

The Role of Socio-economical Factors of Micro-credit Funds in Improving Rural Women Entrepreneurship Development

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Abstract

This study tries to identify the individual, social and economical role of rural women's micro-credit funds of Semnan city, in developing the entrepreneurship of women. To achieve this goal, 170 women of four funds of Semnan villages were selected. Independent variable factors including economical, social and cultural factors via funds in to dependent variable that is women's entrepreneurship developing and itself classifies to and entrepreneurs characteristics (risk, internal, control focus, opportunism, ambiguity tolerance, innovation) were studied. The study uses the correlation methodology and the type of selection is sampling (N=170). The questionnaire was used as a tool of gathering information. For a descriptive evaluation, the questionnaire has been answered by supervisors, experts and consultants in agricultural extension and education field who are responsible for Semnan credit funds. For the reliability of the results, 300 questionnaires were filled out by 30 female members of the funds other than Semnan town funds. (Om abeha) rural women funds of Darjazin. Filled out questionnaires were calculated by SPSS software and kronbakh alpha coefficient. krbakh alpha of 88.5% show the extend of which different parts of the question are reliable and validity. The results of multi – regression show that (satisfaction of presented activities and self confidence) that are cultural- social factors of fund, and (scale of income from plan and theory than marketing and market survey and sale) that are economical factors of fund, have important and basic role in women entrepreneurship developing.

Keywords: rural women, micro credit fund, entrepreneurship, entrepreneurship development, characteristics of women entrepreneurs

1. Introduction

Human resources will change to human richness when the society has provided the way to learn different skills and instructions. On the other hand, providing the facilities to achieve different expertise and skills is a way to attract human force in different economical and industrial activities. In addition, unemployment is the source of obliquity and disappointment of young people and social and political crisis in the society. Considering unemployment issue and more important than it, entrepreneurship issue as well as the factors which can make motivation in entrepreneurs improvement in entrepreneur, requires a basic revolution and paying more attention to unemployment than other economical components (Mahdavi Adeli,2001). Noticing women role and talent is essential in countries development. In economical crisis, many governments have overcome their society crisis by using policies and women labor force.

Social theories express that workplace, family and social life structures are effective in women accessibility to the job opportunities and their performances. (Golred, 2008)

Somir (2007) believes that women entrepreneur success in societies not only makes economical benefits but also makes social and cultural benefits.

Making optimal use of women capabilities and achieving economical development, researchers are looking for models to enhance women entrepreneur role in multi-dimensional development especially in economical development. By receiving women entrepreneur role in economical development, developed industrial countries

are attempting to develop such a culture among women and they have considered a lot of supporting policies to improve entrepreneurial characteristics and keeping the entrepreneurship spirit among women (Akhava Saraf & Arasteh, 2007).

The entrepreneurship is defined as designing and implementing the plans and policies which aim to increase the number of people who have motivation, skill, job idea, opportunity and the ability to start a business for their own, and to increase the survival chance and the business growth (Khosravipour & Keikhah, 2013).

Therefore, development programs try to increase women participation in the market and meet necessary conditions for women entrepreneurship to make them capable of doing a work and to reduce current problems of the society by creating job opportunities for others and themselves. (Cooling and taylor, 2001)

According to Babaie (2012), the fact is that sentimental role of women in social, cultural and economical development and production is still hidden in our society which is not considered or receives little attention.

So, the issue which should be considered in current state of the society is entrepreneurship issue. It can be said that entrepreneurship is necessary for every society because it increases the growth and efficiency and makes technologies and competition markets.

An entrepreneur is a person who has the ability to identify and evaluate business opportunities and can make suitable functions to achieve success by providing necessary sources and utilizing them (Feiz, 2008).

Different aspects in the concept of entrepreneurship are attributed to the entrepreneur, such as characteristics, functions and various activities. Therefore, framework presentation and classifying the definitions can reduce the ambiguity. So, we introduce the most important characteristics of the entrepreneurship. The most important psychological characteristics include:

Internal control focus, creativity, ambiguity tolerance, risk, and success. Internal control focus means that the failure and success are the achievement of the person's directed attempt. About creativity, Feroid says, creative thinking is a kind of dreaming or abstractionism in which the mind leaves the subsequent processes and faces with primary (main) processes. Success achieving is formed as an individual's to achieve a goal based on a collection of standards (Feiz, 2010). The ambiguity tolerance is defined as the acceptance of the lack of certainty as a part of life and the ability to continue life with partial knowledge about the environment and willing to start an independent activity without being sure to become successful or not (Ahmadpour Dariani, 2004). Risk is the individual's preparation for the responsibility containing the possibility of failure. (Saeedi kia, 2007).

