

**The Influence of Family, Human, Social Capital
& Government Support Services on Women
Entrepreneurial Start-up Decisions: A
Qualitative Study**

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ABSTRACT

This study investigated the influence of the role of family, human capital, social capital and government support services on women entrepreneurial start-up decisions in Bukidnon, Philippines. The study employed qualitative approach based on purposive and convenience sampling. Data were collected via face-to-face interviews with 27 women entrepreneurs and data were analyzed using content analysis. The findings revealed that the desire to support spouse, spouse consent, supplemental income and childcare responsibilities were primary considerations for the women when making entrepreneurial start-up decisions. Past work experience was given greater importance than women's educational attainment in terms of human capital. With respect to social capital, less emphasis was placed on personal and business networks while relatives and friends were perceived to be more influential. However, government support services were reported to have no effect for most women entrepreneurs in their start-up decisions in part due to a lack of awareness, but were beneficial to them subsequent to start-up. This study is the first one of its kind to examine the effect of family, human capital, social capital and government support services on women's entrepreneurial start-up decisions in the context of Bukidnon.

Keywords: women entrepreneurs, family, human and social capital, government support services

1. INTRODUCTION

Women who are involved in entrepreneurship make positive social and economic contributions to the economy and some scholars argue that this could be one of the possible solutions for alleviating poverty (Bouzekraoui and Ferhane, 2017). When women entrepreneurs are successful, they can become change-makers at both the family and societal levels, thereby contributing to the overall growth of the nation (Shah and Saurabh, 2015). Researchers have asserted that it is through the promotion of small businesses that women could be empowered and would be able to participate in economic development (APEC, 1999; Atmadja & Ariyani, 2014). Income generating activities and entrepreneurship development for empowering women are argued to be viable solutions and economies tend to perform better when women are utilized (Lazo, 2015).

In the Philippines, women constitute half of the country's population (PSA, 2017), thus their participation in socio-economic activities could have a positive effect on the

economy. However, such activities are affected by the availability of resources and opportunities. Women's decision to set up their own venture is also influenced by resources that may be available and circumstances. The role of family could have either a positive or negative effect on women's decision to establish their own enterprise. Family obligations, primary responsibility of taking care of children and other dependents can hinder women to become involved in such entrepreneurial activities (Putta, Satyanarayana & Kumar, 2013). On the other hand, family could be a major physical and financial resource during start-ups (Aldrich and Cliff, 2003). Furthermore, human capital also influences an individual to be engaged in entrepreneurial activity. As stated by Schuller (2001), human capital can enable an individual to draw upon their knowledge and skills, be productive and effective in the community in which they live. Social capital is often perceived to be a resource resulting from knowing others (Hundera, 2014) which could, in turn, provide useful financial and non-financial input, knowledge and information (Roomi, 2013) to individuals for entrepreneurial start-up. Finally, government support services, such as the provision of training and technical advice, availability of credit facilities, technology as well as linkage to markets, are viewed as important to the individual's economic activity (Hundera, 2014). Hence, the purpose of this study is to examine the role of family, human capital, social capital and government support services and the extent to which they contribute to women's decisions to establish their own venture.

The research site for the current study is the Province of Bukidnon situated in the Philippines. Bukidnon Province is generally viewed as an agricultural province, and has not attracted much attention from entrepreneurship researchers. Existing studies that have been undertaken to understand entrepreneurship in the Philippines, particularly in Bukidnon Province, focus on micro-finance and insurance provisions for micro-entrepreneurs (Barbin, Lomboy, and Soriano, 2004). To date, there are no studies that have been conducted to understand the factors affecting women's entrepreneurial start-up intention in Bukidnon. Hence, the current study addresses this knowledge gap. The paper begins by presenting a review of prior research. In subsequent sections, data collection and data analysis are described, followed by a discussion of the results, conclusion and recommendations.

