



Women, Entrepreneurship, and Economic Empowerment

A Comparative Study on
Women Entrepreneurs in Iran and Japan



Vice Presidency for Women and Family Affairs, the Islamic Republic of Iran
The Sasakawa Peace Foundation





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Vice Presidency for Women and Family Affairs, the Islamic Republic of Iran
<http://women.gov.ir/en>

The Sasakawa Peace Foundation
<https://www.spf.org/en/>

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Preface

This book is the result of a two-year effort of a joint research project on women and entrepreneurship in Iran and Japan. With the understanding that women's empowerment is one of the most important issues to promote peace and sustainable development in the world, and based on the recognition that Iran and Japan are major countries in the west and the east of Asia, the Sasakawa Peace Foundation (SPF), in partnership with the Vice Presidency for Women and Family Affairs of Iran, has been implementing a project on women's empowerment. The joint research on women and entrepreneurship is the first phase of the project, and it aims to promote a dialogue on the topic, and possibly to distil relevant policies for both countries.

The birth of the joint effort on women's empowerment between SPF of Japan and the Vice Presidency for Women and Family Affairs of Iran dates back to 2015, when Mr. Nobuo Tanaka, Chairman of SPF and the Vice President H.E. Madam Shahindokht Molaverdi met for the first time. At that time, Iran was drawing the attention of international community due to the agreement of Joint Comprehensive Plan of Action (JCPOA). On the premises that maintaining amicable relationships between Iran and Japan is of critical importance, Mr. Tanaka had been seriously looking for a way to further enhance and drastically restructure SPF's Iran project that may help capture and concretize the favorable move toward Iran in the international community at that time. On the other hand, the Iranian counterpart had been likewise looking for a good counterpart in Japan, which would be willing to cooperate with and leverage Iran in returning to the international community and playing the role that are commensurate with its national capacity.

This was the situation where Chairman Tanaka and Vice President Molaverdi met each other. Both Mr. Tanaka and Vice President Molaverdi did not expect much of the outcome of their first meeting, with scarce knowledge about each other. When the two met, however, the discussion evolved very rapidly enough to come up with an agreement and immediate decision of a joint project to be launched in the following year of 2016. A half year later, SPF organized the first international symposium entitled "Women, Peace and Sustainable Development" in Tehran in May 2016, in cooperation with then Vice President for Women and Family Affairs, H.E.

Madam Shahindokht Molaverdi and the Ministry of Foreign Affairs of Iran. The large-scale symposium was attended by over 300 attendees, including Vice President Molaverdi; H.E. Dr. Masoumeh Ebtekar, Vice President and Head of Department of Environment and H.E. Dr. Seyed Abbas Araghchi, Deputy Foreign Minister for Legal and International Affairs from Iran, as well as Mrs. Akie Abe, Chairperson of the Foundation for Encouragement of Social Contribution and Mr. Yohei Sasakawa, Chairman of Nippon Foundation from Japan. In February 2017, SPF sponsored the second international symposium entitled “Women, Education and Economic Empowerment” in Tokyo. H.E. Madam Molaverdi and other experts were invited from Iran, and given the fact that the majority of the female graduates from the higher education in Iran is engineering major, discussed how women with advanced scientific training would contribute to the revitalization of the Iranian economy. These international symposia served as an invaluable opportunity for both Iranian and Japanese participants to exchange views about actual conditions acute to women for the first time, and revealed that, despite different historical, cultural and social backgrounds, women in Iran and Japan share many issues in common, for which both countries could work together.

A few years have passed and the international environment around Iran has dramatically changed. However, this project remains unchanged and to continues to provide a basis for mutual learning and understanding - with comparative research on women’s empowerment in Iran and Japan. That the joint research project will produce good and insightful outcome is one of the milestones of the project, but beyond that goal, it has the higher objective to enhance the relationship between Iran and Japan from a longer perspective. It is also SPF’s vision that through this project both countries are going to contribute to peace and stability of the region and the world. Having this higher objective and determination in mind, SPF is determined to continue implementing this project steadily and firmly, even in a difficult and increasingly complex international environment.

According to the Global Gender Gap report in 2018, both Iran and Japan scored, unfortunately, below average. During the course of the discussion between Iran and Japan, however, it became apparent that both countries were working to promote women’s empowerment, and women in both countries were making a great effort in establishing themselves as entrepreneurs. Hence, in 2017, a joint research project on “Women Entrepreneurs in Iran and Japan” was launched. The study was conducted by a joint research team of Ms. Zahra Emrani, Ms. Marzieh Mahmoudi, and Ms. Saideh Heshmati, the Entrepreneurship Development Foundation for Women and Youth, and Ms. Zahra Naghavi, the National Association of Women Entrepreneurs from Iran as well as Professor Tomoyo Kazumi, the School of Commerce, Senshu University and Dr. Akiko Murakami, the Center for Regional Economic and Business Networks, Faculty of Business and Economics, Hokkaido University from

Japan.

The study aimed to clarify measures needed for establishing an environment where women can play a more active role in order to maximize their potential power for sustainable development. It explains the actual environment and circumstances of women in both countries, through surveys using same indices on policies and general social conditions surrounding women entrepreneurs to enable comparisons between Iran and Japan. The study also carried out interviews to shed light on voices of women entrepreneurs working in local society. These case studies and analysis of the survey in the study will prove useful in understanding both challenges and opportunities around women and entrepreneurship in particular and women's empowerment in general.

Last but not least, we would like to express our sincere gratitude to the Vice President for Women and Family Affairs of the Islamic Republic of Iran and the Vice Presidency for Women and Family Affairs for their continuous and generous support, as well as to the researchers from Iran and Japan for their commitment to research activities. It is our hope that the result of this joint effort will be reflected in government policies as well as private sectors', and provide guidelines for creating enabling environment for future women entrepreneurs.



Survey and Analysis on Women Entrepreneurs in Japan

Tomoyo Kazumi,
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Survey and Analysis on Women Entrepreneurs in Japan

1. Objective and Summary of the Study

The objective of this research is to conduct a comparative study of the realities surrounding women entrepreneurs in Iran and Japan, the issues they face, how these issues may be solved, and what assistance policies may be needed for solution, thereby making suggestions that may be helpful for both countries.

As the first step toward achieving the objective, this study will illustrate the environments surrounding entrepreneurial activities in Iran and Japan, obstacles that women face as individuals and family members and in terms of social norms and legal systems, and actions to overcome the obstacles. With those obstacles and actions in mind, this study will discuss the realities of support provided for women entrepreneurs as part of public policy, along with best practices and unresolved issues. The final goal of this study that examines the same subjects in Iran and Japan is to share experiences that women entrepreneurs in the two countries had in order to break through the barriers they faced, thereby making workable policy proposals.

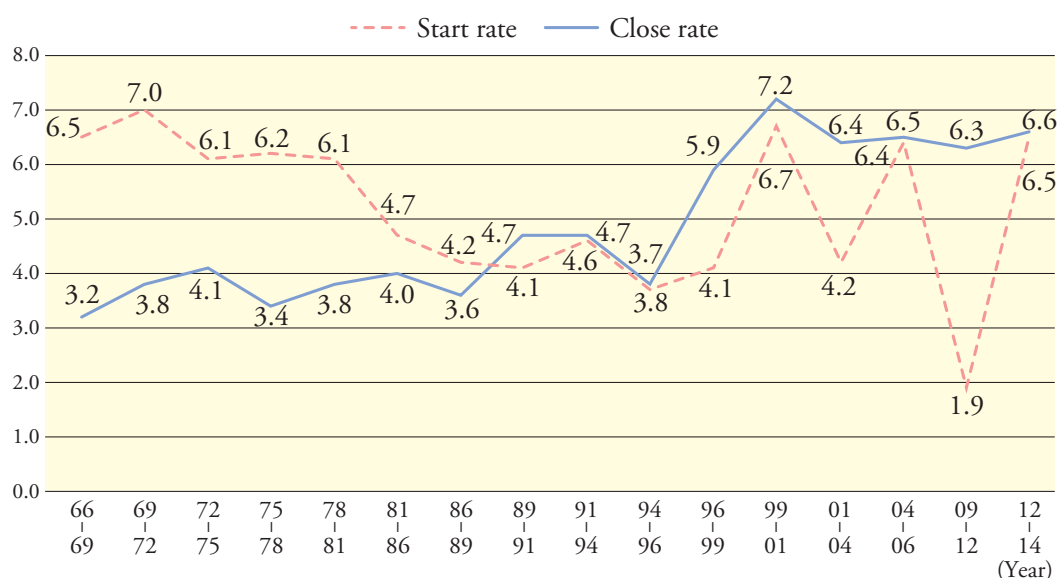
With the study method that has been adopted to achieve the objective of this research, this study will begin with discussion about the situations surrounding entrepreneurial activities as well as women in individual, family, social, and legal contexts, and documents currently available will be referred to during the discussion. Then this study will analyze realities and issues faced by women entrepreneurs that have been identified through a survey, and present examples of successful women entrepreneurs who overcame the issues and obstacles. Finally, this study will present a summary and best practices regarding policies designed to assist women entrepreneurs that have already been implemented. The summary and best practices will be based on currently available documents and interview surveys.

2. Situation Surrounding Start-ups in Japan

(1) Business start and close rates

According to the Economic Censuses conducted by the Ministry of Internal Affairs and Communications (MIC) and the Ministry of Economy, Trade and Industry (METI), the number of corporations and sole proprietorships (in non-primary industry) totaled about 3.82 million in 2014, and it has been on the decrease over the years. This is because new start-ups have dipped while an increasing number of companies and sole proprietorships have closed (Figure 1).