The most important population characteristics include: gender, education, age, work experience, role pattern, and social position. It means that for being an entrepreneur, being male or female has no significant difference (Seighalani & Soleiman, 2012). According to the education, entrepreneurship has been considered as a scientific field and training can have a direct effect on it (Ahmadpour Darayani & Moghimi, 2008). The best age to be an entrepreneur is about 20-40 (Unknown, 2012). Experience in a special path of economical activity, has a positive and direct relationship with success. (Seighalani & Soleimani, 2012) and pattern is an encouraging factor in entrepreneur. This pattern can be in families or among friends or in workplaces. (Unknown, 2013). For the social position, experience has proved that whenever there is a difference between the individual's social position and his expectations, this difference guides him to do different and affective tasks (The same).

In the recent two decades, in many countries, credit – giving has been presented as a proper method to make new job opportunities especially for self-employment activities to counter poverty and enabling people in poor regions.

Some counties have achieved great success in this regard (Hasanzadeh et al, 2006).

World Bank (2000) considers reducing the poverty, making job opportunities, income, environmental stability, providing rural welfare and convenience as the purpose of giving credits to rural people (Escap-2003).

Optimal use of sources and equipments to meet the human needs and aspirations such as production increase, income, employment, society welfare are the most important development purposes of each country. To achieve them, different administrative means and policies are used in development programs. Credit and monetary policies have a special place and the development economists consider the existence of a suitable credit and monetary system as a key to have successful development programs. Using credits either in new investing or in current investment provision will lead to production increase and has an effect on making job opportunities (Bakhtiari & Pasban, 2006).

According to Mahdavi, khodarahmi (2004), different definitions of micro-credits have been presented. In every country, this definition is based on considered criteria and is therefore different from other countries. It includes

a general concept. In summary, the concept of micro-credit means giving very small loans which are returned in a short time and is generally used by poor people and families whose property cannot be considered as an assurance, especially women. The result of the concept of micro includes: small size of the loan, short time of return, little return value and activity in a local and micro- level.

Choosing women as the customers is the purpose of micro-credit and an effective way to remove poverty, because the resulted benefits of income increase, promotes the families welfare level especially children. In addition, women have imparted higher social success because of receiving income. In some countries, this choice has been affected by the type of attitudes and cultural conditions of those countries.

Moreover, the highest return rate by women has caused women to be the main purpose of micro- credit programs (Same, 2004).

According to the ILO (International Labor organization) report, women's average rate of labor is 40%. In Iran, the percent is significantly lower and the Iranian women have lower income ratio and lower participation rate.

Although Iranian women have higher education, only 13 percent of them are employed and the most important challenge is the low rate of women participation. Therefore, it is necessary to reduce these differences. By considering the current structure of population according to gender high percentage of active population of the country is formed by women. According to the statistics of UNDP (??), Iranian women's employment degree is 132 out of 166 countries which is not a good rank and it is necessary to reduce this value.

Another issue which is the result of numerous studies in different countries is women's low rate of entrepreneurship in comparison with men (Gem, 2003).

Rural women employment is very important. Because rural women have been active producers and have an important role in local and national development process and in wealth making, investment and welfare. This is more significant in rural women of the developing countries who have an important role in the stability of the rural economical system so that women employment ratio in agriculture of Iran is 30.5 %.(statistics center, 2008).

According to the Iran statistics center, the total population of women is 74.8% from which 18.5% is related to the rural women.(statistics center, 2008).

Therefore, micro-business start and promotion are increasingly considered as tools to make stable job opportunities especially for women, poor people and disables. Having an income source and the increase of control and accessibility to the sources such as land, women can have more control over their lives.

Economical ability makes a positive effect on women's self-confidence, and improves their situations in their families.

The advantages of women's economical abilities are achieved through entrepreneurship (United Nations, 2006).

