

# Identification of barriers to entrepreneurship of female household heads covered by Tehran Welfare Organization

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## ABSTRACT

One of the important tasks of social helpers is empowerment of vulnerable groups. One of these vulnerable groups is female household heads. One of the practices that can help empowering of them is to encourage female household heads to financial independence. Entrepreneurship is something that can lead to financial independence of female household heads. Moreover, entrepreneurship can lead to better mental and social health of this vulnerable group. The first step in empowering female household heads through entrepreneurship is to identify their obstacles and entrepreneurship problems. Because by identification of these barriers it can be done more appropriate measures in order to empower them. So, the aim of the present study is to identify entrepreneurship barriers of female household heads covered by Welfare Organization in Tehran. The method of the current study is survey. The statistical population of this research is all female household heads covered by Welfare Organization in Tehran that 350 of them were selected randomly. In order to collect data in this research, researcher-built questionnaire was used. In this research, the face validity and content aspect of the questionnaire were confirmed and reliability coefficient was obtained 0.81 using Cronbach's alpha indicating desirable reliability of research questionnaire. The questionnaires were completed through self-creativity and then data were analyzed using SPSS software. Among problems that women encountered with them, the first ten ones are respectively the loss of fund to begin a job, existence of strictly official rules, gender discrimination and ignoring the ability of women by the society and responsible organizations, ignoring women in management affairs, over-concern about paying back the loans, emphasis on having personal fund instead of borrowing it from others, loss of pawn in order to get a loan, lack of proper support by government and governmental organizations, few facilities to begin a job by sponsor organizations, and unsuitable behavior of some organizations due to promotion of male-dominating in the society that statistically meaningful difference in prioritizing of these barriers was seen ( $p < 0.05$ ). Considering the findings of the current research, the programs in order to support female household heads economically and special facilities for them can provide their entrepreneurship basis. Also, gender discriminations against women especially female household heads can be decreased through acculturating using media and national media. The findings of the current research can be useful for social helpers, sponsor organizations and policymakers in direction of empowering the female household heads.

**Keywords:** Entrepreneurship; Female household heads; Entrepreneur

## 1. INTRODUCTION

Patronage of family is a responsibility for the man in view point of the constitution. He is actually the breadwinner of the family. For any reason, if a man is not able to fulfill his role, his role has been replaced by a woman in many cases and she in addition to her role as a

mother becomes responsible for management of the life particularly from an economic point and as the head of family she must undertake several tasks. Female-household heads can be divided into the following groups:

- 1) Divorced women
  - 2) Dead – Husband women
  - 3) Women whose husbands are disabled or unemployed
  - 4) Women whose husbands are addicted to drugs and living expenses are their responsibility
  - 5) Women whose husbands are in prison
  - 6) Women whose husbands have migrated for jobs or for any other reason
- (Mohammadpour et al., 2011).

Conducted studies show that 60 percent of women in the world today are the breadwinner and 37.5% of households all over the world are headed by women (Moti, 2008). In Europe 15-20%, in Africa and South Asia 30%, in Yemen 22%, in Sudan 66% of households are headed by women (Welfare Organization, 2010). Stat for female-household heads is rising in the world and the statistical results indicate the growing trend of female-household heads in Iran. The statistical results show the growing trend of female-household heads in the three decades from 50 to 80 in the Iran. During the years 1976, 1986, and 1996, female-headed households comprised 3.1, 4.7, and 7.7% of all Iranian households (Forouzan and Biglari, 2003) and this ratio in 2006 was 9.4 percent. Based on statistics in 2008, one million and sixty thousand female-household heads in cities and 479 thousand female-household heads in rural areas and 1211 nomad female-household heads have lived in Iran (Welfare Organization, 2010).