Figure 1 : Business Start and Close Rates in Japan



(Source : Ministry of Internal Affairs and Communications, Ministry of Economy, Trade and Industry *Economic Censuses*)

(2) Entrepreneurial activities in Japan as seen by Global Entrepreneurship Monitor (GEM)

According to Global Entrepreneurship Monitor (GEM) that collects and analyzes data on entrepreneurial activities in 61 countries globally (2016), Japan is among the lowest of all surveyed countries in Total Early-Stage Entrepreneurial Activity (TEA). TEA is a percentage of entrepreneurs in the preparation period or into three years and a half or less in the surveyed country's adult population. Japan's TEA is 5.3%, followed by only five countries including Germany (4.6%) and Italy (4.4%).

When TEA is studied in light of correlation with stages of economic development, factor-driven economies' TEA is 16.8%, efficiency-driven economies' 14.2%, and innovation-driven economies' 8.9%. That is, countries and regions in lower stages of economic development see more entrepreneurial activities. Japan's TEA is

particularly low among innovation-driven economies that include the United States (12.6%) and Canada (16.7%) (Mizuho Information & Research Institute, Inc., 2017).

(3) Overview of small and medium enterprises and the policies for these enterprises in Japan

Small and medium enterprises have a vital role in Japan's economy and industry. The Japanese government has the Small and Medium Enterprise Agency as an internal organization of METI. The most common definitions of Japan's small and medium enterprises are specified in the Small and Medium Enterprise Basic Law. Table 1 below shows the numbers of small and medium companies (corporations and sole proprietorships) sorted by type of business. These corporations and sole proprietorships in Japan that fall under the category of small and medium enterprises account for 99.7% of all companies.

Table 1 : Definitions and Numbers of Small and Medium Enterprises in Japan (2016)

Type of Business	Definition of Small and Medium Enterprises	Number of Corporations and Sole Proprietorships
Manufacturing and other	Companies capitalized at up to ¥300M or with up to 300 employees	950,537
Wholesale	Companies capitalized at up to ¥100M or with up to 100 employees	207,986
Retailing	Companies capitalized at up to ¥50M or with up to 50 employees	623,072
Service	Companies capitalized at up to ¥50M or with up to 100 employees	1,589,504

Note 1 : "Manufacturing and other" includes mining, construction, utilities, information and telecommunications, transportation, and finance.

2 : Small and medium enterprises are defined as above in accordance with Article 2 of the Small and Medium Enterprise Basic Law. A company is considered a small and medium enterprise when either the amount of its capital or the number of employees does not exceed the specified figure.

3 : The numbers of corporations and sole proprietorships are from *the 2016 Economic Census: Fundamental Statistical Survey* conducted by MIC.

The Small and Medium Enterprise Agency implements policies designed to assist small and medium enterprises as part of an effort to help develop Japan's economy and industry. The guiding principle of these policies for small and medium enterprises is "to help independent small and medium enterprises grow and develop."

Based on this principle, the Agency implements policies designed to support small and medium enterprises in improving their management and techniques, creating new business, ensuring proper dealings, finding business opportunities, coordinating between small and medium enterprises, and building networks. The Agency also takes measures to stabilize companies' management as a safety net to support small and medium enterprises vulnerable to natural disasters and drastic changes in economic climate. Moreover, it has a special policy to specifically assist small enterprises that run highly vocational businesses. To ensure that these policies are properly carried out, governmental financial institutions offer financial assistance, and preferential tax system for small and medium enterprises is carried out.

Since the 2000s, start-ups that create new businesses and jobs have been increasingly expected to serve as vehicles for coping with changes in the industrial structure and revitalizing regional communities. Thus, the Small and Medium Enterprise Agency has been focusing on its policy designed to support start-ups. As part of the policies to promote local start-ups, for example, municipal projects for start-up support receive financial aid if their "start-up support plans" drawn up in accordance with the Act on Strengthening Industrial Competitiveness enacted in 2014 are approved by METI and MIC. Municipalities work with local businesses such as financial institutions, incorporated NPOs, Chambers of Commerce to provide consultation for those who seek to start businesses, hold seminars on start-ups, and offer co-working spaces in an effort to boost start-ups and help them succeed. By December 2017, 1,234 municipalities in total had their start-up support plans approved.

Since FY2017, the municipalities with approved start-up support plans have provided financial aid for local entrepreneurs who received the municipal start-up support (e.g., start-up seminars, consultation and guidance) and whose applications were accepted. The amounts range between 500,000 yen and 1 million yen to cover half of the expenses at most (e.g., start-up expenses, the cost of producing prototypes, test marketing) when the entrepreneurs had no external financial arrangements, and up to 2 million yen for those with such arrangements.

3. Realities Surrounding Women Entrepreneurs in Japan

(1) Current situation surrounding women entrepreneurs and issues they face as indicated by existing statistics

Japan has no exhaustive government statistics that show the numbers of women entrepreneurs. This is because the Economic Census, which counts registered corporations that have been established, notifications of businesses opened by sole proprietors, and the total number of corporations and sole proprietorships (mainly companies with business offices) does not identify the genders of proprietors and

representatives.

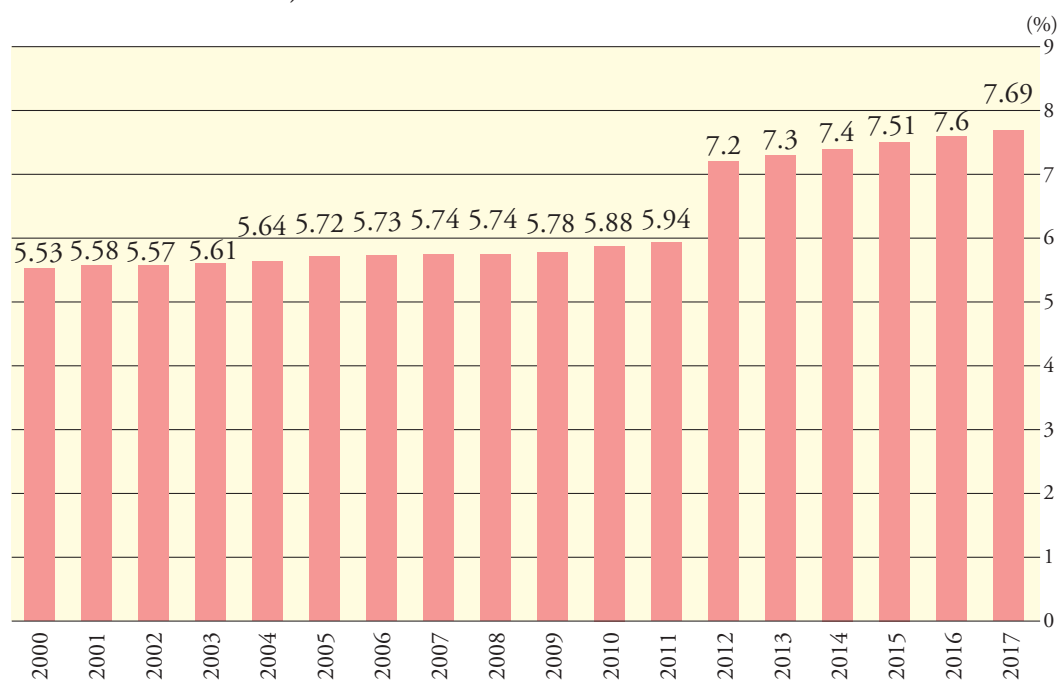
Therefore, this study referred to surveys (sampling surveys) conducted by private businesses and research bodies as well as to government statistics that indicate respondents' genders and imply the proportion of entrepreneurs. The following sections present data on the proportions of women entrepreneurs and proprietors along with trends indicated by those surveys and statistics.

1) Women proprietors identified by Teikoku Databank's "women president survey"

Teikoku Databank, Ltd. is a private company that conducts companies' credit checks and develops and provides corporate databases. It has a database called COSMOS2 that outlines information about 1.46 million companies amassed through its own research.

Figure 2 shows the percentages of companies (corporate bodies and sole proprietorships) run by women proprietors in COSMOS2.

Figure 2 : Percentages of Women Proprietors in Japan (research by Teikoku Databank)



Source : Teikoku Databank COSMOS2

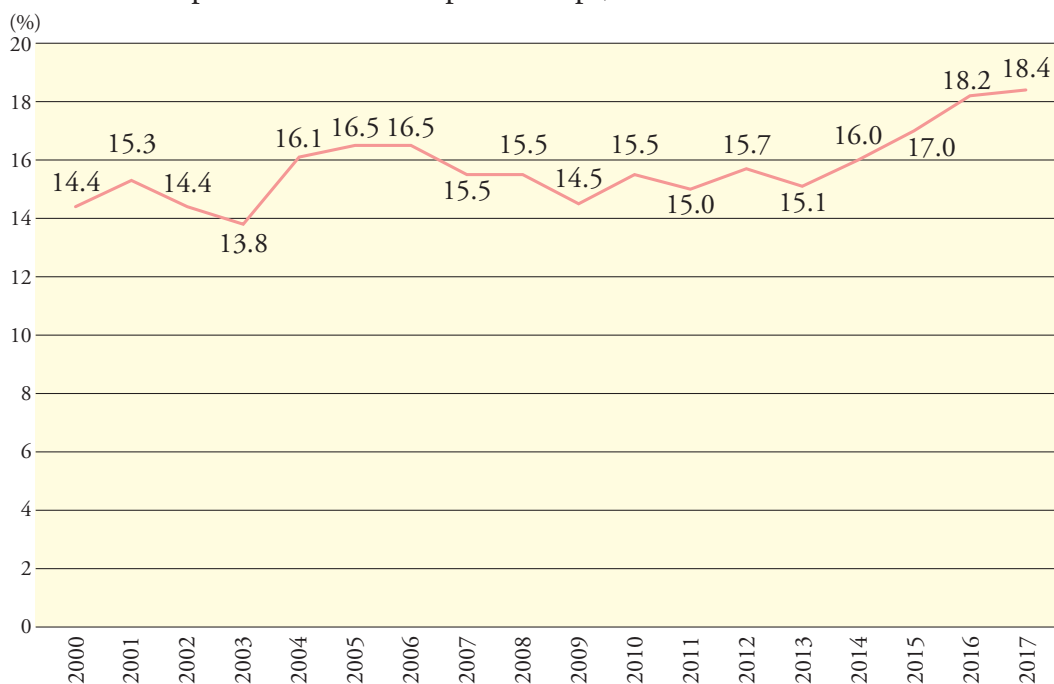
Although the percentage of women proprietors has been on the rise over the years, it still hovers below 8%. That said, it should be kept in mind that the companies in COSMOS2 include listed companies and many of them are relatively large.