To improve the women's situations, some organizations should be established and women should become the members of them and they should manage them themselves. Such participations does affect he women entrepreneurship (Doosti, 2008).

Experts and planners of rural women must have a special attention to the entrepreneurship training of rural women and girls. Today, women are considered as the balancing factor of the economical equilibrium. Ignoring the women's effects in social and economical level makes the development impossible. Human force composed of males and females in the first lever to more the development motor. Since women are the biggest group of underprivileged people, rural expert women should overcome the limitations and exclusions and guiding rural women to the social and economical equivalence, and this is just possible by making abilities through entrepreneurship (Hisrich et al, 2005).

Now, although Iran has talented and intelligent population and possesses frequent natural resources of gross production (GDP), a considerable proportion of young humanware and even educated ones are jobless. But the condition of half of unemployed people, unemployed women, is worse. Today, women are not just at home, but they are skillful applicants with university education and they are superior to men, in this regard. So that more than 60 percent of universities capacities are devoted to women. But they have a little proportion in Iran market. The investment range if the government is limited, so self- employment and entrepreneurship increase seems inevitable (Sheikhan, 2011).

By considering the significant ratio of women in national production and economical development, it is necessary to provide suitable conditions for self- employment and women entrepreneurship development in Iran, in order to make women able to reduce unemployment of the society by creating job and job opportunities for

others and themselves (Golerd,2009).

According to the statistical yearbook of Semnan province, total unemployment of this province is 8.3% and it makes the province one of the most employed provinces in which the most unemployed people are rural women with 22.2%. Based on this statistics and weak conditions of employment, the role of micro-credit funds and entrepreneurship component is bi-variables and necessary in this province (statistical yearbook of Semnan province, 2009).

Since in above discussions it can be found that for removing the employment problems and women entrepreneurship in social & economical development and poverty reduction, the plan of the micro-credit fund is a suitable way to promote women. Therefore, achieving social and economical development and poverty reduction and making job opportunities require knowing the women's roles in societies, and families and the number of women and knowing their problems. So a secure environment should be prepared in the social situation to make women able to do economical activities and enter the entrepreneurship and business.

Women have showed more interest to entrepreneurship training than rural man and they are seriously believed in participation. The findings show that entrepreneurship training and financial support of women have improved economical development in rural societies (Gupta and York, 2008).

In the United States, entrepreneurship has lead to economical growth and job opportunities. Many governments support entreprenuring and use special policies to develop entreprenuring. Entrepreneurship is a rather new concept, but when accompanied with training and marketing skills, enhances the rural development (United Nation, 2007).

(Demartino& Barbato, 2003). The studies carried out by him showed that 74% of entrepreneurs have experienced some events like poverty, lack of security, parents' death or divorce in their childhood. Also, women who have lost their husbands or they have divorced, their main motivation of entrepreneurship is income.

(Macke, 2002). A study in the importance of entrepreneurship in South America showed that more than 70 percent of different economical activities have been done though entrepreneurship activities.

(Brush and Hisrich, 2000). By considering the differences between males and females, they have studied the effective factors on entrepreneur women performance including individual, and policies. They used three indices to measure the entrepreneurship performance of women: economical work, personal- economical work and social work.

Rahimi and Fahimi(2011) The research results show that the employees entrepreneurship characteristics such as motivation to start an economical activity, self- confidence, patience and perseverance against difficulties, hard-working and permanent attempt to achieve goals, being exceptionable and responsible and having the spirit of participation and devolution are effective in success.

Studied the effects of man and women participation in micro-credit programs in different indices of Bangladesh rural women ability making. Generally it was observed that participation in these credit programs increases women abilities and makes them to have more important roles in the families' decisions. And have more accessibility to the financial and economical sources and have a bigger social network and finally have more freedom to develop (Pitt et al, 2003).

Hadi (2005) have evaluated the role of micro-credit programs in sanitation knowledge increase of Bangladesh poor rural women. The data of this study has been achieved from 500 mothers between 15-49 years old, having at least one child over 5 years old. The results of this study showed that social factors such as women age, family property and husband's job have no relationship with mental knowledge extension. Mental knowledge among the participants of the credit programs was more than the women with no participation. Although being exposed to the media and women education played an important role in their knowledge level increase. Therefore, micro-credit programs can be an effective tool in sanitation promotion of Bangladesh rural women.