Compared to the previous census, the census in 2011 has been a growing trend. According to general Population and Housing Census in 2011, two million and five hundred and forty thousand female-household heads live in the country. The female-household heads are only provider of income for her own or her family (Banerjee, 2000). Hence, the entrepreneurial activities to earn income are first motivation of female household heads (Demartino and Barbato, 2003). However, in developing countries, women have few opportunities for employment and their average participation rate is 50% of that of men (Safiri, 1999). On the other hand, the responsibility for parenting and management of home affairs has led that women haven't access to high-level expertise and knowledge and also it has caused time limitation for the presence of women in their job and occupation.

Thus, unequal conditions of employment for women than for men in aspects of employment, salary, benefits, and possible promotion to higher levels cause to women's employment has some features that according to the cultural, social, economic structure of every community become different. Lower income of female household heads results in their relative poverty than male-household heads so that 29 percent of households in the first economic decile include of families without any administrator or female-household heads (Madani Ghahfarokhi, 2002). Today most countries have found that empowerment is the most effective method to achieve sustainable development that it has been referred in fourth program of the Development Plan of the Islamic Republic of Iran, especially for vulnerable groups (Kimiayee, 2011).

The results of researches showed that the implementation of empowerment programs for female household heads, not only will lead to employment and enhancement of income level and their promotion to higher socio-economic levels in society, but also their dependence on supporting organizations will be decreased using job training and she sees herself such as the other people in the society from socio-economic point of view (Kimiayee,

2011). Also, in our country limited national measures have been done in the field of women activities. One of the most important measures performed in order to eliminate poverty of women in recent years is activity of institutions such as Welfare Organization and the Ministry of Labor and Social Affairs that emphasize on issues like entrepreneurship and training of skillfulness to female-household heads. However, these designs are traditional and cannot respond to the needs of female-household heads. One of the topics that can have both supportive and self-supporting aspects for female-household heads is supporting them in direction of entrepreneurship. In supporting agencies, social helpers are one of the key pillars of support that their primary mission is to improve and promote the welfare of human beings. Distinguishing feature of this profession is attention to the individual welfare, structure and basis of his/her social environment. The main aim of contributing is to help the realization of social justice and increasing the quality of life and improving the capacity of each individual of the society and families in resolving various issues. Providing self-reliance fields for help seekers can be one of the main goals of social helping (Hamed, 2012). One of the ways of self-reliance is certainly entrepreneurship of help seekers and identifying these barriers can be a step in direction of providing self-reliance of female-household heads as a group of welfare help seekers. Yet, no research has investigated recognition of barriers to entrepreneurship of female-household heads under Welfare Organization. Hence, this study sought to examine this issue and to identify this point. First, what are the barriers to women and second, how is the rating of barriers to women entrepreneurship?

Certainly, identifying obstacles and difficulties of female-household heads in entrepreneurship can help social helpers, policy makers and planners in direction of better programming and better supporting from this vulnerable community.

## 2. RESEARCH BACKGROUND

Alam et al. (2011) studied the effective factors on women successfulness in southwest area of Malaysia in entrepreneurship. Data were completed through questionnaire and self-creating method. Questionnaires were distributed among research samples via email and they sent questionnaires back after completion. In this study for testing hypotheses, multi-variable regression was used. Findings showed that family support, social relationships, and internal motivations of women are effective on women successfulness in entrepreneurship. In Afsak studies (2006; quoted by Golred, 2008; 179-209), the purpose of women and men in making business and entrepreneurship have been stated as follows:

Tend to be self-boss, job satisfaction, earning financial gain.

But he assigned the reasons such as “self-reliance, job activity control, passing from glass ceiling in employment jobs, need to flexible patterns in order to keep balance in the life” to women. Also, the results of Ortobie’s studies (1999) showed that risk-taking rate of entrepreneurial women is moderate in job activities. They pay attention to their successfulness more than earning money and they don’t want to lose their positive face in the society. Also, many women become entrepreneurial because of keeping balance between job and family. Women were encouraged to entrepreneurship than to increase asset due to conditions of family life because they need harmony between job and family. Women become entrepreneurial to achieve security and support their family. Also, women select entrepreneurship by increasing leisure time and dissatisfaction from their previous work. Entrepreneurial women in Germany tend to become entrepreneurial in order to keep balance in their private life and job. Kovalynen and Arrhenius (2006) in Finland showed that women favorite to entrepreneurship are increased when they have children, because taking care of children needs to adjust work hours and this is more possible for an entrepreneurial. Also,

coincidence of job responsibilities and family are usually better than wage jobs in entrepreneurship activities.

