finding work and a need for a flexible work schedule because of family responsibilities” (Orhan, 2001,p233)

Thus, push factors “often have negative connotations” (Kirkwood, 2009, p346). Historically, push factors dominated pull factors in triggering female entrepreneurship. While job redundancy, the glass ceiling, economic recessions, financial reasons, and job dissatisfaction

act as push factors (Itani, 2009, p346), the need for accomplishment and independence, self fulfillment, and social status work as pull factors (sarri, 2005, p28).

Push and pull factors affect the functions of the firm. Pull factors encourage women to start business and push factors force women to start business (Mordi, 2010, p11).

Although, it is agreed that women differ from men in their personal and professional vision of life, there are some researchers who point out that female and male motivations regarding entrepreneurship initiatives are more similar than they are different (Buttner and Moore, 1997; Birley, 1989; Batory, 2004). (Buttner and Moore, 1997, p233) argue that both genders seek independence, autonomy and higher incomes for their efforts. (Berry, 1994, p187) avers that the main different factor between genders is self-confidence.

(Gadar, 2009, p159) conducted research using survey methods of questionnaire and interview found that women entrepreneurs are motivated by their perception and believe about the economic situation in the places they live. This research reveals that women entrepreneurs are motivated by the need of economical freedom, ability to do both business and family affairs, to become decision maker on the business, unwilling to do salaried work and boredom on previous salaried work.

In addition to the diversities indicated above, (Coughlin, 2002, p317) believes that it will be useful to clarify several motivational factors that support female initiatives to become entrepreneurs, like: 1- generate income 2- achieve those things that the system fails to provide in developed countries and to fight poverty in developing countries, 3- Pride in achievement (The need for achievement, personal growth and self determination are high motivating factors among women who have already started some entrepreneurial activities), 4- Need for change (Women become entrepreneurs in order to make change), 5- Autonomy

and independence, 6- Women having a motherhood role are less satisfied with their careers and perceive entrepreneurship as a tool to adjust their career needs to their family obligations, 7- Frustration and boredom with the present job (These factors highly impact on women to embark on entrepreneurship.), 8- Dissatisfaction with the present job (Many women are driven to improve and expand new ideas, products and services by self-owned businesses.), 9- Work environment (Some women perceive work environments in big firms as not friendly and hence they search for entrepreneurship to change this situation), 10- Glass ceiling" (Coughlin and Thomas, 2002, p 321).

5. Obstacles to female entrepreneurship:

In most societies of the world, entrepreneurship is predominantly a male dominated phenomenon. In different parts of the world, status of women in society is different. It has been widely argued that women do not get equal opportunities for entering entrepreneurship. This statement is not limited to any specific country or society. Reasons for poor involvement of women in entrepreneurship are fairly similar across the world, differences exist too. (ILO, 2004; Mas-Tur, Roig-Tierno, & Soriano, 2016; Mathew, 2010; McCracken et al., 2015; Roomi & Parrott, 2008; Tambunan, 2009).

(Delmar, 2004, p42) notes obstacles in four-stages of entrepreneurial process: (a). Identification of an opportunity and willingness to enter the process; (b). Achievement of essential information, resources and start up; (c). Management of the business and; (d). Growth of the business.

(Pardo -del-Val 2010, p 147) argues that a lack of knowledge, insufficient training and experience, and family responsibilities impose obstacles for women entrepreneurs in Europe, as well, (Ganesan, 2002,

p78) posit that working capital, equity finance, and marketing products are the most difficult areas for women entrepreneurs.

According to Majority Report of of the U.S. Senate Committee on Small Business and Entrepreneurship (2014), women do not get sufficient access to loans and venture capital; they also face challenges getting access to relevant and sufficient specialized business counseling and training, which is important for business growth.

(Mathew , 2010, p167) mentions that, in the Middle East, lack of education, skills, seriousness in undertaking work, exposure and social network along with the social norms and suppressed conditions are major barriers for women.