(Remeny and Quimey, 2000) Based on the research findings, they studied the effectiveness of micro- credit programs in developing countries. They concluded that micro-credit programs have improved living of the families participated in the programs and consequently lead to the increase of income and properties.

2. Materials and Methods

This study is applicable and methodologically causal – correlation. The purpose of the present study is studying the economical and social role of women micro-credit funds in improving the women entrepreneurship development of Semnan city .The statistical society of this study includes all women who are the members of micro- credit funds of Semnan city. The number of women who are the members of these funds in semnan city is

170 people. (N=170).

The independent variable includes economical factors which in turn include education level, income, marketing and sale. Individual, social and economical factors include:

Education, age, occupation, marital status, participation, satisfaction and the dependent variable includes women entrepreneurship development including psychological characteristics (internal control focus, ambiguity tolerance, risk, creativity).

To evaluate the questionnaire, the ideas, of supervisors, professors and experts of agriculture extension and education and the responsible of the credit funds have been used after studying through library.

To validate the questionnaire, 30 copies of the questionnaire were filled out by 30 women who were the members of the funds out of Semnan town (rural women funds of, Darjazin). Then the questionnaires were computed by using SPSS software and krbakh alpha coefficient krbakh alpha coefficient was totally computed as 88.5% which shows the extent to which different parts of the questionnaire have stability and reliability.

3. Research Findings

Descriptive statistics of this study, the age of the most studied people has been between 35 and 44 and most of them, about 98.9% has been employed in agriculture sections. Most of them, about 37.1% had diploma and a few of them had higher education. If they are studying at universities, a few of them, about 2.94% are studying agriculture field. 46.5% of members with the highest frequency, who have been the members of the funds for 7 years, experienced income increase after the program implementation (with a frequency of 62.9%). The basis of the use of the received loan has been in agriculture (The following Table).

Table 1.

	Descriptive statistics	Frequency	Percentage
Age	Less than 25	7	4.1
	25-34	46	27.1
	35-44	57	33.5
	45-54	49	28.8
	55-60	11	6.5
Job	Employed in Agriculture	167	98.9
	Housewife	3	1.8
Education Level	Un education	8	4.7
	Literacy Movement	1	0.6
	Elementary education	46	27.1
	Cycle	23	13.5
	Diploma	63	37.1
	Associate degree	12	7
Field of study	B.A	17	10
	University (non-agriculture)	21	12.36
	University (agriculture)	5	2.94
Membership History	Who was university	144	84.7
	On year	11	6.5
	Up to 5 year	4	2.4
	Up to 6 year	76	44.7
The result income of the program	Up to 7 year	79	46.5
	Increase	107	62.9
	No change	60	35.3
The basis of the use of received loan	Decrease	3	1.8
	Of Agronomy & horticulture	20	11.8
	Raising livestock & poultry	61	35.9
	Home job	84	49.4
	Other (non- agriculture)	5	2.9

Statistical data related to the entrepreneurship characteristics:

From internal control focus index, success case through perseverance with the least change coefficient, 0.13% and standard deviation of 0.62 and the mean of 4.65 was placed in the first priority of the table. From ambiguity tolerance index, knowing the facts case before any decision with the least change coefficient of 0.14% and standard deviation of 0.64 and the mean of 4.69 was placed in the first priority of the table and then the next cases have been placed.

From risk index, the case of risk for a better situation, with the least change coefficient of 0.21% and the standard deviation of 0.88 and the mean of 4.22 was placed in the first priority of the table and then the next have been placed based on priority.

From opportunity index, the case of working late, with the least change coefficient of 0.16% and the standard deviation of 0.71 and the mean of 4.58 was placed in the first priority of the table and then the next cases have been placed based on priority.

From the creativity index, the case of the enjoyment of making new things with the least change coefficient of

0.16% and the standard deviation of 0.73 and the mean of 4.49, was placed in the first priority of the chart and then the next cases have been placed based on the priority.

Table 2.