2) Proportions and characteristics of women entrepreneurs identified by Japan Finance Corporation's Survey on New Business Start-ups

The Japan Finance Corporation is a governmental financial institution that pro-

vides financial assistance for micro-, small and medium enterprises. It also has a loan system for companies that have just been established. The Japan Finance Corporation Research Institute annually conducts the Survey on New Business Start-ups that surveys corporations and sole proprietors that had been in business for one year or less when they received loans. The number of valid responses varies each year, ranging from about 1,200 to 1,400.

Figure 3 : Percentages of Women Proprietors of New Businesses (Micro-enterprises and Sole Proprietorships)



Source : Surveys on New Business Start-ups conducted in these years by Japan Finance Corporation Research Institute

Many of the surveyed companies (80.3%) had fewer than five employees when they were established, that is, they are smaller than the companies in Teikoku Data-bank's corporate database. When this study look at the percentage of women proprietors among the respondents chronologically from 2000, it is evident that they have been on the rise over the last few years. In 2017, the percentage hit a record high of 18.4%.

According to the 2016 survey, the types of business run by women that comprise large percentages are service (35.6%), healthcare and welfare (21.8%), hotels and restaurants (17.7%), and retailing (12.9%). The percentage of service is markedly high compared to that of service businesses run by men (20.7%) (Japan Finance Corporation Research Institute, 2017).

Regarding the reasons why they chose the types of business they are in, 17.2% of the women respondents answered, "because the local community and society need

the business,” while 13.4% of the men respondents said likewise. Also, more women (5.9%) said “because it matches my personal interest, and/or I can apply my special skills” than men (2.4%). These motives characterize women’s start-ups (Japan Finance Corporation Research Institute, 2018).

3) Proportions and characteristics of women entrepreneurs identified by Japan Finance Corporation’s Research on New Business Start-up and Entrepreneurship Intention

All respondents to the Survey on New Business Start-ups are entrepreneurs who have received loans from the Japan Finance Corporation. This means that entrepreneurs who have received loans from private institutions or who have no external financial arrangements are not included in the survey. Hence, to find out more about common realities surrounding start-ups, the Japan Finance Corporation Research Institute conducts the Research on New Business Start-up and Entrepreneurship Intention. The respondents are men and women aged between 18 and 69 registered as monitors (in Japan) with an online survey company.

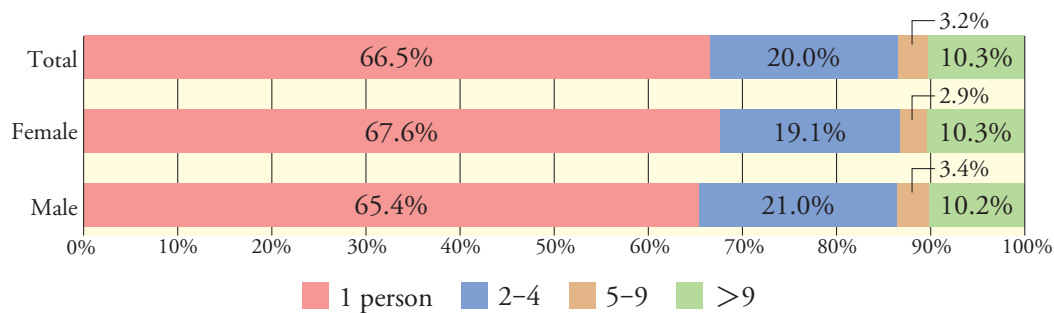
The first stage of this research samples respondents who run businesses established within the last five years (i.e., entrepreneurs), who are interested in starting their businesses, and who are uninterested in starting businesses. The second stage surveys those sampled in each of the categories in detail. The 2017 research collected 25,876 responses in the first stage and 1.2% of all respondents were classified as “entrepreneurs.” When they were aggregated according to the respondents’ gender, 1.7% of men and 0.6% of women were classified into the category. Similarly, 12.0% of all respondents, 15.0% of men, and 9.0% of women were classified as those interested in starting businesses; and 64.3% of all respondents, 54.9% of men, and 73.9% of women were categorized as those uninterested.

The number of responses from the respondents in the first stage was set in line with the population composition (age and gender) in each region for the national census. The responses from 5,213 respondents to a different survey who seemingly had highly entrepreneurial attributes were also added to the above first-stage responses for detailed counting in the second stage. The results showed that women accounted for 25.2% of those categorized as entrepreneurs.

The 2013 research results indicated that the numbers of employees and principal places of business were analyzed according to gender (the 2017 research results did not include these analyses). Figure 4 indicates that, when the research was conducted, businesses with one employee (i.e., the proprietor is the only employee) made up the largest percentages in both categories of business classified by gender of the proprietors. It is also notable that businesses started by women tended to have fewer employees. As for principal places of business, “home” made up for two-thirds of both male and female entrepreneurs’ answers, and slightly more women used their homes as places of business (Figure 5).

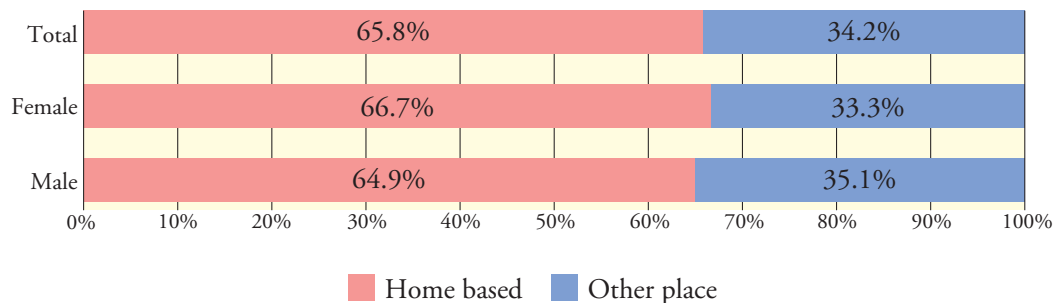
Since this research was conducted online, most of the respondents were everyday users of computers and/or smartphones, which means that the sampling was somewhat biased. However, even with this factor in mind, it can be said that, as the research results indicate, small and home-based start-ups are entering the mainstream. Moreover, women entrepreneurs, who comprise one-fourth of all surveyed entrepreneurs, tend to start smaller than their men counterparts and prefer to open home-based businesses.

Figure 4 : Numbers of Employees at the Respondents' Businesses at the Time of Research



Source : Japan Finance Corporation Research Institute (2013) "Research on New Business Start-up and Entrepreneurship Intention" (Kigyō to kigyō isiki ni kansuru chōsa)

Figure 5 : Principal Places of Business



Source : Same as Figure No. 4.

4) Characteristics of women entrepreneurs indicated in existing statistics

Women comprise only about 20% of entrepreneurs in Japan. Given the ratio of men and women in the population, this percentage is considered small. Regarding the types of business, many women become entrepreneurs to open service businesses for individual customers such as hair salons, nail bars, esthetic clinics, and aromatherapy salons, which explains that a larger percentage of women than men engage in the service sector. As for reasons that they have chosen the fields of business they are in, "I can draw on my work experience" made up the largest percentage of answers from both male and female entrepreneurs, while more women answered "the local community and society need the business" and "it matches my personal inter-

est, and/or I can apply my special skills” than men.

As a recent trend in start-ups in Japan, many men and women entrepreneurs start their businesses on their own with their homes being the principal places of business, and the trend is stronger among women.

(2) Constraints on women’s start-ups in Japan

The statistical data presented so far about women entrepreneurs in Japan indicate that women make up only a small percentage of entrepreneurs, considering the ratio of men and women in the population. This section examines legal and institutional restrictions as well as social, familial, and individual constraints that aspiring women entrepreneurs in Japan are facing.

Regarding legal and institutional restrictions, Article 14 of the Constitution of Japan stipulates that all people are equal regardless of gender under the law, and Article 24 specifies individual dignity and essential equality of genders in the family. The Civil Code also specifies that women may own assets and sign contracts just as men do. Women may establish corporations and become representatives. That is, there are no legal or institutional restrictions on start-ups by women.

The reality is, however, gender equality is not achieved in Japanese society. In the Global Gender Gap Report 2017 published in November 2017 by the World Economic Forum, Japan was ranked 114th of 144 countries according to the Global Gender Gap Index, which measures inequality in terms of economic participation and opportunity, educational attainment, health and survival, and political empowerment. The sub-indices of educational attainment as well as health and survival indicate no gender inequality, ranking Japan first in the world. However, the country stands at 129th in the world rankings in terms of wage equality, the ratio of female politicians and managers, of female professors and professionals, of females in tertiary education (graduate and undergraduate levels), and of females with seats in parliament, revealing its huge gender gaps.