In the Nordic countries, especially Finland, the welfare of the family and making a better financial situation for the family members increase women's participation in the formation of new businesses (quoted by Golrod, 2008; 179-209).

Some researches have investigated the female household heads' psychosocial trauma (Khosravi, 2008) and some have referred only to the empowerment level of female household heads (Hosseini et al., 2010) that these studies have been in a general level and the findings of conducted researches shows the weaknesses and problems of women's entrepreneurship.

### **3. THEORETICAL FRAMEWORK**

#### **3. 1. Feminization of poverty theory**

Proponents of the feminization of poverty or vulnerability of female household heads believe that women-headed households not only have been spread all over the world, but also the number of them that are located in low income population are being increased day by day. This issue is even seen in the countries with the most advanced laws in favor of women. In these countries, despite government assistance to women, the impoverishment of women continues.

Lack of access of this group of women to jobs with prestige is one of the other features in female-headed families. In other words, either female household heads are often unemployed or have marginal, part time, informal, and low income jobs.

Another problem that increases the vulnerability of these women-even if they are working in jobs with dignity- the problem is adjustment of the time to do housework and work outside the home. This problem is idiomatically called "time poverty" by experts. This means women that work fulltime in the formal network of job market don't have enough time to take care of children and do their own affairs. When the time poverty followed by financial poverty, this group become more vulnerable. The dominated conditions in the life of these families can be summarized as bellow:

- 1) Lack of access to job opportunities as same as men
- 2) Lower levels of literacy among women and among their children
- 3) High percentage of education drop and delinquency of children and teenagers
- 4) Time poverty problem for women with fulltime jobs (Mohammadi, 2006)

The main reason for beginning of these conditions is the domination of gender discrimination system. This means the system that doesn't allow both gender to utilize identically social opportunities such as job, education, income, and entertainment (Hosseini et al., 2009).

#### **3. 2. Structural-functional theory**

Based on this theory, women-headed families are in contrast with natural and traditional form of two parents-families. Indeed, the emersion of this group of families is a kind of deviance. In these families because of absence of the father and lack of common life, children's life chances decrease and lack of father power for organizing family life leads to crisis in the family. This crisis accompanied by entering of women to job market instead of traditional tasks (housekeeping) and finally results in unsuitable training of children, their education drop and delinquency (Chant, 1989).

According to this theory, the "lower floor" is composed of isolated individuals who are resident in unorganized areas. In these areas, the presence of female-headed families is

common (Abramovitz, 1992). The difference between this theory and previous one is that in the previous theory, the main reason for vulnerability of women and children is gender discrimination, but in this theory, because of the natural form of family life, i.e. core family has been destroyed, female-headed families are considered as a deviation from the normal form of a family (Hosseini, 2009; 122).

### **3. 3. Empowerment theory**

It is one of the most famous theories of social assistance; Enhancement of the authority and power for a person to select a resource, increasing of self-confidence and capacity in decision-making. Empowerment means the enhancement of the authority and power for a person to select a resource and applying ideas in decisions that affect his/her life. Empowerment leads to increase the self-confidence and capacity of people in decision making. Empowerment occurs in personal, social, and group levels. An issue that exists in empowerment is that the linking between a person and the society is necessary (Sam Aram, 2012). It seems that none of mentioned theories can't separately explain and analyze the situation and conditions of female household heads and each of them has described an aspect of the issue.