Features	case	mean	Standard deviation	Coefficient of variation	Degree
Internal control focus	Success through perseverance	4.65	0.62	0.13	1
	Change through hard – working	4.6	0.69	0.15	2
	Success through hard – working not chance	4.71	0.71	0.15	3
	Gaining everything through hard- working	4.54	0.79	0.17	4
	Success through perseverance	4.52	0.81	0.18	5
	To control your fate	4.35	0.81	0.19	6
	Calamities are the result of laziness, ignorance, etc	4.42	0.94	0.21	7
	Effort is the cause of achievement and willing satisfaction	4.25	1.03	0.24	8
Ambiguity tolerance	Knowing the facts before any decision	4.69	0.64	0.14	1
	A good job is one in which the place, type and the way of doing it is clear	4.32	0.85	0.20	2
	Being un patient when there is no clear answer	3.95	1	0.25	3
	Interest in an arranged life	4.06	1.14	0.28	4
	Works priority in an ordinary way	3.26	1.12	0.34	5
	Works that is habit, better than new thing	3.34	1.33	0.40	6
	Preference of a familiar activity to an un familiar one	2.55	1.23	0.48	7
	Preference of a uniform work in a quiet place	2.62	1.4	0.53	8
risk	Risk to achieve a better situation	4.22	0.88	0.21	1
	Starting a new activity	4.11	0.95	0.23	2
	Being ready to risk when it's valuable	4.2	0.97	0.23	3
	To risk for a higher benefit	3.89	1.16	0.30	4
	To risk for an attractive result	4.04	1.22	0.30	5
	Accepting the risk, despite the existence of failure possibility	3.37	1.06	0.31	6
	To enjoy the risk	3.16	1.41	0.45	7
Opportunity	Working late	4.58	0.71	0.16	1
	To achieve the goal, although it takes a long time	4.31	0.68	0.16	2
	Being an undertaker to do an activity	4.35	0.75	0.17	3
	Working seriously	4.39	0.75	0.17	4
	to continue the work with many obstacles	4.25	0.75	0.18	5
	Failure does not stop trying to achieve goals	4.19	0.8	0.19	6
creativity	To enjoy creating new things	4.49	0.73	0.16	1
	To enjoy discussing about different ideas	4.48	0.76	0.17	2
	Imaging the works nobody has yet done	3.89	0.75	0.19	3
	Having new ideas	4.15	0.99	0.24	4
	Having good ideas	3.76	1.01	0.27	5
	To enjoy spending tire for new ideas	3.72	1.24	0.33	6
	Having dreamy and unachievable ideas	3.29	1.28	0.39	7

The role of each variable was studied through Regression Analysis and the order of independent variables entrances and exit to the regression equation was based on step by step model indices and is presented in the following table (the probability value of F for the entrance ≤ 0.50 and the probability value of F for the exit ≥ 0.1). The resulted information shows that the multi- correlation coefficient in the final step is $R=0.731$ and the determination coefficient is $R=0.534$ and the significance level is $\text{sig}=0/00$ the determination coefficient indicates that the final model with these 11 independent variables, determines 67.2% of the changes of the dependent variable (entrepreneurship development index).

Table 3.

The order of entrance	The entered independent variable	Multi-correlation coefficient R	Determination coefficient R^2
1	Satisfaction rate of the presented activities	0.542	0.293
2	Self- confidence	0.631	0.398
3	The necessary ordering by customers	0.667	0.445
4	The resulted income of the program	0.679	0.461
5	Age	0.696	0.485
6	The production rate of the goods with more requests	0.708	0.502
7	Certainty to w=sell productions	0.717	0.515
8	The rate of ordering by customers	0.712	0.507
9	Education level	0.729	0.531
10	Self- confidence	0.723	0.23
11	The production activity rate to have sale in a long time	0.731	0.534

In this study the dependent variable including the women entrepreneurship development with the predictable determination coefficient of 0.534 is presented through different variables such as the satisfaction rate of the offered activities, self – confidence rate, the ordering rate of the customers, the resulted income of the plan, age, the production rate of the products which have more requests, the lack of anxiety to sell the products, the education level, the production rate of the products which are produced in a long time, the variable of the satisfaction of the offered activities determines 29.3% of the dependent variable. In the second stage, the rate of self- confident entered the transaction and determines 39.8% of the changes of the dependent variable with the variable of the presented design satisfaction.