Although these gender gaps have been gradually narrowed in recent years as more women have received higher wages and assumed managerial positions, they remain significant. According to the 2016 Basic Survey on Wage Structure by the Ministry of Health, Labor and Welfare (MHWL), female full-time workers earn only about 73% of their male counterparts. Furthermore, the 2016 Basic Survey of Gender Equality in Employment Management by the MHWL shows that women account for only 8.9% of corporate positions of section chiefs or higher, and 6.5% of those of department managers or higher. That said, companies with fewer employees have higher percentages of female managers. In small and medium enterprises with 10 to 29 employees, women in managerial positions of section chiefs or higher comprise 21.7%.

Behind these gender gaps are gender roles that assume men and women should play different parts, such as women are not made for leadership roles and women

should work as assistant to men. These assumptions affect how female workers are trained, assigned to work, and promoted. Moreover, the idea that women should be in charge of parenting and nursing care is still dominant, which prods women to leave their employment for parenting or nursing care or to spend fewer hours at work. These social norms can govern women entrepreneurs' behavior in a restrictive way.

These social norms and gender gaps influence families' and individuals' views and behavior. In Japan, people tend to have negative ideas about start-ups (e.g., "risky", "insecure") if they have no family members or relatives who are proprietors or self-employed, and few of them take an interest in starting a business. Women tend to be more afraid of failure and find a bar for setting up a business too high. They also feel enormously overwhelmed by what is needed for start-ups when they have only limited work experience, business knowledge, and management skills.

Although the circumstances may vary between regions, many married women are subordinate to their parents-in-law if they live together. The older generations have a strong faith in gender roles, and they likely disapprove of their daughters-in-law starting their businesses and spending less time on housework and parenting.

In conclusion, Japan has no legal or institutional obstacles to start-ups by women; however, gender roles deeply entrenched in social norms along with women's limited work experience and families' lack of understanding that come from the traditional ideas may act as deterrent to aspiring women entrepreneurs.

(3) Realities surrounding women entrepreneurs in Japan identified by a questionnaire survey

The statistical survey results presented in this document so far showed the percentages of women entrepreneurs, the types of business they are in, and the size of their businesses. This study will further clarify the social environment surrounding women entrepreneurs and the status of official and unofficial assistance systems through the survey results described below, using the findings as reference while this study explore what assistance system should be offered to encourage women to start and develop their businesses.

1) Outline of the questionnaire survey

Method: An online survey company emailed the request to registered respondents so they would participate in the online survey

Respondents: Men and women aged between 20 and 69 who live in Japan and are founders and proprietors of businesses or sole proprietorships and registered with the online survey company (Macromill, Inc.)

Date: October 2017

Valid responses: 309 from women, 309 from men (only responses from women were aggregated for this survey)

Main questions: Attributes of the respondent; whether the respondent has a men-

tor; whether the respondent receives advice from any external parties; how much relevant communities are aware of the respondent's entrepreneurial activities; self-efficacy in entrepreneurial activities; family support; support from public institutions; support from local and industrial communities; risk appetite; business performance, etc.

2) Respondents profile

Table 2 shows attributes of the respondents (all women entrepreneurs), and forms and types of business they run. The average age is somewhat high, 48, and thus about half of them are married and/or have children living with them. As mentioned above, service businesses make up the largest percentage. As for education, graduates from four-year universities comprise almost 32%, the largest percentage. Women's college (four-year universities and junior colleges) enrollment rate 30 years ago (i.e., when 48-year-old participants enrolled in universities or junior colleges) was 36.2% according to the School Basic Survey conducted by the Ministry of Education, Culture, Sports, Science and Technology (MEXT). Graduates from universities and junior colleges made up 47.57% of the respondents to our survey. That is, the respondents overall had relatively high educational backgrounds.

Table 2 : Questionnaire Survey Respondents Profile (Japan)

Age	Average:	48.42	Child(ren) living together	Yes	48.54%
	20-29	2.26%		No	51.46%
	30-39	21.03%	Form of business	Corporation	11.00%
	40-49	31.06%		Sole proprietorship	89.00%
	50-59	31.40%		Manufacturing	4.53%
	60-	14.24%		Wholesale	2.27%
Resident regions	Hokkaido	6.15%	Type of primary business	Retailing	11.65%
	Tohoku	7.77%		Service	55.66%
	Kanto*1	35.60%		IT	3.88%
	Chubu*2	12.94%		Other	22.01%
	Kinki*3	20.30%	Education	Junior high school	3.24%
	Chugoku	5.18%		Senior high school	23.62%
	Shikoku	2.59%		Junior college	15.53%
	Kyushu/ Okinawa	9.39%		Technical school	22.33%
Marital status	Single	30.42%	University	32.04%	
	Married	53.72%	Graduate school (Master's)	2.91%	
	Divorced/ Widowed	15.86%	Graduate school (Ph.D.)	0.32%	

1* The Kanto region includes Tokyo.

2* The Chubu region includes the City of Nagoya.

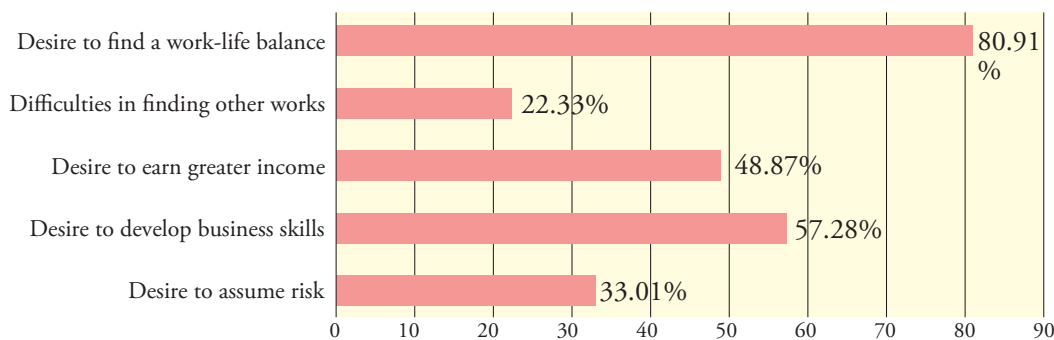
3* The Kinki region includes the City of Osaka.

3) Realities surrounding women entrepreneurs

The survey asked the respondents why they had started businesses, whether they have any close entrepreneurs whom they consider role models, and whether they receive any advice from external parties.

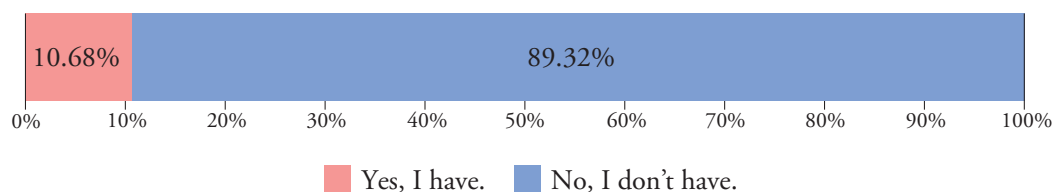
80.91% of the surveyed women entrepreneurs answered, “I wanted to strike a good work-life balance”; 57.28% said, “I wanted to improve my business skills and knowledge”; and 48.87% said, “I wanted to increase my income” (Figure 6). Since managing a company or sole proprietor gives them more free time than working as an employee, it allows them to handle family responsibilities including housework, parenting and nursing care and their personal life better. This means many of them started their businesses for self-fulfillment, such as finding a good work-life balance and/or developing their skills, rather than for financial reasons such as increasing their income.

Figure 6 : “What was your motive for starting a business?” (Multiple Answers)



Women entrepreneurs would appreciate role models in business operation and management whom they could turn to for advice on work and for emotional support. However, only 10.68% answered they had role models. Since women entrepreneurs account for a small percentage, their opportunities to meet other entrepreneurs who have started earlier must be limited (Figure 7).

Figure 7 : “Do you have any role models?”



Similarly, they seldom get to receive advice from external parties. Only 9.71% had received advice on business operation and market environments from external parties during the last six months. The average number of these external advisors

was 6.23.

4) Women entrepreneurs' self-efficacy and confidence

According to earlier research, one of the biggest barriers aspiring women entrepreneurs face is inadequate self-efficacy (Fielden et al., 2003; Fielden and Hunt, 2011; Kirkwood, 2009b). Hence, this survey asked several questions about the respondents' self-confidence and faith in their ability to tackle entrepreneurial activities. These questions used the Likert scale of 1 to 7, with "1" being "Fully disagree" and "7" being "Fully agree." Tables 3 and 4 show the averages of points given as answers to the questions.

Table 3 : Self-evaluation of "Perseverance" and "Strong Drive to Achieve Success"
(1: "Fully disagree" ; 7: "Fully agree")

	Average
I persevered with my work and never gave up, while others quit.	4.92
I can tackle difficult tasks over a long period.	4.56
I don't mind what others think about my success or failure in my work.	4.95
I persisted with my business even when others said I shouldn't.	4.89
I persevere, no matter how hard my work may turn out to be.	5.07

Table 4 : Self-confidence in Business Operation
(1: "Fully disagree" ; 7: "Fully agree")

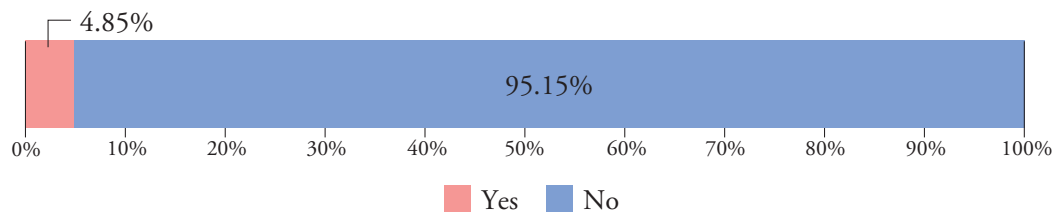
	Average
I have access to resources I need for smooth business operation.	4.09
I often come up with creative solutions to problems.	4.34
I am confident of my ability to come up with creative ideas.	4.38
I am able to obtain resources I need to support new ideas.	4.01
I present my ideas with confidence to others and treat these ideas well.	4.44
I am confident of my ability to come up with original approaches to problems.	4.21
I am usually able to secure additional new resources needed for business operation.	4.06
I often come up with new practical ideas.	4.26
I often come up with new innovative ideas.	3.93

Strong drive to achieve business goals and self-confidence in business operation are a manifestation of their self-efficacy. The averages of their answers to all these questions but "I often come up with new innovative ideas" were above 4 that is the

median. These survey respondents already run their own businesses, and so they must naturally have higher levels of self-efficacy than women who have not started businesses.