2. LITERATURE REVIEW

Researchers, in general, have come to an agreement, to a certain extent, that entrepreneurship refers to making a change by creating or innovating something that bears risk as well as discovering opportunities and exploiting them. Women or a group of them who start, organize and run a business may be considered as women entrepreneurs (Raheja and Garg, 2018). Women entrepreneurship is regarded as a potential solution to empower people, develop rural women and solve social problems (Ambepitiya, 2016). Existing literature on entrepreneurship suggests that entrepreneurs may be motivated by various factors. According to Premuzic (2013), women entrepreneurs may be motivated by their inner desire to express themselves creatively and to succeed financially. Terrell & Troilo (2010) stated that work values also influence women to become entrepreneurs rather than salaried employees. In addition to individual factors, family background, human and social capital could also influence entrepreneurial start-up decision.

2.1 Family background

The family of women entrepreneurs has a crucial role to play in facilitating their involvement in entrepreneurial activities. Their family may help to mobilize financial resources or could also be a source of labor for the women (Hundera, 2014). Further, pressure from the family could inhibit women's involvement in entrepreneurship which may be a result of role conflict and responsibility for household chores including pregnancy (Schmidt and Parker, 2003). Though family life may be viewed as both pressure and support for women, a study conducted in Ghana shows that a great number of women prefer to be engaged in entrepreneurship than be employed by someone else as entrepreneurship can provide them with a better means of combining their role in the family and their work life. Hence, many women quit their well-paid jobs to engage in entrepreneurial activity (Adom, Asare-Yeboah, Quaye & Ampomah 2017). Research undertaken by ILO (2003) confirms that the factors motivating women to start their own enterprise include support from their families, the desire to be self-employed and to generate their own income.

2.2 Human capital

Human capital includes the knowledge, competencies and other attributes of an individual which are needed for economic activity. The concept of human capital, according to Schultz (1959), is based on the idea that an individual possesses skills, experience and knowledge with economic value that lead to creating effective and productive activities. Furthermore, the relationship between human capital and entrepreneurship can be influenced by factors such as formal education which, in turn, could boost entrepreneurial activity as well as economic development of a country (Cetindamar, Gupta, Karadeniz & Egrican, 2012). Formal education, training and development can help develop individuals to become an entrepreneur (Ambepitiya, 2016). According to Cetindamar et. al (2012), there is a positive association between human capital and the decision to establish a venture when an individual has basic education but there is no additional influence on entrepreneurial intention for individuals who pursue higher level of education.

2.3 Social capital

According to Yetim (2008), social capital is a resource that is found in people's social networks and ties whether they are formal or informal. Social capital can offer two direct benefits which include information and influence that could be relevant to entrepreneurs (De Carolis and Saporito, 2006). There is evidence indicating that in a male-dominated working environment, women are required to exert extra effort when initiating and maintaining their start-up hence, social networks and connections are necessary for women to acquire more resources (Vosta and Jalilvand, 2014). Social network information influences entrepreneurial involvement thus, social capital is one of the key factors for business start-ups (Hundera, 2014). Networks of women entrepreneurs are believed to be more constructed informally and may include connections and contacts of the members of the family, relatives and friends as well as other related members in the community (Yetim, 2008). Thus, social capital can be better utilized successfully if women entrepreneurs start developing it in their start-ups or while in the pre-start-up phase for their survival and success (Roomi, 2013).