### **3. 4. Intervention in crisis theory**

This theory is one the most prominent theories in social helping. People encounter with various crises during their life that these crises result in imbalances in the society. The purpose of this theory is to decrease the damages and rebuild the society (Sam Aram, 2012).

## **4. METHODOLOGY**

The method used in this study is a survey. This method is the most common method in quantitative researches. The statistical population in this study is female household heads covered by Welfare Organization in Tehran that 350 of them were randomly selected as the samples. In this research, in order to collect data, the research-built questionnaire including 25 questions designed in two sections was used. First section of the questionnaire was related to demographic variables of study samples (age, marital status, and education.

The second part is related to the barriers of the female-household heads consisting of 22 questions that have been developed based on five-option Likert spectrum (very high, high, to some extent, low, very low) was developed. In order to assess the questionnaire the face validity and content method were used. Thus, after the design of the questionnaire, all of questions were reviewed by several experts in this field to assess the appropriateness of items with measured variable. After investigations were performed, improper and ambiguous items were removed or moderated. The assessment of reliability and reproducibility of the questionnaire items were calculated using Cronbach's alpha. Reliability coefficient for the questionnaire was generally obtained 0.81 indicating acceptable reliability of the questionnaire in the study. The analysis of data in this study was done using SPSS software both in descriptive and inferential levels.

### **4. 1. Findings**

This study investigates the identification of barriers to entrepreneurship of female-household heads in Tehran. The age of 50 per cent of female-household heads was between

30 to 40 years, 35% over 40 years and 15% from 20 to 30 years. 45 percent of female-household heads were married, 20 percent have a dead spouse, 15% have been left, 15% were divorced, and 5% were single. The education of 90 percent of female-household heads was diploma and under diploma and 10% were upper diploma, bachelor's and B.Sc. students.

10% of female household heads have assessed the problem of "opposition of parents with starting current job" "high" and "very high". 82% of female household heads have assessed this problem "low" and "very low". 22.5% of female household heads have assessed the problem of "opposition of husband with starting current job" "high" and "very high". 71% of female household heads have assessed this problem "low" and "very low". 100% of female household heads have assessed the problem of "opposition of children with starting current job" "very low". 15% of female household heads have assessed the problem of "social insecurities" "high". 77% of female household heads have assessed this problem "low" and "very low". 5% of female household heads have assessed the problem of "believe in men are more successful than women in jobs outside home" "high" and "very high". 95% of female household heads have assessed this problem "low" and "very low". 94% of female household heads have assessed the problem of "believe in own ability for doing jobs outside home" "high" and "very high".

91% of female household heads have assessed the problem of "limitation in taking care of children" "low" and "very low". 90% of female household heads have assessed the problem of "emphasis on having personal fund instead of borrowing it from others" "high" and "very high". 100% of female household heads have assessed the problem of "lack of capital to start a job" "high" and "very high". 97% of female household heads have assessed the problem of "existence of strictly administrative rules" "high" and "very high". 97% of female household heads have assessed the problem of "lack of skillfulness and experience in making balance between the job and the family" low and very low. 94% of female household heads have evaluated the problem of "lack of emotional support of parents, husband, and children" "high" and "very high". 67% of female household heads have assessed the problem of "unsuitable behavior of some organizations due to promotion of male-domination culture in the society" "high" and "very high".

94% of female household heads have assessed the problem of "few facilities provided by sponsor organizations to begin a job" "high" and "very high". 100% of female household heads have assessed the problem of "lack of pawn to get a loan" "high" and "very high". 100% of female household heads have assessed the problem of "improper support by government and governmental organizations" "high" and "very high". 100% of female household heads have assessed the problem of "over-concern about paying back the got loans" "high" and "very high". 100% of female household heads have assessed the problem of "ignoring women in management affairs" "high" and "very high". 98% of female household heads have assessed the problem of "gender discrimination and ignoring abilities of women by the society and responsible organizations" "high" and "very high". 93% of female household heads have assessed the problem of "lack of physical equipments and environment to begin a job" slightly. 6% have evaluated this problem the low. 90% of female household heads have assessed the problem of "limitation for job travelling outside the living range" "high" and "very high". 10% have evaluated this problem the low.