(Sadi, 2010, p 09-11) investigated how difficult it was for women to run their own enterprises in Saudi Arabia. They revealed that while self-achievement was the greatest motivation for women engaged in business in Saudi Arabia, key barriers were as follows: insufficient institutional support, lack of market studies, lack of cooperation from the government departments, lack of support from the society, societal restrictions and oligopolistic approach of investors.

Same to sadi, Al ghazali, (Al-Sadi, 2011, p64) identified the factors hindering women entrepreneurship in Al-Batinah (Oman) and discovered that barriers associated with education and training infrastructure, occupation, behaviour, sociocultural factors, judicial system and role-affected female entrepreneurs.

6. Study methodology :

In order to study the phenomenon of female entrepreneurship in Algeria in an objective way, we choose the quantitative approach, using a questionnaire developed for this purpose. The questionnaire was

carried out and used for the investigation of the profile of women entrepreneurs, and their motivational factors. Following the quantitative phase, a qualitative approach was adopted, using interviews analysis to achieve the third objective of the study about the challenges of Algerian women entrepreneurs.

6.1. Data collection:

A questionnaire was developed and filled in by 33 women entrepreneurs, in order to answer questions about their profiles, and their motivational factors. The questions, which were originally developed in English, were administered in Arabic, as most respondents did not understand English. Furthermore, two senior academics checked the questionnaire to ensure clarity in expressions and ease of communication. The questionnaires were given directly to women entrepreneurs, who had to choose the appropriate answers.

Semi structured interviews were used mainly to get answers about the constraints and challenges of women entrepreneurs.

7. Study results :

The data from a sample of 33 women entrepreneurs was analyzed, and helped to draw the following conclusions:

Table 2 : Profile of participants

<i>Variables</i>	<i>Percentage %</i>
<i>Age</i>	
<i>18-24</i>	12,12 %
<i>25-40</i>	63,64%
<i>More than 40</i>	24,24%
<i>Marital status</i>	
<i>Single</i>	16%
<i>Married</i>	73,5%
<i>Divorced</i>	5,50%
<i>Widowed</i>	5%

<i>Educational level</i>	
<i>No education</i>	6%
<i>Primary</i>	6%
<i>Middle school</i>	21%
<i>Secondary</i>	36%
<i>Higher</i>	30%
<i>Type of sector</i>	
<i>Service</i>	52%
<i>Retail distribution</i>	27%
<i>Manufacturing</i>	09%
<i>Agriculture</i>	12%
<i>Working in a corporate establishment before starting up</i>	
<i>Yes</i>	70%
<i>No</i>	30%
<i>Number of years worked in corporate establishment</i>	
<i>0-5 years</i>	72%
<i>6-10 years</i>	24%
<i>More than 11 years</i>	04%
<i>Who initiated the business idea</i>	
<i>My self</i>	71%
<i>My husband</i>	10%
<i>Other family's member</i>	12%
<i>Friends</i>	01%
<i>Bought existing businesses</i>	06%
<i>Form of ownership:</i>	
<i>Individual proprietorship</i>	95%
<i>Partnership</i>	05%
<i>How did you get the skills to develop the business:</i>	
<i>By training</i>	04%
<i>By advice</i>	27%
<i>Own experience</i>	65%
<i>Other</i>	04%

Plus than half (63, 64%) of the respondents reported their age as being between 25 to 45 years; and (24 %) of them are more than 45 years. The majority of women are married (73%), and 36 % had education to the secondary level, not far from women with higher

educational degree (30%).

More than half of female entrepreneurs (52%) prefer working ran ventures in the areas of services (e.g., beauty parlors, fashion boutiques, home decoration, and information technology) and (27%) of them are working on retail distribution. The majority had worked in a corporate establishment before starting up their own business: (72%) worked for five years or less, while (24 %) worked for six to ten years, and 4 % for more than eleven years.

The women who initiated alone their business are about (71%). (10%) of the women's business idea are initiated from their husbands, (12%) run a business that was initially the idea came from family member and only (01%) said that the idea was from friends. (95%) of the businesses run by the women investigated are sole proprietorship and only (05%) their business is partnership.