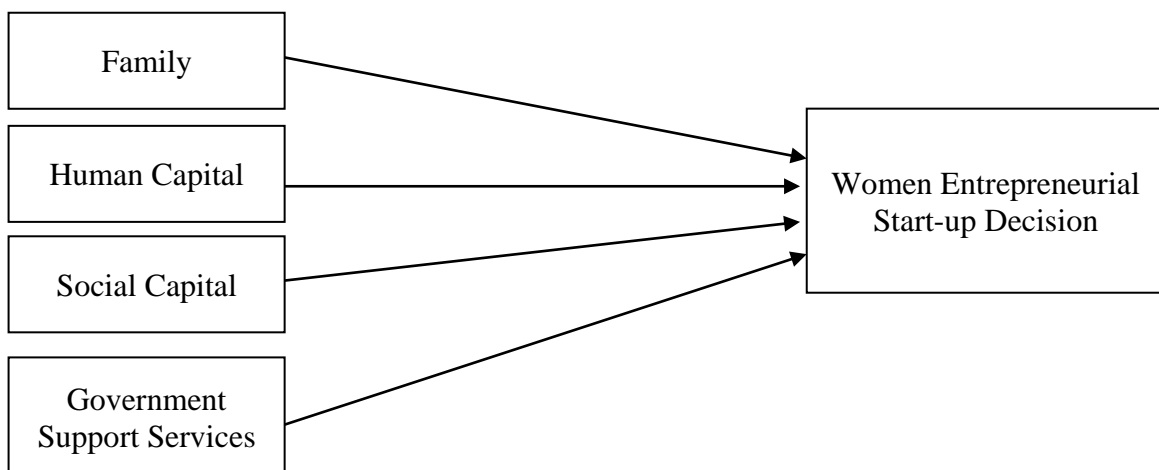
2.4 Government support services

Government programs and services can foster women's decision to be involved in entrepreneurial activity by providing support through the provision of tax incentives and subsidized loans, thus, leading to the reduction of uncertainty associated with entrepreneurship (Kai, 2010). According to Hossain, Naser, Zaman & Nuseibeh (2009), the role of the government, NGOs, private sector, membership organizations, and donors affect business development especially in developing countries. The availability of government grants could influence the decision of women to become an entrepreneur (Naser, Mohammed & Nuseibeh, 2009). In addition, government support and supportive policies from government agencies could have a positive impact on women's involvement in a business venture.

3. CONCEPTUAL FRAMEWORK

The conceptual model (Figure 1), which is developed on the basis of prior research, depicts the interrelationships among the four key factors: family background, human capital, social capital and government support services that could influence women's entrepreneurial start-up decisions. Thus, whether a woman is more (or less) likely to establish a start-up will depend on the interplay of family, human capital, social capital and government support services.

Figure 1: Conceptual Model



4. METHODOLOGY

Data were collected via in-depth interviews with 27 women entrepreneurs in the province of Budkinon. The interviews were, on average, 60 minutes in duration. The women were selected from a list of women entrepreneurs available from the Department of Trade and Industry (DTI). Questions were asked about the role of family, human capital, social capital and government support services in the women's decision to establish their own start-up.

Both structured and semi-structured interview questions were used to gather data. The structured questions were related to the demographic profile of the participants while the semi-structured questions covered the major factors (i.e., the role of family, human

capital, social capital, government support services) under consideration for this study. Data were analyzed using content analysis.

5. RESULTS

5.1 Profile of women participants. With respect to the profile of the participants, nearly half of the women (48%) were between 41 and 50 years of age, followed by those who belonged to 51-60 age group (37%) and the remaining were between 31 and 40 years old. The average age for this group of women was 48 years old. As for marital status, nineteen of the women were married (70%), three were separated and three were widowed, while one woman was single and one identified herself as a single mother. Most of the women reported that they had graduated from college (85%). Some of the women started their enterprise with less than five years of experience (41%) mainly from helping family business before start-up; other women had more than 10 years of experience (41%) and the remaining accounted for those who had experience ranging between five and ten years (19%). Over half of the women reported that their enterprise had been in operation for 1 to 3 years (52%) while the remaining had been operating for over 3 years (48%). Over half of the women started their venture with no employees (52%). The majority of the women entrepreneurs (78%) identified their family's household funds as the main source of funding for their start-up. Ninety-three percent of the women entrepreneurs were operating in the manufacturing sector producing food products, consumer durables, household products and handicrafts.