#### 4. 2. How is the ranking of entrepreneurship of female household heads covered by Welfare Organization in Tehran?

**Table 1.** Kolmogorov-Smirnov for investigating the distribution of variables.

	Number	Average	Standard Deviation	Kolmogorov Statistic	p-value
Opposition of parents with beginning of current job	350	1.58	1.154	6.306	0.000
Opposition of husband with beginning of current job	350	2.02	1.53	5.48	0.000
Opposition of children with beginning of current job	350	1	1.128	5.44	0.000
Social insecurities	350	1.68	1.129	5.962	0.000
Believe in that men are more successful than women in jobs outside the home	350	1.22	0.789	7.318	0.000
Lack of self-belief for doing jobs outside the home	350	4.31	0.752	3.994	0.000
Limitation in taking care of children	350	1.55	0.656	4.837	0.000
Emphasis on having personal fund instead of borrowing it from others	350	4.49	0.665	5.14	0.000
Lack of fund to begin a job	350	4.7	0.459	6.267	0.000
Existence of strictly official rules	350	4.62	0.536	5.741	0.000
Lack of skillfulness and experience in making balance between job and family	350	1.38	0.544	5.794	0.000
Lack of having emotional support by parents, husband and children	350	4.43	0.698	4.424	0.000
Unsuitable behavior of some organizations due to promotion of male-domination in the society	350	3.88	0.806	3.242	0.000
Few facilities to begin a job from sponsor organizations	350	4.44	0.607	4.533	0.000
Lack of pawn for getting a loan	350	4.51	0.501	4.928	0.000
Lack of proper support by government and governmental organizations	350	4.51	0.501	4.928	0.000
Over-concern about paying back the got loans	350	4.52	0.501	4.965	0.000
Ignoring women in management affairs	350	4.6	0.492	5.512	0.000
Gender discrimination and ignoring the abilities of women by society and responsible organizations	350	4.6	0.53	5.58	0.000
Lack of physical equipments and environment to begin a job	350	2.94	0.247	7.619	0.000
Limitation of job travelling out of living range	350	2.9	0.301	7.499	0.000

As can be seen from Table 1, p-values of all questions in the questionnaire of entrepreneurship problems are lower than 0.05 and consequently the initial assumption is rejected and none of the questions are not normally distributed. Considering abnormality of distribution of variables, in order to investigate the entrepreneurship barriers of female household heads covered by Welfare Organization in Tehran, Friedman rank test was used.

**Table 2.** Rank test for the entrepreneurship barriers of female household heads based on Friedman test.

Number	350
Chi-square	3016.942
Degree of freedom	20
p-value	0.000

As can be seen from Table 2, obtained p-value is lower than 0.05 and consequently the initial assumption is rejected. Therefore, ranking of questions is meaningful.

**Table 3.** Entrepreneurship barriers of female household heads.

Entrepreneurship barriers of female household heads	Average rank
Lack of fund to begin a job	16.43
Existence of strictly official rules	16
Gender discrimination and ignoring the abilities of women by society and responsible organizations	15.85
Ignoring women in management affairs	15.81
Over-concern about paying back the got loans	15.36
Emphasis on having personal fund instead of borrowing it from others	15.33
Lack of pawn for getting a loan	15.33
Lack of proper support by government and governmental organizations	15.32
Few facilities to begin a job from sponsor organizations	15.04
Unsuitable behavior of some organizations due to promotion of male-domination in the society	15
Lack of physical equipments and environment to begin a job	14.36
Limitation of job travelling out of living range	12.33
Opposition of husband with beginning of current job	8.14
Social insecurities	8.06
Opposition of parents with beginning of current job	6.61