(65%) develop their business by their own experience and (27%) by advice, the rest by skills gained through training or other means.

Table 3: Motivational Factors of Women Entrepreneurs to enter to entrepreneurial activity:

<i>Factors</i>	<i>Percentage</i>
<i>Personal growth</i>	32 %
<i>Economic reasons</i>	27%
<i>Desire for achievement</i>	09%
<i>Recommendations from friends or family</i>	08 %
<i>High self-esteem</i>	21 %
<i>Creativity</i>	03 %

As table 03 explains, the reasons that can cause business start-up are selected 6 factors to analyze. After the collection of the data, results revealed that factors like personal growth, need for economic opportunity and high self esteem are the major factors that motivate women entrepreneurs in jijel region where they score the highest percentage with 32%, 27% and 21% respectively.

8. Discussion :

Women entrepreneurs of JIJEL shared certain characteristics. The majority of them were between twenty-five and forty five years old. More than half of them are married, had secondary education and had worked in a corporate establishment before. The majority had fewer than five years of prior experience and had relied to their experience and advices from local role models to develop their sole proprietorship businesses. These women prefer service and retail distribution sectors. These findings conform to most of the characteristics of women entrepreneurs (namely, age group, perceived opportunities, and confidence in their abilities) as reported by the Global Entrepreneurship Monitor (2010) report.

The most important factor that motivates any new business entrepreneur is the amount he or she needs to be invested in a new business venture. The requirement of capital for a business venture is same for all kind of businesses and it is not different from small or medium sector business ventures. In order to start a small scale business, the new entrants has to think of various expenditures like infrastructure, manpower, machineries, raw materials, capital etc., and has to make the project viable in accordance with the expectations. It is well pointed out in many countries that the key issues facing new and growing women-owned enterprises are access to capital, access to information and access to networks. The present findings in this study

indicate a number of factors motivated Algerian women to become entrepreneurs. These motivations include: a vision towards personal and professional development, a desire to work and earn money, and high self esteem are the three major entrepreneurial factors which motivate women to get into new business ventures.

Based on interviews, additional factors prevented an enables these women to become entrepreneurs. The major problems of jijilien women entrepreneurs come from their socio cultural environment, more than half of female entrepreneurs consider that the success of women entrepreneurs requires a radical change in the attitudes of people in Algerian society. Different responses show that women entrepreneurs face sociocultural constraints, as a result to attitudes, behaviors and practices of people in a male society. Another challenge is the jealousy between women entrepreneurs, and more than 30 percent of them found that their competitors were jealous of them. They also suffer from financial constraints specially the limited access to loans, Lack of entrepreneurship training and education.

9. Conclusion :

The aim of this study was to determine the characteristics and motivations for women entrepreneurs and to understand the main obstacles they faced to achieve their success. Data analysis and interpretation revealed the following major findings under this objective. It revealed that the age of women in business in JIJEL region is in between twenty five and forty; more than half had secondary education and had worked in a corporate establishment before.

Their decision to become an entrepreneur is a result of the economic conditions, cultural context, as well as intrinsic and extrinsic motivations, “push” and “pull” factors, i.e. individual (socio-demographic variables) and environmental factors. Motivation plays an important role in an entrepreneurial venture and can thus be considered

as a valuable “resource”. Empirical studies have shown that Algerian women are highly intrinsically motivated by personal and professional development, a desire to work and earn money, high self esteem, search for stability, and individual efficiencies. Additional factors prevented an enables these women to become entrepreneurs, they face difficulties in developing their own ventures due to several challenges, such as competition and jealous between woman, lack of education, experience and training, sociocultural restrictions and financial constraints specially the limited access to loans.

To encourage and enable women to initiate and become successful in their own business ventures, the barriers mentioned in this study need to be removed through increasing awareness, providing vocational training and skill development not only to women but also behavioral training to men so that they understand and acknowledge the importance of women becoming entrepreneurs, and respect them for it.

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