To the question about whether they have received education or training pertinent to entrepreneurial activities, only 4.85% answered Yes (Figure 8). Whether women have had entrepreneurial education or training may have an impact on their confidence in their ability to start businesses.

Figure 8 : Experience of Receiving Entrepreneurial Education



5) Family support for entrepreneurial activities

Let us look at whether the respondents received family support for their entrepreneurial activities. 19.42% received advice regarding the market environment and/or business operation from family during the last six months (Figure 9). This percentage is higher than those of the respondents who received advice from role models (10.68%) and external parties (9.71%). However, when this study look at what support they received from family, funds and human networks are both lower than the median of “4,” indicating that the support they received was hardly adequate (Table 5).

Furthermore, 29.13% answered that their co-founders included family. This means some of these women entrepreneurs’ start-ups are family businesses.

Figure 9 : “Have you received any advice from family regarding the market environment and/or business operation?”

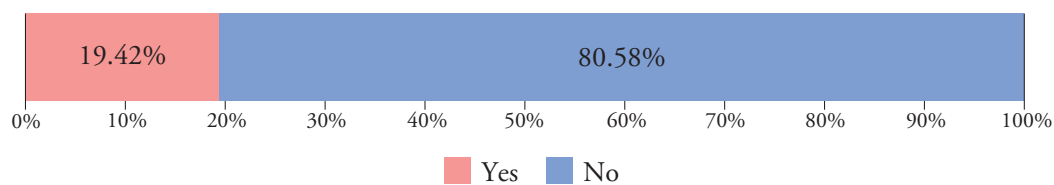


Table 5 : Support Received from Family in Setting up Businesses
(1: “Fully disagree” ; 7: “Fully agree”)

	Average
I can borrow funds worth the amount of my company’s capital from my parents or other family members when I need them.	2.83
I have family who provides contacts so that they will help me in my efforts toward success as an entrepreneur.	3.62
My parents and/or other family members contribute funds when I need them.	3.09
My parents and/or other family members lend me funds on favorable terms such as long-term loans at low interest rates when I need them.	3.23
Family connects me to business networks where I may meet prospective business partners and/or customers.	3.65

6) How start-ups are perceived in society

In Japan, women are regarded as non-leaders and expected to work as men’s assistants and play a major role in housework and parenting. The survey asked questions about how women entrepreneurs and their entrepreneurial activities are perceived in society with these norms.

Table 6 shows aggregated responses to the question about how much the respondents’ entrepreneurial activities enjoy acceptance by their local communities. Their answers were given in the Likert scale of 1 to 7, with “1” being “Fully disagree” and “7” being “Fully agree.” The average was 4.24, which indicates that their start-ups are perceived quite positively. Given that it was larger than the median “4,” it can be said that their entrepreneurial activities are considered decent and enjoy recognition to a certain extent.

Table 6 : “My local community are receptive to entrepreneurial activities”

Total	100 (%)	309
1 Fully disagree	9.06	28
2	2.91	9
3	4.53	14
4	45.63	141
5	19.42	60
6	13.27	41
7 Fully agree	5.18	16

Ave. = 4.24

To the question that asked whether they believe that Japan’s society is receptive to their entrepreneurial activities, many of the women entrepreneurs gave responses

that indicated the degree of acceptance is lower than that in their local communities (Table 7). They feel that, while local communities are receptive to new restaurants and home-based businesses such as nail bars, society in general does not perceive start-ups positively.

Table 7 : “Japan’s society is receptive to entrepreneurial activities”

Total	100 (%)	309
1 Fully disagree	19.09	59
2	8.09	25
3	7.44	23
4	50.49	156
5	9.71	30
6	2.27	7
7 Fully agree	2.91	9

Ave. = 3.42

This public perception is reflected in financial institutions’ attitudes. Many entrepreneurs apply for loans from financial institutions as funds for starting their businesses, but private institutions are wary of lending start-ups, and review applications from those without experience in business management more rigorously than usual. It is easy to imagine that, with the social norms discussed above, these institutions are even more cautious about granting women loans. As Table 8 shows, female entrepreneurs have the impression that financial institutions are unwilling to accept start-ups as customers.

Table 8 : “Financial institutions are receptive to entrepreneurial activities”

Total	100 (%)	309
1 Fully disagree	12.62	39
2	10.03	31
3	8.74	27
4	51.13	158
5	11.33	35
6	3.56	11
7 Fully agree	2.59	8

Ave. = 3.60

Many industry groups of businesses in the same trade have been organized and run mainly by male proprietors of long-standing companies. Hence, these industry groups are believed to be unreceptive to start-ups. Moreover, women likely find these male-dominated organizations unfriendly to women. Table 9 shows responses

to the statement serving as the reverse question “local industry groups are unreceptive to entrepreneurial activities.” As you see, many agreed with the statement (i.e., they are “unreceptive”), with the average being 4.47, which was well above the median.

The next question asked, “Do you think many people in your local community believe that working as an entrepreneur is a good career choice?” to see if start-ups receive recognition. 63.11% answered “Yes.” This indicates that, while society in general does not give entrepreneurial activities recognition they deserve, local communities with many familiar businesses (e.g., retailers, construction and service businesses) perceive small start-ups such as self-employed businesses positively.

Table 9 : “Local industry groups are unreceptive to entrepreneurial activities”

Total	100 (%)	309
1 Fully disagree	3.24	10
2	4.21	13
3	5.18	16
4	39.81	123
5	30.42	94
6	11.97	37
7 Fully agree	5.18	16

Ave. = 4.47

7) Use of public assistance systems

Japan has implemented policies designed to assist small and medium enterprises or company founders in general. This question asked specifically about the respondents’ experiences of using any public financial assistance systems. The results show that only a few have used systems to receive government subsidies, loans/guarantees, and/or equity (Table 10).

Table 10 : Experience of Using Public Assistance Systems

Q34 Formal institutions	
Total	100 (%)
Government subsidies	4.21
Government loan/guarantees	5.18
Government equity	2.59

8) Realities surrounding women entrepreneurs in Japan indicated by the survey results

The survey results provide a broad picture of situations and social norms that act as deterrents to entrepreneurial activities by women as family members and individ-

uals. Only a limited number of women entrepreneurs in Japan have received education or training to start businesses, but they are confident of their ability to operate business and achieve goals, indicating they have high levels of self-efficacy. However, given that those surveyed had already run their businesses and that women entrepreneurs across Japan make up only a small percentage, low levels of self-efficacy women in general have may be a major obstacle aspiring women entrepreneurs face. That they have not received enough education or training to acquire knowledge and skills needed to start businesses is also a remote cause of the low levels of individuals' entrepreneurial aspirations.

Women entrepreneurs feel that their entrepreneurial activities receive recognition from their local and/or familiar communities to some extent, but society in general, financial institutions, and industry groups do not perceive them positively. Consequently, women entrepreneurs have only limited opportunities to receive advice from external parties or to meet entrepreneurs with more experience who can be their role models. Moreover, although they turn to family for support more often than they do to external parties or the local and/or national government, only about 20% have received family support.

In conclusion, while women entrepreneurs in Japan have confidence and self-efficacy needed to start businesses, social norms are not as receptive to start-ups by women as they should be. Therefore, activities designed to enlighten the public and family about entrepreneurship must be developed and launched.

(4) Comparison of traits between female entrepreneurs in Japan and Iran

Previously, this study conducted a study of female entrepreneurs in Japan and Iran using a nearly identical survey. This survey yielded extremely significant results, but as the survey questions covered a lot of ground, it is quite difficult to go into detailed analysis of every item. Because of this, this study would like to narrow the scope of our inquiry to points of significantly large difference, and discuss those results. Additionally, please refer to the appendix, where statistical analysis results of the average difference for answers from both countries regarding the social environment, market conditions, self-confidence, and way of thinking of the entrepreneurs, as well as familial support, etc. are listed using a 7-point Likert scale.

Answers from Iranian female entrepreneurs are in general more positive than Japanese female entrepreneurs in regard to entrepreneurial activities, as well as toward their social environment and familial support. However, the characteristics of the female entrepreneurs from both countries who answered the survey this time are quite different. Most of the Japanese respondents had managed small-scale enterprises for a comparatively few number of years, whereas the Iranian respondents managed large-scale enterprises for a greater number of years. In this sample, it is necessary to consider that it is very likely that these special characteristics may have

affected their answers.