The next stage, the variable of the ordering rate of the customers determines 44.5% of the changes of the dependent variable with the total satisfaction rate of the presented activities and the self – confidence rate. In the next stage, the resulted income of the plan with the previous variables, determines 46.1% of the changes of the dependent variable. In the next stage, the age variable with 48.5%, the production of the products with more requests with 50.2%, lack of anxiety to sell the products with 51.5%, the education level with 53.1% and the variable of the products which are seller in a long period of time with 53.4% determine the changes of the dependent variable.

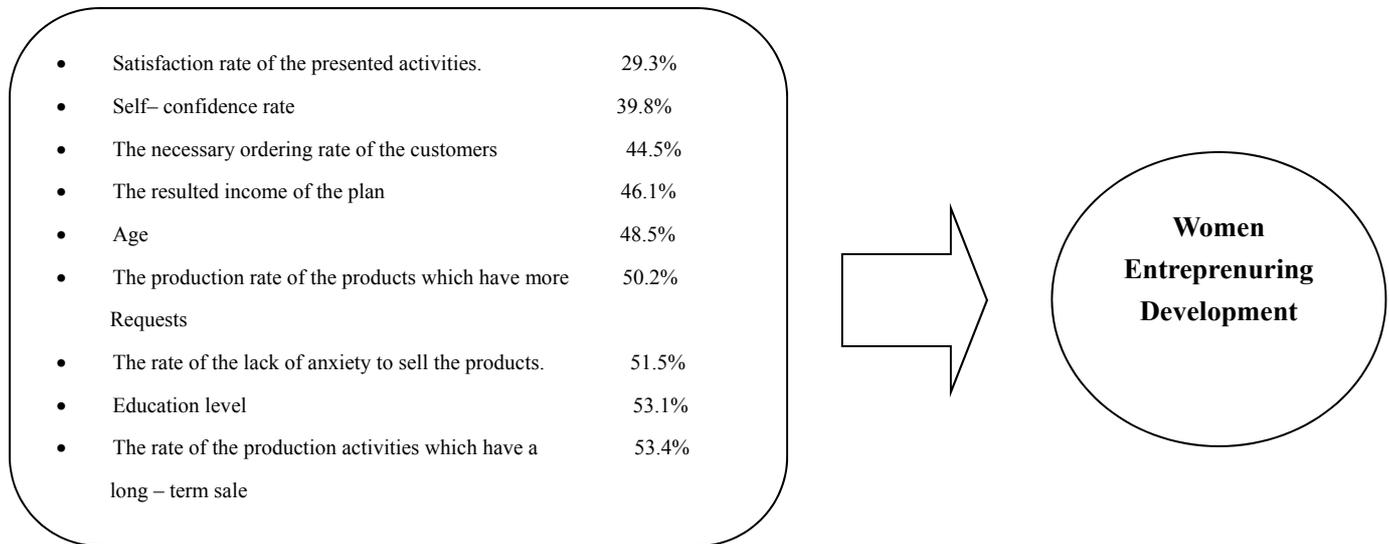


Figure 1. The theoretical model of the study after analyzing the step – by – step regression based on the determination coefficients of R²

Table 4. The prediction of the dependent variable (women entrepreneurial development) based on independent variables

variable	Coefficients (B)	Std. Error	Standardized coefficients (Beta)	t	Sig.
Constant coefficient	-0.511	0.465		-3.098	0.034
Satisfaction rate of the presented activities	0.261	0.053	0.305	4.098	0.000
The resulted income of the plan	0.271	0.079	0.202	3.427	0.001
Age	0.22	0.006	0.282	3.712	0.000
The production rate of the products which have more requests	0.266	0.054	0.291	4.901	0.000
to sell the products The rate of the lack of anxiety	0.172	0.038	0.259	4.575	0.000
Education level	0.241	0.070	0.279	3.459	0.001
The rate of the production activities which have a long time	-0.67	0.034	-0.109	-1.981	0.049

Considering the above table, the relationships between the variables, the standardized regression equation to predict the dependent variable are as follows:

The standard grade of the women entrepreneurship development = 0.305 (the grade of the satisfaction rate of the presented activities)+ 0.291 (the grade of the production rate of the products which have more demands) + 0.282 (the grade of the age index) + 0.279 (the grade of the education level) + 0.259 (the grade of the lack of anxiety to sell the products index) + 0.202 (the grade of the resulted income of the plan index) – 0.109 (the grade of the rate of the production activities which have a long – term sale.)