5.2 Family factors. When women were asked about the factors in their family that made them want to start their own enterprise, the majority of them mentioned family support especially their husband's support (and consent). Other reasons included the need to support the family and their children. Most of the women were married and frequently reported that they needed to provide also for their family and supplement their husband's income. Women who were separated or widowed also mentioned that they had to look for another alternative source of income to provide for their children. When women were asked whether being married made a difference to being an entrepreneur, the majority of them agreed that being married helped them greatly, especially in making decisions and supported them in all aspects, particularly, in financial terms. Other women enjoyed the fact that they had someone to lean on while running their business venture.

Most of the women responded that they considered how young their children were when they started their venture and if their children would need special attention. According to them, being a mother and an entrepreneur was not easy. Not only would a woman need to attend to children's needs but also to meeting the needs of customers. A woman working in a candle manufacturing firm mentioned:

“Doing both [mother and entrepreneur] requires a lot of hard work. I have been employed before I was separated from my husband due to some circumstances. My three sons were still very young that time, but I just persevere to raise them on my own. My need pushed me to do enterprise for our living though it's hard.”

Other women started their business because their parents gave them the needed resources (e.g., a plot of land) for them to utilize and start on their own as reflected in the following comment made by a female entrepreneur who runs a dairy farm:

“I started because I inherited a piece of land from my parents wherein, I planted sugarcane. I am also an agricultural engineer, so I have the passion on farming and raising livestock. Later, I ended up processing my sugarcane wine and muscovado sugar and even processing dairy milk.”

5.3 Human capital factors. The women’s education, entrepreneurial training, skills and past work experience were taken into consideration in assessing their influence on entrepreneurial decision. When asked about the importance of their educational attainment, the majority of the women entrepreneurs regarded education to have a minor impact when starting their own enterprise. Most of them responded that it is not necessary for women entrepreneurs to earn a university degree prior to setting up their own business as long as they could read, compute, analyze and strategize:

“For me, I really wanted to finish a degree but due to some circumstances, I didn’t. But it doesn’t hinder me to engage into entrepreneurship, just continue to learn and educate yourself. “(female owner of a pastry shop)

Some women also highlighted one’s passion and determination as being relatively more important while acknowledging that a university degree would be beneficial. A woman with a degree in business administration who owns alkaline water processing and refilling station noted:

“Having a degree is an edge once you start your own enterprise since the training of any university could be helpful for you, the concepts has been introduced however, if you have the vision, passion, and the determination to be educated other than earning a degree and discover your full potential, then, there is nothing impossible for you.”

Further, the majority of the women in this study started their own enterprise not because they possessed the necessary skills but they had the passion to pursue it. Some women added that it is while pursuing their passion that they were able to develop their skills. A woman whose enterprise processes vegan food products said:

“I do not know how to say...but do not think that I am too religious. I began out of my passion to serve and provide a healthy food for people especially for vegan people. I know in myself I don’t have the skills and talent to cook but because of my eagerness to promote healthy living I believe God enabled me to discover how to do it and fulfill my purpose.”

Other women mentioned developing their skills by attending training programs, workshops and seminars, particularly, those that were available locally free of charge. Women also attributed their decision to start their own venture because they had learned from their past work experience while being employed. Others had learned to run a business by taking care of their family business.

5.4 Social capital factors. Women were asked about the support from their relatives, personal networks, business connections that assisted in their entrepreneurial start-up decision. Most of the women noted that they had little consideration for personal connections when deciding to start their own enterprise while a few of them did consider their networks particularly relatives and friends before taking action as illustrated in the quote below.

“At first, I just considered my relatives and friends and their feedback about my potential product and considered their interest towards buying and consuming it if I will put it into a real business. I just started producing small quantities for them until others also discovered and willingly purchased it.”(owner of food products business)

Another woman entrepreneur whose business produces frozen chocolate milk noted that:

“I never thought of my personal connections and networks before starting my business. I just thought to market my product in a way. At first, I just thought to introduce and market my produce in my locality but later, consumers who had tried my product are the ones who refer it to others and now, I’m happy that I am also serving neighboring locality as well.”