I. Societal acceptance of entrepreneurial business activities and a competitive business environment

There is a statistically significant difference between the average values for each item. First, one question related to societal acceptance of entrepreneurial business activities and a competitive business environment is, “In the past three years, what my company has done has been accepted by the community in my region (Q16-1),” in which, using a 7-point scale (1 = Fully disagree to 7 = Fully agree), Iranian women averaged 5.95, whereas Japanese women averaged 4.24. And, for the question “It will be low possibility to realize there were a lot of potential competitors (Q16-9),” Iranian women averaged 5.71, whereas Japanese women averaged no more than 2.94, feeling that there is a strong likelihood of strong competitive enterprises appearing (Table A-1).

II. Family support and entrepreneurs’ qualifications

For questions related to family support of enterprises and the management qualities such as tenacity of the person herself, the average value of Iranian women’s responses overall was also higher than their Japanese counterparts. In particular, to the question of whether “I am able to perform challenging work for longer periods (Q17-4),” Iranian women averaged 5.76, whereas Japanese women averaged 4.56. And, with regard to family support characterized as, “My parents/family provide me with contacts to people that might help me with achieving entrepreneurial career (Q17-3),” Iranian women averaged 4.72, whereas Japanese women averaged 3.62.

III. Strategic flexibility

Another question asks about whether entrepreneurs feel they can flexibly respond to market and competitive environment changes. The answers again are on a 7-point scale, ranging from “Not at all flexible” (= 1) to “Very flexible” (= 7). For this item, in regard to the “The emergence of an unexpected market opportunity (Q18-2),” Iranian female entrepreneurs answered that they can respond extremely flexibly to such situations (Iran = 5.46 average, Japan = 3.96 average). Similarly, in regard to the “The emergence of a new technology that adversely affects your existing business (Q18-3),” Iranian women’s average was 5.29, whereas for Japanese women it was 3.88, signifying that they were relatively unable to respond flexibly to such situations.

IV. Entrepreneurial self-efficacy and human networking activities

In regard to items concerning entrepreneurial self-efficacy and human networking activities, there was one question in particular where a significant difference appeared between Japan and Iran. In the question, “I had already spent substantial time and effort networking with others (Q20-12),” Iranian women averaged 6.05, and Japanese women 3.82. From these results, it can be inferred that Japanese female entrepreneurs are able to forge personal connections without spending as much

time and labor. However, in questions regarding entrepreneurial self-efficacy, such as “I had been good at building relationships with influential people (Q20-13)” (Iran = 6.10, Japan = 3.84) and “Creating new products or services (Q20-6)” (Iran = 6.03, Japan = 3.91), the results show that Iranian women tend to have much higher self-esteem.

V. Creativity, self-confidence, access to resources

Similarly, there is another item in regard to creativity and other abilities, where the average value for Iranian women far exceeds that of Japanese women. The values for “I often have new and innovative ideas (Q21-12)” (Iran = 5.61, Japan = 3.93) or “I often promote and champion ideas to others (Q21-7)” (Iran = 6.19, Japan = 4.44) are examples of such.

VI. Satisfaction with work, and prospects for business results

In a unique case, the question regarding satisfaction with business content and working conditions, “In general, I do not like my job (R) (Q32-9),” shows Japanese female entrepreneurs’ average answer values exceeding those of Iranian female entrepreneurs (as it is a oppositional question, a lower value is better). Japan’s average is at 2.73, whereas Iran is at 6.38. It is clear that a relatively large number of Japanese female entrepreneurs enjoy their job. Conversely, regarding future business prospects (Q32-15), Iranian women tend to have a more positive view (Iran = 5.29, Japan = 3.67).

(5) Women entrepreneurs’ best practices in Japan and challenges they faced

This section presents three successful businesses run by Japanese women entrepreneurs to identify the challenges they had to meet when they started up to provide examples of constraints on start-ups and of ways to overcome obstacles that should be studied.

1) Keiko Yoshimoto, Royal Blue Tea Japan Co., Ltd.

〈Company overview〉

Number of employees: 11

Capital: ¥58.15 million

Founded in: 2006

Primary business: Production and sale of bottled high-class tea

〈Start-up history〉

At one point in her career as a graphic designer, Keiko Yoshimoto had to take time off from work because of illness. While she was recuperating, her friend invited her to a “party to enjoy food with tea.” The concept piqued Ms. Yoshimoto’s curiosity. Parties usually serve alcohol so that guests would relax and enjoy food, and she had hardly been to those parties because she cannot hold her liquor. When she attended the party where tea is served with food, it opened her eyes to the beauty of tea beverages.

After this experience, Ms. Yoshimoto attended a blue tea (Taiwanese oolong tea) salon run by Setsuo Sato, who is now her business partner. In 2006, she founded Royal Blue Tea Japan Co., Ltd. (RBJ) that develops high-class tea beverages offered in bottles that go well with high-quality food and can be served in restaurants. Her goal is to make the food culture for non-alcohol drinkers common across society.

〈Initial challenges〉

The first challenge Ms. Yoshimoto had to meet was to have a clear business model and business plan. She met an incubation manager and a university professor to receive advice needed to determine what specifically the business would offer. After analyzing the market, she decided that the business would produce and sell bottled high-class tea. She participated in an entrepreneurs' competition organized by Kawasaki City and won an award that entitled her to take out a municipal loan as start-up capital.

The next challenge was customer acquisition. Since RBJ's products target a high-end market, Ms. Yoshimoto made a direct sales call at a bar directly run by Baccarat, a producer and seller of world-class quality products, and successfully sold her tea beverages as drinks served at parties. She continued to focus on branding and make direct sales pitches only to prospects who understand the concept "tea beverages served with meals that help non-drinkers relax and enjoy food." Consequently, she sold her products to Japan Airlines as first-class drinks and to the 34th G8 Summit in Toyako, Hokkaido as drinks served to the heads of states. These successes boosted RBJ's profile and helped acquire more customers. In 2013, Ms. Yoshimoto won the grand prize for a woman entrepreneur awarded by Development Bank of Japan Inc. (DBJ) at the 2nd New Business Plan Competition for Women Entrepreneurs hosted by DBJ. She invested the 10 million yen awarded as an extra prize in receiving expert advice, establishing the brand, and test-marketing of RBJ's own store. These efforts further raised the company's profile and enhanced the brand value.

Another challenge was to cope with the drop in consumer spending and the rumor of radioactive contamination of tea leaves caused by the Great East Japan Earthquake and the nuclear disaster at the Fukushima Daiichi Nuclear Power Plant in March 2011. The company's sales dipped 50%, although Ms. Yoshimoto had aimed to generate a surplus in FY2011. RBJ finally managed to achieve a surplus in the period ending in April 2012.

〈Plans for the future〉

RBJ uses the highest-class tea leaves to produce its products with its own method, which does not heat-treat these leaves to bring out the best flavor. The company also obtained HACCP certification for food safety management to ensure quality. Its product lines are of several types of Japanese tea, oolong tea, and black tea. The price per bottle is set quite high, ranging from 3,000 yen to 300,000 yen.

The business started from a small factory with only one production line that was

unable to meet the demand of increasing customers. After the completion of the Chigasaki factory in 2016, RBJ began to focus more on marketing to individual customers. The sales channels used to be only an online store for direct selling and three luxury department stores. Then the company opened its Chigasaki boutique in April 2016 and Roppongi boutique in November 2017 where individual customers sample products for fees and make purchases. RBJ aims to boost its sales tenfold by 2020.



Royal Blue Tea Japan's product

(Source : Royal Blue Tea Japan website <http://www.royalbluetea.com/>)



Roppongi boutique

2) Noriko Ikeda, Matatabi Kikaku Co., Ltd. (Matatabi Planning)

〈Company overview〉

Number of employees: 2

Founded in: August 2010

Location: Shinagawa, Tokyo

Primary business:

- Assisting women entrepreneurs in creating their businesses' websites; organizing seminars on how to use online tools to attract customers
- Assisting women entrepreneurs in setting up their businesses; providing useful information for start-ups
- Outsourced services for micro-, small and medium enterprises

〈Start-up history〉

After graduating from university, Noriko Ikeda worked at an IT consulting firm for corporate customers, and left the job when she felt stuck in it. She vaguely thought of starting a business, but she did not have the slightest idea what field she wished to go into to set up a business. Hence, she took workshops for women entrepreneurs run by a private business to develop business ideas, and enrolled in a vocational school to acquire skills needed to create websites.

After this preparation period, Ms. Ikeda founded Matatabi Kikaku Co., Ltd. in

2011, a business that creates websites for corporate customers.

〈Initial challenges〉

The first challenges Ms. Ikeda had to meet were to narrow down target customers and to develop what the business would offer to meet customers' needs.

Her first customer was a woman entrepreneur she had known. While creating a website for her business, Ms. Ikeda was troubled by the gap between the quality the customer demanded and the fees for the service. She also had difficulty dealing with problems that arose with a freelancer and other business partners to whom she outsourced part of the website design. She underwent a process of trial and error to figure out how to offer a customer an appropriately priced website of value.

Many micro-, small and medium enterprises in Japan do not have employees with IT knowledge and skills, and so they need to outsource website design. Some website design companies, however, overcharge them for the websites' unnecessarily extra functions. Hence, Ms. Ikeda decided to narrow down her target customers to women entrepreneurs, many of whom run microbusinesses, to offer them one-day seminars on how to create a website and how to tap into SNSs to attract customers.

Many of Matatabi Kikaku's customers are women entrepreneurs working to set up microbusinesses such as nail salons, lessons and classes, or counseling services on various issues at home or cafés. To assist women who aim to offer various lessons on such issues as cooking, flower arrangement, or accessory making, Ms. Ikeda launched MYST, a business designed to offer counseling services and small-group seminars for start-ups. These counseling services include those for women who are considering starting their businesses and for proprietors who seek advice on problems they have in business operation. The seminars are on how to attract customers, use the Web, and manage accounting and tax. Currently, 20% of Matatabi Kikaku's revenues come from the website design business, and 80% from the seminar business.