To know which variable is more effective, we should consider the general direct and indirect effects of each independent variable on the dependent variable. Based on this idea, it is observed that the variable of satisfaction rate of the presented activities has the most significant effect on the women entrepreneurship development.

It means that women’s economical and social presence in funds and using micro – credits has increased women entrepreneurship development by satisfaction of the presented activities. In addition, the predilection rate of the products with high demands by women has enhanced their entrepreneurship development and in the next stage,

age, the production rate of the products which have more demands, the lack of anxiety to sell the products, the education level, the rate of production activities which have a long – term sale have impacts on the women entrepreneurship development, respectively.

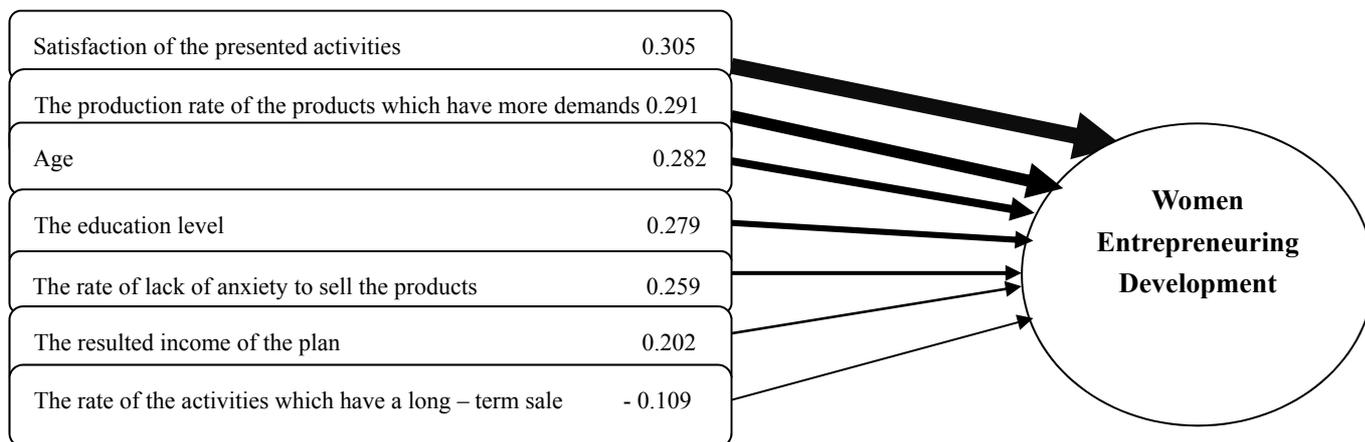


Figure 2. The diagram of the variables impact analysis on the dependent variable based on the standardized coefficients of Beta

4. Discussion and Conclusions

Naming 2005 the year of micro – credits by the united nation organization is an evidence of the impact of micro – credits on the life of million humans who have used these credits.

At the beginning, macro – credits were just paid to the vulnerable groups, poor people and women to solve their economical problems, but after awhile the social role of the micro – credits such as the members participation and the increase of self – confidence and satisfaction as well as doing the entrepreneurship activities to earn money and improving the families living situations which have made an extended social network was appeared (Rahmani, et al,2010)

Based on the research findings, the age of the members were between 44-35 year and most of them were employed in the agriculture section and the rate of the education level of the member women was diploma and lower than diploma, and the membership history of most of them was 7 years and most of them believed that their received loans of the micro – credit funds has increased their income and they have wed their received loans in domestic occupations. Using the research findings, it is expected that the village inhabitants to be graduated of agricultural section, but this purpose has not been achieved. So, some actions are needed to establish Agriculture university centers near the villages.

The research finding of the step – by – step regression analysis indicate that in the first step, the satisfaction rate of the presented activities determines 29.3% of the dependent variable changes and according to the beta standardized coefficient, this variable has the most significant impact on the women entrepreneurship development.

Therefore, it can be concluded that the factor of satisfaction rate of the presented activities has been achieved by improving performance the extension and educational experts of agriculture. Therefore, the positive performance rate of the agriculture education experts has an indirect effect on the women entrepreneurship development, however, the necessary trainings should be presented by related organizations. In addition, the employee’s satisfaction level should be increased by managerial starts. This finding is consistent with the research finding is consistent with the research findings of Koushki, et al (2011) Kaghubi (2006), Zandrazavi and Ekhlaspour (2006) and Rahman, (2005) and Jonston, (2006).