Lack of self-belief for doing jobs outside the home	5.07
Lack of having emotional support by parents, husband and children	4.98
Limitation in taking care of children	4.72
Lack of skillfulness and experience in making balance between job and family	4.28
Believe in that men are more successful than women in jobs outside the home	3.86
Opposition of children with beginning of current job	3.11

As can be seen in Table 3, first ten barriers between barriers of entrepreneurship of female household heads in Tehran are as follows:

- 1) Lack of fund to begin a job
- 2) Existence of strictly official rules
- 3) Gender discrimination and ignoring the abilities of women by society and responsible organizations
- 4) Ignoring women in management affairs
- 5) Over-concern about paying back the got loans
- 6) Emphasis on having personal fund instead of borrowing it from others
- 7) Lack of pawn for getting a loan
- 8) Lack of proper support by government and governmental organizations
- 9) Few facilities to begin a job from sponsor organizations
- 10) Unsuitable behavior of some organizations due to promotion of male-domination in the society

## 5. DISCUSSION AND CONCLUSION

The results of this study showed that the loss of fund to begin a job, existence of strictly official rules, gender discrimination and ignoring the ability of women by the society and responsible organizations, ignoring women in management affairs, over-concern about paying back the loans, emphasis on having personal fund instead of borrowing it from others, loss of pawn in order to get a loan, lack of proper support by government and governmental organizations, few facilities to begin a job by sponsor organizations, and unsuitable behavior of some organizations due to promotion of male-dominating in the society were majority of barriers in entrepreneurship of female household heads in Tehran. It seems that many of these economic problems are solvable for policymakers because the economic problems are clearer in the ten most important problems.

If good supports are provided from funding agencies, many obstacles of women's entrepreneurship will be resolved. This that women have taken the entrepreneurship is an opportunity that policy makers and authorities should utilize it, because the presence of women in places of business to manage small and entrepreneurial organizations has had large effect on employment and business environments around the world. In this study, it was found that most important social problems are resulted from the society vision to women and the promotion of male-domination in the society.

Unsuitable behavior of some organizations due to promotion of male-domination culture is one of ten barriers to women entrepreneurship. The results of Hiseritch and Brusck

research (1987) also indicated that serious problems are earning validity and overcoming this social belief that women are not as serious as men in work. In the other words, lenders, customers, staff and husbands do not believe in women as same as men. The findings of this study are in accordance with current study findings to some extent. Lack of pawn is one the main problems in order to begin entrepreneurship for women. This point was also stated by Fangjung (2004). He knew lack of pawn one of the main problems to begin entrepreneurship for women. Rahimian and Gholipour (2011) reported that female-household heads do not have opportunity to learn due to having many roles and usually have lower education compared with the other women. This was also found that majority of female-household heads were diploma and under diploma subsistence and economic problems were a barrier for them to continue education. Substantially, for more successfulness of this vulnerable group and due to lower education level than the other society groups, it is better to learn them skillfulness and some trainings in direction of their empowerment. The results of Rahimian and Gholipour research (2011) showed that training and self-employment designs cause feeling empowering sense in female-household heads and it has positive effect on the family. Rahimian and Gholipour (2011) in a research knew economic problems as main issue of female-household heads.

This problem also was stated as the most important barrier of entrepreneurship of female-household heads in this research. These findings are in accordance with the results of current study. Empowering programs for female-household heads lead to employment and enhancement of income level and promotion of them to higher socio-economic class levels of the society. Their dependence on financial agencies is decreased by favor of job trainings and they socio-economically see themselves such as the other people in the society (Kimiayee, 2011). In this research, female-household heads have positively assessed emotional support of family in this issue. In Arasti's research (2006), consentaneous attitude of close people to entrepreneurship has been stated as the most important factor for women stepping to entrepreneurship. Ketabi and colleagues (2005) reported that elimination of discrimination in hob market can help empowerment of female-household heads. The results of Javaheri and Ghozati (2004) also showed that gender inequality existed in Iran that has a social and cultural aspect decreases capability of entrepreneurship of women. This issue must be taken into account by policy makers and financial agencies.