On the other hand, three women entrepreneurs said that aside from their relatives and friends, they were also taking advantage of advances in technology, such as social networking sites, such as Facebook which they could use to post their products as well as accept orders. A female baker commented:

“I only have few personal connections, but I took advantage on Facebook sites wherein I can invite a friend as a potential buyer within my locality. Using Facebook is not a waste of time for me because every time there are orders and events featuring my product, I always post it to allow my friends to view my creation and let them order according to their specifications. Facebook really helped me a lot in promoting my product online since everyone nowadays is using it.”

5.5 Government support services. The support services, programs and projects are those provided by the Department of Trade and Industry (DTI) in Bukidnon and are available to current entrepreneurs as well as aspiring entrepreneurs. Nearly all of the women entrepreneurs found a potential resource in the locality where they were able to source raw materials. However, when the women were asked about the importance of government support services as a key input for them to decide to start their own enterprise, none of the women had considered the government’s support services. A woman who processed vegan food products said:

“I really didn’t consider the government programs when I started my enterprise. I just started it without any help from the government and just my passion to

serve healthy food. I am just so amazed how God used us for this and how He provided our needs.”

When they were asked if they were aware of the existing programs of the government (specifically DTI's) prior to starting their venture, none of the women knew about DTI's programs and services. They were not aware that there were DTI free courses, training programs, seminars and workshops for those who were existing entrepreneurs and future entrepreneurs. Women entrepreneurs were informed about programs and services only after they had approached the office of the Department of Trade and Industry to register their business. However, since registering their venture and becoming aware of government support services, the majority of the women entrepreneurs in the study expressed appreciation in the efforts of the agency in the Province of Bukidnon. With respect to the availability of DTI resources for entrepreneurs, a woman whose enterprise produces chili sauce commented:

“I was not informed about programs and services present in my locality. I even don't see in the local advertisements that they are giving such benefits especially to women. I just came to know about it when I started to care on registering my enterprise, making it legally appropriate. It's been a year after when I decided to go for a registration to DTI and after that, I was amazed by their offerings. It's good that we need to be informed about their programs especially when they offer it for free.”

Finally, when the women entrepreneurs were asked to rank in order of importance, they considered the role of family as the most important factor in their decision to become an entrepreneur. This was followed by human capital, social capital and lastly, government support services.

6. DISCUSSION

The purpose of this study was to understand the effect of the role of family, human capital, social capital and government support services on women's decision to establish their own enterprise. The results of this study found that all of these factors had an impact on women's entrepreneurial decision to varying degrees.

Firstly, the findings indicated that women's decision to become an entrepreneur was influenced significantly by the needs of the family. While some of the women entrepreneurs saw business opportunities, others might have been “pushed” to find a way to earn extra income due to their family's financial needs. This finding is consistent with the experience of women in the Philippine Entrepreneurship Report 2015-2016 (Conchada, Licaros-Velasco, Castillo, Gozun, Largoza, Perez & Sarreal, 2017). A large number of women in the present study were married (70%) and finding alternative means to support their family financially was crucial for them. This result supports a study undertaken by Imbaya (2012) of women in developing countries. Additionally, contrary to the common belief that most women entrepreneurs were divorced, unmarried or widowed (Imbaya, 2012) and the perception that women are more likely to establish their own business if they were unmarried or without family responsibilities (Hundera, 2014), the results from the present study found that women

who chose to become an entrepreneur were married and regarded entrepreneurship as a means to provide additional financial support for their families.

The majority of women entrepreneurs in this study (78%) reported that their household income was the key source for starting their own venture which supports prior studies in the Philippines which found Filipino entrepreneurs' source of capital was derived from the family (Conchada et. al, 2017). Thus, support from the women's family was regarded as a critical factor for start-up decisions. Women preferred to draw on household funds or would save up themselves and were reluctant to obtain a loan from micro-finance institutions for fear that they would not be able to pay the interest as their business was still relatively small. This study also found that women wanted to supplement their husbands' earnings and running their own enterprise was a possible solution. In addition, being their own boss, the women were able to better manage work-balance and take care of their children.