In the second step, the rate of self confidence enters the transaction and accompanied with the satisfaction rate of the presented plans determine 39.8% of the dependent variable changes .The things which can increase the members self – confidence are related to the rate of the received loan and the protection rate and their participation rate. Since the rate of the received loan increase, the members rate. Of self – confidence increases and with the increase of the members participation, their rate of self – confidence increases too. This finding is consistent with the research findings of (Rahimi & Fahim, 2011),(Koushki et al, 2011) and (Tatiana et al). In a

study by (Sheibani and Akhavantafi, 2009), there is a notable relationship between the internal control focus and self – confidence to achieve success.

Therefore, the enhancement of self – confidence spirit is very important to achieve this goal.

The next step, the variable of the necessary ordering of the customers with the total rate of satisfaction of the presented activities and the rate of self – confidence determine 44.5% of the dependent variable changes. The rate of the necessary ordering of the customers is formed when the customers self – confidence based on the produced product has been formed. The studies confirm this hypothesis (Guard & Meril).

In the next step, the rate of the resulted income of the plan with the previous variables determine 46.1% of the dependent on the members creativity .It means that they should manage the received loan in such a way that they make a business and have a lower risk by proper management. The results of the study are consistent with the research results of (Gupta & York, 2008) and (Maghsoudi, 2011).

In next steps, the age variable with 48.5%, the production of the products which have more demands with 50.2%, the lack of anxiety to sell the products with 51.5%, the education level with 53.1% and with 53.4% determine the dependent variable charges, respectively.

Considering the descriptive results and regression analysis, about the education level, it can be said that the university education level is low among the studied people. As a result, some decisions should be made to train and enhance the education level of rural people. Because when the education is higher, it has more impacts on the women entrepreneurship development. This finding is consistent with the research results of (kazemi rad, 2009) and (baghani, 2012).

Considering step-by-step regression analysis and beta coefficient about the last variable, women should have more production activities to have more income to be able to sell their products should be enhanced because it enters. And has a very low effect on women’s entreprenuring development. But by increasing and enhancing this variable, more impacts on entrepreneurship development are observed. To increase the impact of this variable, the knowledge, and attitudes of the producer about the marketing and market status and the products sale should be increased. The latter is achieved through studying and increasing the level of knowledge and updating the producer’s information. (Sharif zade & Arabiyoun, 2011) and (Sharif zade, et al., 2009) achieved similar results.

According to the above–mentioned results which are based on standardized coefficient of beta, two factors of satisfaction and the production rate of the products which have more demands, have more impacts on the women entrepreneurship development. It means that if the members are satisfied with the designs of the experts, and if they produce the products which have more demands, to achieve the second purpose, it is suggested that the producer and keep customers (packaging type, using brands, discount, etc.) and this requires some expenditure and the employees of the agricultural section should apply schemes such as paying facilities. Also, to reduce the anxiety to sell the products, it is suggested that producers facilities for producers participation. Finally, two factors of the resulted income of the plan and the rate of activities which have a long – term sale, have less effect on women entrepreneurship development and these two factors should be enhanced too. The last factor was discussed before, about the enhancement of the resulted income of the plan, the user of the plan should have the creativity to manage the loan in such a way that contains less risk and when success is achieved, the purpose, women entrepreneurship will be achieved.

5. Suggestions

- 1) To increase rural women level of education
- 2) To establish agriculture university near the rural people residence.
- 3) To increase the level of education and know ledge of the plan administrator experts to keep satisfaction rate.
- 4) To make motivation to increase the fund member women participation level in meeting.
- 5) Rural women active participation to make fairs in national and local levels to offer products.
- 6) To use update technologies such as computer and the internet to update marketing information.
- 7) To use advertisements and using discount to attract and keep customers.
- 8) To increase product production with high quality to increase the customers reliability rate.
- 9) To make designers and financial facilities for entrepreneurs and removing legal barriers to administer the plans and giving necessary information to entrepreneurs to achievement the plan purposes.

10) To increase the rate of the loans to the rural people, according to their economical problems, their living status and the village situation.

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