Seminar by Matatabi Kikaku



MyStyleなお教室開業を
応援しています

MYST to assist women in starting to
offer lessons

(Source : Matatabi Kikaku's website <https://matatabi.cc/>)

Attracting customers was another of the first challenges that Ms. Ikeda had to meet. To win more customers by publicizing her companies' uniqueness, she compiled a book from posts on the blog she had maintained for five years and published it with the title "How to Start a Lesson Business." The book has helped acquire new customers.

When her business expanded and required a new employee, Ms. Ikeda hired a highly skilled woman with a career who was in parenting and unable to work full-time. She met the great talent by taking advantage of the program offered by the Small and Medium Enterprise Agency. (The program sends skilled homemakers as interns to small and medium companies looking for new hires, and provides these businesses with wage subsidies for three months.)

〈Family support〉

Ms. Ikeda talked about how her husband reacted to her decision to leave her job to start a business. Her husband already had his own business that offers online English lessons via Skype, so he did not oppose her choice to become an entrepreneur. When the couple had a baby, she returned to work two months after childbirth, with her husband taking care of their baby. Since he can be flexible with his work schedule, he is cooperative in parenting.

〈Plans for the future〉

Ms. Ikeda says that Japanese women entrepreneurs tend to find "attracting customers," "using IT systems," and "accounting" so daunting that they feel discouraged from running businesses. Since making full use of the Web and SNSs is the key to attracting customers and demonstrating their businesses, they need to acquire skills to use computers rather than smartphones. Moreover, many women entrepreneurs neglect to manage sales and expenses and do not even know how much revenues and profits their businesses generate. Hence, Ms. Ikeda plans to offer seminars on the basics of accounting coupled with how to use accounting software. She also intends to start offering the service of transcribing companies' receipts into accounting software by Matatabi Kikaku's employees working at home.

3) Aki Hiraga, Secret Pâtissière (sole proprietor)

〈Start-up history〉

Aki Hiraga had worked as a pastry chef at a one-star restaurant and other places in Tokyo for 15 years. After giving birth to her first baby, Ms. Hiraga returned to Numazu, her hometown, where she started offering baking lessons at home and custom-made confectionery. Then her family circumstances prompted her to consider doing something to earn more without opening a shop, and Ms. Hiraga consulted a local business that assisted women entrepreneurs.

The business suggested that she consider starting a B2B business rather than B2C. Ms. Hiraga decided to follow the advice and began to plan a business that would propose new sweet products to restaurants that sought to attract more female cus-

tomers but struggled to offer sweets appealing to women, or suggest menus designed to reduce food waste.

〈Initial challenges〉

The first challenge Ms. Hiraga had to meet was to find customers. To sell the unprecedented services, she needed to clearly explain what they are about to her target customers such as restaurants. The consultant at the local business that had given her advice worked with public assistance organizations, including the local chamber of commerce, to publicize the new services Ms. Hiraga would offer. The name “Secret Pâtissière” given to the services to develop and propose menus also helped get the ideas across to target customers. Consequently, she began to receive inquiries from izakaya (Japanese-style bars) and cafés that sought to attract female customers, along with vocational schools. Her business began to enjoy increased publicity when a TV program featured the service she had offered for a local izakaya. In this project, the sweets she had proposed as new items on the menu for women and families boosted the number of customers in not only the evening but also the daytime.

〈Business development〉

Female chefs comprise only a small percentage, and many of them leave their jobs when they get married and/or have babies. Ms. Hiraga founded Women’s Chefs and Pâtissières Association (WCP) as a cooperative organization for women chefs who have left their employment. With Ms. Hiraga acting as the leader, WCP is commissioned by restaurants and other relevant businesses to develop and propose products, menus, and recipes for women and to provide catering services for big events. The local start-up assistance business that helped Ms. Hiraga makes sales calls to receive orders for product development or other services that WCP members deliver. The assistance business manages PR strategies including publishing press releases about products, and coordinates overall business activities.

SBS静岡放送・静岡朝日テレビ「とびっきりしずおか」シークレットパティシエ特集



Secret Pâtissière develops sweets to be added on the restaurant’s menu

(Source : Bizhope’s website <http://www.bizhope2012.net/support/02-2/>)

4) Conclusion

This subsection looks at the constraints on start-ups by women entrepreneurs in Japan that the three best practices above indicate. Ms. Yoshimoto of Royal Blue Tea Japan and Ms. Hiraga of Secret Pâtissière suggest to the public unprecedented products or services with unique concepts they developed from women's perspectives. Men would not come up with Ms. Yoshimoto's idea "tea beverages that help non-drinkers relax and enjoy food" or Ms. Hiraga's style of suggesting sweets to be added to bars' and restaurants' menus without having a confectionery shop. Hence, it was difficult to get their concepts across to financial institutions, ventures, or restaurants where most decision-makers are men, and they had a hard time raising funds and finding customers when they started the businesses. In today's Japan, the majority of business leaders and those with decision-making authority in companies are men. This means that unique business ideas suggested from women's perspectives are not easily understood, thus start-ups by women often do not receive recognition and support they deserve.

Ms. Ikeda's Matatabi Kikaku offers seminars and assistance programs designed to help women entrepreneurs overcome the issue that women tend to lack knowledge and skills needed to make full use of the Web and IT. The experiences she had as a woman entrepreneur acted as a catalyst for the business. This reflects the reality that long-standing start-up seminars and website design services do not satisfy the needs of many aspiring women entrepreneurs who plan to set up microbusinesses (e.g., at-home lessons on specific crafts), and their fees are too high for what they have to offer these women.

Women who plan to start businesses create unique products, services, and business models based on their own views and experiences as women. These unique offerings and models serve as merits that differentiate the businesses from the competition, while they are not easily understood by men with key authority in business and they have difficulty finding their ways into the target markets.

4. Realities of Support Measures for Women Entrepreneurs in Japan

(1) Overview of support measures for women entrepreneurs

In Japan, there are few entrepreneurial support measures targeted for women only. In the following section, this study will provide an overview of support measures for women entrepreneurs taken by the national government and local governments.

1) Support measures by the national government

〈Gender Equality Bureau Cabinet Office〉

The Gender Equality Bureau Cabinet Office has been promoting gender equality in society and employment, hitherto focusing its activities on redressing the inequal-

ities that women in companies and other organizations encounter at hiring or promotion. However, since the Abe administration set forth the “Dynamic Engagement of All Citizens” policy in October 2015, the Gender Equality Bureau Cabinet Office has also focused on developing women leaders, especially women entrepreneurs.

The Gender Equality Bureau Cabinet Office has established a “Women Entrepreneurs Support Team” within the Liaison Conference for the Promotion of Gender Equality for gathering, sharing, and providing information on case examples of women entrepreneurs undertaking remarkable endeavors and on systems, programs, etc. for supporting women entrepreneurs provided by relevant ministries and agencies, local governments, and relevant groups.

Specifically, the Gender Equality Bureau Cabinet Office has established a “regions/start-ups” section in the Portal Site for Supporting Women¹ to introduce policies and programs for supporting women entrepreneurs provided by relevant ministries and agencies.

〈**Ministry of Economy, Trade and Industry**〉

- Network for Supporting Women Entrepreneurs

For supporting women’s entrepreneurship, the Ministry of Economy, Trade and Industry has formed the Network for Supporting Women Entrepreneurs, which mainly consists of regional financial institutions and organizations supporting industries and business startups.

Within the network, a system is constructed to ensure that support can be provided to women in all phases of starting a business or women entrepreneurs who have just started up in business and face challenges for business growth. The network provides meticulous support that corresponds to women’s needs through acting as a bridge between women entrepreneurs and existing entrepreneur support measures.

Figure 10 shows an outline of this policy.

- Support Funds for Female and Young/Senior Entrepreneurs

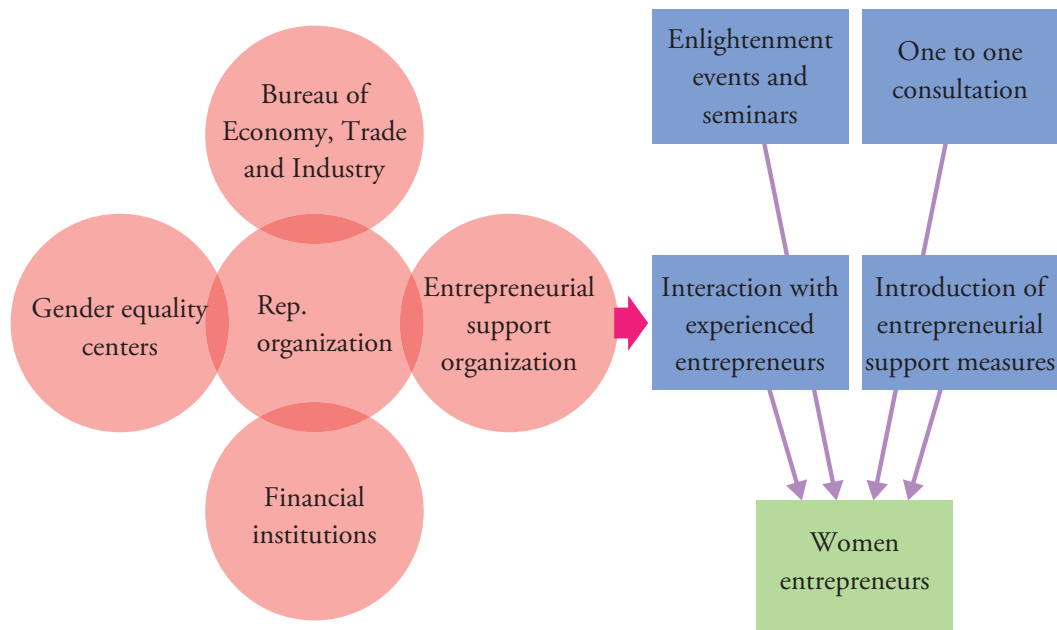
The Japan Finance Corporation provides loans to women entrepreneurs through its Support Funds for Female and Young/Senior Entrepreneurs Program at a loan interest rate lowered by 0.4% (with an upper limit*).