Secondly, the effect of human capital (education, training, skills and past work experience) on women entrepreneurial start-up decisions was also investigated. The female participants in this study believed that holding a university degree was less important than one's willingness and determination in pursuing what one was passionate about. As noted earlier over 60% of the women entrepreneurs graduated from university while 8% held a master's degree. This finding is inconsistent with previous research which suggested that women entrepreneurs looked for self-employment because they lacked formal qualifications to gain employment (Hundera, 2014). It is possible that the majority of women entrepreneurs in the present study are engaged in traditional business of processing and manufacturing food and non-food products which do not require application of higher level of knowledge, skills and training. It may also be due to the fact that many of the women entrepreneurs had worked prior to starting their own enterprise whereas some had helped with their parents' business. Hence, their past work experience provided the training ground to start their own business venture. This finding is supportive of Davidsson and Honig's study (2003) which found that entrepreneurial experience had a positive relationship with enterprise start-ups. In addition, the women mentioned they had access to free courses and training provided by the Department of Trade and Industry (DTI) which assisted with running their own business.

Thirdly, with respect to social capital, this study focused on relatives' support, personal connections and business networks of the female entrepreneurs. The women entrepreneurs did not rely on their personal and business networks prior to starting their business. This could be a possible explanation why the women have remained micro-entrepreneurs and may be consistent with Dastourian et. al (2017) who found that those who relied more on family consultations for making decisions had a tendency to establish a small business and retain personal control. But this result is inconsistent with Chen et al. (2007) who found that social capital had a positive relationship with entrepreneurship. In this study, the majority of the women entrepreneurs revealed that social networks were only formed when they had new products to showcase after start-up. The rise of social media networking (e.g., Facebook, Instagram) is also important to note since these women often resort to these sites when they needed to market their products.

Finally, in terms of government support services, the study is limited to the services, programs and projects offered by DTI as the agency is responsible for the development, growth and scaling up of enterprises. According to Naser, Mohammed and Nuseibeh (2009), women's decision to start an enterprise might be influenced by the availability of government grants and services. In this study, nearly all of the respondents were not informed about the existing government's support services such as access to financial resources, free courses, training and subsidy for packaging and labeling. While the female entrepreneurs thought DTI was not yet effective in disseminating information to potential entrepreneurs about their services, such lack of awareness of government resources and services did not hinder them from taking the initiative to pursue their passion. On the other hand, subsequent to their start-up, the women entrepreneurs noted that they were quite impressed with the opportunities and resources available to entrepreneurs.

7. CONCLUSION & RECOMMENDATIONS

The key findings of this study suggest that women entrepreneurs in Bukidnon regarded family support, family needs (financial) and childcare responsibilities (i.e., the younger their children, the less tendency to engage in entrepreneurship) as most important in their entrepreneurial start-up decisions. Past experience in the human capital aspect is more highly rated than education, skills and training. Relative support was regarded to be more valuable than personal and business networks prior to start-up in the case of social capital. Women entrepreneurs also considered the availability of free courses and training provided by the government to be important facilitators even if they had not been informed prior to the registration of their enterprise, nevertheless they perceived such support services to be of benefit post entrepreneurial start-up. Based on the findings in this study, the following recommendations are offered:

1. Women entrepreneurs should be aware of the importance of personal connections and social networks prior to start-ups and actively take part in social activities so that they have an opportunity to develop such networks that would be beneficial for their business venture.
2. Men may wish to encourage and support their spouse to participate in economic activities that are not limited to those that help meet family needs, but also those that women are passionate about which will help women grow personally and become self-fulfilled.
3. Government agencies and policy makers should ensure that aspiring entrepreneurs are well informed and are aware of the availability of support services and programs and that such services and programs are regularly evaluated to better meet the needs of individual entrepreneurs and the wider community as a whole.

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