That today women believe in themselves and their self-confidence has been increased more than past and they have assessed their own management skillfulness well is an opportunity to provide proper bases for economic prosperity and self-reliance for one of vulnerable layer of the society. This issue needs high will of officials and policy makers to eliminate existing barriers in the field of women entrepreneurship. Unfortunately in Iran, gender discrimination exists in some organizations and this is not deniable. This issue has been stated in various studies frequently (Karimi, 2005). Stereotypical believes and relations dominated on job organizations have been reported as one of the most important barriers of entrepreneurship in Javaheri and Ghozati research (2004) that this result is in agreement with that of the current study. Forouzan and Biglarian (2003) showed that lack of equal job opportunity for women compared with men and economic insecurity are two of main problems of female-household heads in the field of employment.

This is also in agreement with the result of current study. Khosravi's research results (2008) also indicated that main problems of female-household heads are economic problems, loss of readiness for management of economic affairs of the family, social negative attitudes with respect to female-household heads, concern about the future of children and numerous roles. If female-household heads have proper social supports, learn methods of confronting and have internal control source, they will bear the least damage. Alan and colleagues (2011) based on their research results reported that family support, social relations, and internal

motivations of women are effective on successfulness of women in entrepreneurship. In a study on Indian women, Joitee et al. (2011) found that various factors such as social, psychological, and financial factors are effective on women successfulness in entrepreneurship. Shambare (2013) also reported family role, social influence, exposure to entrepreneurial activities, support from entrepreneurship, and training as effective factors on entrepreneurship. Considering this point that female-household heads encounter more problems than the other women and on the other hand, they must work to provide subsistence for own selves and their family, providing proper bases for entrepreneurship is very important. A part of this bedding can be provided through financial and economic supports by related organizations such as Welfare Organization and financial agencies.

It seems that a part of annual budget of the country has been considered for empowerment of vulnerable groups, because empowerment of vulnerable groups accompanies by decreasing of social problems. Administrative structure of the country must be changed for realization of implementation of social justice and keeping family structure through high view to the role of entrepreneurial female-household heads in creating social participations and through harmonic economics. Not changing of structure of administrative system means ignoring the role of female-household heads in the family and the society. Financial agencies inside the country must be in relation with vulnerable layers in the society and develop their plans according to requests and interests of vulnerable layers. Providing facilities and services for supplying necessary financial resources for entrepreneurial women through allocating low-interest credits in banking system of country and in financial institutes and providing required basis for investment in high-efficiency businesses and making security in investment through insurance and their products in order to growth in sale and gain indices accompany by Iranian entrepreneurial women and finally growth in performance and more productivity of women, especially female-household heads. Since economic problems are one of the most important problems of female-household heads, it seems that they have not been taken into account appropriately and related organizations only give them slight monthly wage. This trend won't resolve problems of female-household heads considering economic situation and inflation in the society.

Hence, they have to seek a job. Proper bedding for self-employment and entrepreneurship require comprehensive support by related organizations and different groups of the society. It is suggested that this point must be taken into account because by this way, many damages are prevented. According to female-household heads that had said facilities and loans to begin entrepreneurship are few, it is proposed that the government allocate special financial resources to banks to give a loan to female-household heads who want to invest in various fields. Prediction of a given annual budget in the field of empowerment of female-household heads and their entrepreneurship by government and by favor of parliament is suggested. Acculturating and elimination of gender discrimination through media can decrease social problems of women in this area. Hence, it is proposed to program makers and policy makers to provide trainings in this field for community by media and progress in order to promote culture. Acculturating in change of society's attitude towards women's empowerment in economic activities can be achieved through the media, especially the national media and also cultural centers such as municipalities, advertising agencies, and the educational system. Creating proper facilities to provide financial sources for women entrepreneurs through the elimination of irrational collateral and guarantees, reforming the tax rules through exerting tax breaks can reduce these barriers at the women's entrepreneurship.

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