About 5,000 loans per year are provided to women entrepreneurs (as of FY2014).

*Up to 0.72 billion yen for the Small and Medium Enterprise (SME) Unit and 72 million yen for the Micro Business and Individual Unit.

¹ URL of the Portal Site for Supporting Women: <http://www.gender.go.jp/policy/sokushin/ouen/index.html> (accessed on February 1, 2017)

Figure 10 : Outline of the Ministry of Economy, Trade and Industry's Network for Supporting Women Entrepreneurs Construction Project



〈The Small and Medium Enterprise Agency, Ministry of Economy, Trade and Industry〉

- Start-up Schools

The Small and Medium Enterprise Agency holds “Start-up Schools” all around the country to find potential start-ups as well as provide assistance to entrepreneurs-to-be, ranging from providing them with basic knowledge to formulate business plans. The Agency also provides courses for women entrepreneurs. In addition to other themes, the “Women Entrepreneurs’ Course” involves talks about product/service development that takes advantage of perspectives unique to women and balancing work with life events, as well as personal experiences of women entrepreneurs.

〈Ministry of Agriculture, Forestry and Fisheries〉

- Shining Women Farmers Development Program

In order to enhance the management skills of women engaged in agriculture, the program provides opportunities such as business meetings where participants can learn about marketing and seminars, etc. for improving business skills.

- Provide opportunities to learn about marketing through actual participation in direct sales (marchés) of agricultural products or business meetings so that women farmers can become leaders of local agricultural revitalization.
- In each area, hold business skills improvement seminars, etc. for women farmers who wish to take a step forward.
- Further promote the “Nougyoujoshi Project” (Farmer Girls Project), which

sends out information about the activities of women farmers, through combining women farmers' wisdom and sensitivity with the power of enterprises to create new products/services.

(411 farmer girl members and 25 participating enterprises, as of February 2016)

〈Development Bank of Japan〉

- New Business Plan Competition for Women Entrepreneurs

Since 2012, the Development Bank of Japan, a government-affiliated financial institution, has annually held the “New Business Plan Competition for Women Entrepreneurs”. The competition invites women-led enterprises within five years of launching which have business potential and which are highly innovative in terms of technologies, services and business models. After judging is completed, outstanding enterprises are awarded prizes.

Enterprises that win grand prize are awarded business incentive prizes of up to 10 million yen. Winner enterprises can use these business incentive prizes for business strategy formulation, marketing activities, consulting with experts about such activities, etc. In the year after the competition, as necessary, winner enterprises are provided with services such as business plan revision, introduction to experts, and assistance in finding cooperative companies or collaborators.

2) Support by local governments

In recent years, prefectural and municipal local governments have introduced support measures for starting independent businesses, small enterprises, community businesses. The Gender Equality Bureau Cabinet Office coordinates the support measures for women entrepreneurs carried out by prefectures and municipalities. There are a total of 236 support measures, and only a few can be mentioned here. For example, Furano in Hokkaido holds a “Start-up Workshop for Women” and provides a place where women who are interested in starting a business or have already started one can interact and exchange views with each other. The Kawasaki City Gender Equality Center features a comprehensive variety of support activities such as interviewing and introducing women entrepreneurs, the Kawasaki City Women Entrepreneurs' Network (exchange meeting), providing information via a mailing list, and a course for supporting start-up plan formulation.

(2) Best practices of support policies for women entrepreneurs

1) Best practices of national government-level policies

Currently, in Japan, among national government-level policies that focus on women entrepreneurs, especially “mompreneurs” who lack business experience and start a business in order to balance household responsibilities and work, the Ministry of Economy, Trade and Industry's Network for Support Women Entrepreneurs Construction Project is the most extensive. This study will introduce two areas as

best practices in the following section. These areas were awarded in the support organizations contest as the top two areas within the network built under the policy.

- Hokkaido

Although Hokkaido is a single administrative division as a prefecture, it is huge, covering an area of 83,450 km². National and prefectural administrative agencies are mostly concentrated in Sapporo, where the prefectural office is located. In addition, out of a total population of 5.474 million, approximately 1.96 million are concentrated in Sapporo.

Therefore, it is difficult for women entrepreneurs or entrepreneurs-to-be living in places distant from Sapporo to get there. For mompreneurs with small children, in particular, it is important they have a place in the neighborhood where they can ask for advice or assistance. Mompreneurs and women who have little business experience do not have much contact with small-and-medium enterprise support organizations, chambers of commerce, etc. which have mainly been providing start-up assistance and management consultation. In the Hokkaido network, the Gender Equality Promotion Center plays a central role as a place where women can easily visit, and also collaborates with private groups and companies supporting start-ups by women in each area (Figure 11).

Local private groups and companies that support women entrepreneurs provide one to one counseling, opportunities for women interested in starting a business to meet one another and exchange views in small groups, and intimate and detailed support corresponding to the business skills and business ideas of each individual, at times and places where women can easily participate. Furthermore, the network introduces women entrepreneurs to other support organizations such as administrative agencies and chambers of commerce, while taking into consideration the level of development of their businesses.

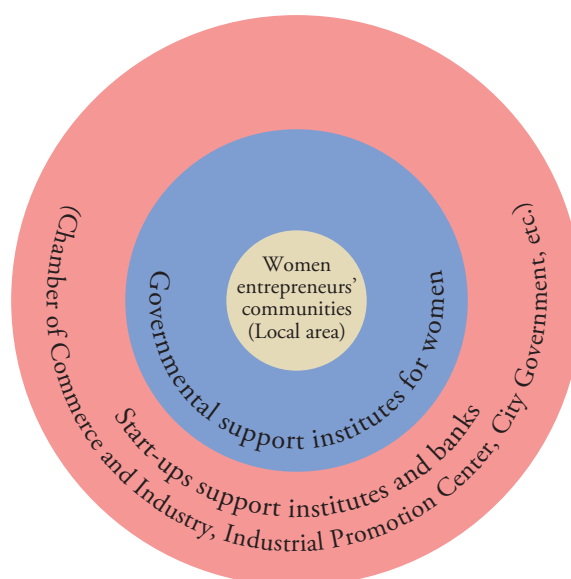
Additionally, the private groups and companies exchange information about support methods and support programs to share the best practice of each area and achieve further improvement. Since the groups are far apart geographically, they use services such as Skype for teleconferences.

Administrative agencies and chambers of commerce used to think that women entrepreneurs were almost nonexistent because very few participants attended the start-up seminars they held. However, now they know that numerous women entrepreneurs are participating in private group support programs which correspond to the realities and needs of women entrepreneurs, administrative agencies and chambers of commerce are also contributing to raising recognition of women entrepreneurs.

The next goal is to further strengthen the supportive system by deepening the cooperation between women entrepreneur support groups and administrative agencies and allocate roles according to the level of growth and development of women en-

trepreneurs.

Figure 11 : Schematic Diagram of Network for Support Women Entrepreneurs of Hokkaido



- Tohoku area

The Tohoku area is located in the north of Honshu, the main island of Japan, and consists of the six prefectures of Aomori, Akita, Yamagata, Iwate, Miyagi, and Fukushima. Similar to Hokkaido, the Tohoku area is vast, covering approximately 66,890 km², and has a population of around 8.98 million. The most populated city is Sendai, which is the prefectural capital of Miyagi, located in the east side of the Tohoku area, and is the central city of the same area. The central part and north and west sides of the Tohoku area (Aomori, Akita, and Yamagata) experience much snowfall and are not well connected transport-wise to the east side.

Due to such geographical conditions, entrepreneurial support for women had not been developed in areas other than Sendai. In these areas, however, there are women who are potentially interested in starting a business. First, the Fukushima Venture, SOHO, and Teleworkers Cooperative Organization (F-VST), an NPO that is the central organization of the Network for Support Women Entrepreneurs in Tohoku, cooperated with administrative agencies (city offices, town offices) and industrial development centers within the Tohoku area, incubation managers, private groups and enterprises supporting women entrepreneurs, the Tohoku Bureau of Economy, Trade and Industry, etc. to start identifying potential women entrepreneurs in respective areas. This activity was named the “Caravan Group”, and involved experienced women entrepreneurs of cooperative organizations visiting various places to carry out lectures and individual consultation. Such lectures mostly take place in Sendai, and other areas rarely host them and it is difficult for women

with children to travel all the way to Sendai. Hence, by visiting provincial cities, the Caravan Group makes it easier for women to seek advice about starting a business and contributes to identifying potential women entrepreneurs.

For women entrepreneurs who have been motivated through participation in the Caravan Group, the network hosts the “Step-up Salon & Lunch Meeting” to provide a place where they can learn about business and meet others with the same goals. The network hosts the “Women Entrepreneurs Encourage Fair in Tohoku” for women entrepreneurs who are actually embarking on commercialization, offering an opportunity for test marketing prototyped products and receiving individual guidance for business plan formulation (Figure 13).

In the Tohoku area, the Network for Support Women Entrepreneurs identifies potential women entrepreneurs in various areas and “visualizes” the existence and needs of women entrepreneurs through connecting them together in a series of programs, which contributes to making existing entrepreneurial support programs offered by public support organizations friendlier and more accessible to women.

Figure 12 : Locations of Hokkaido and Tohoku area

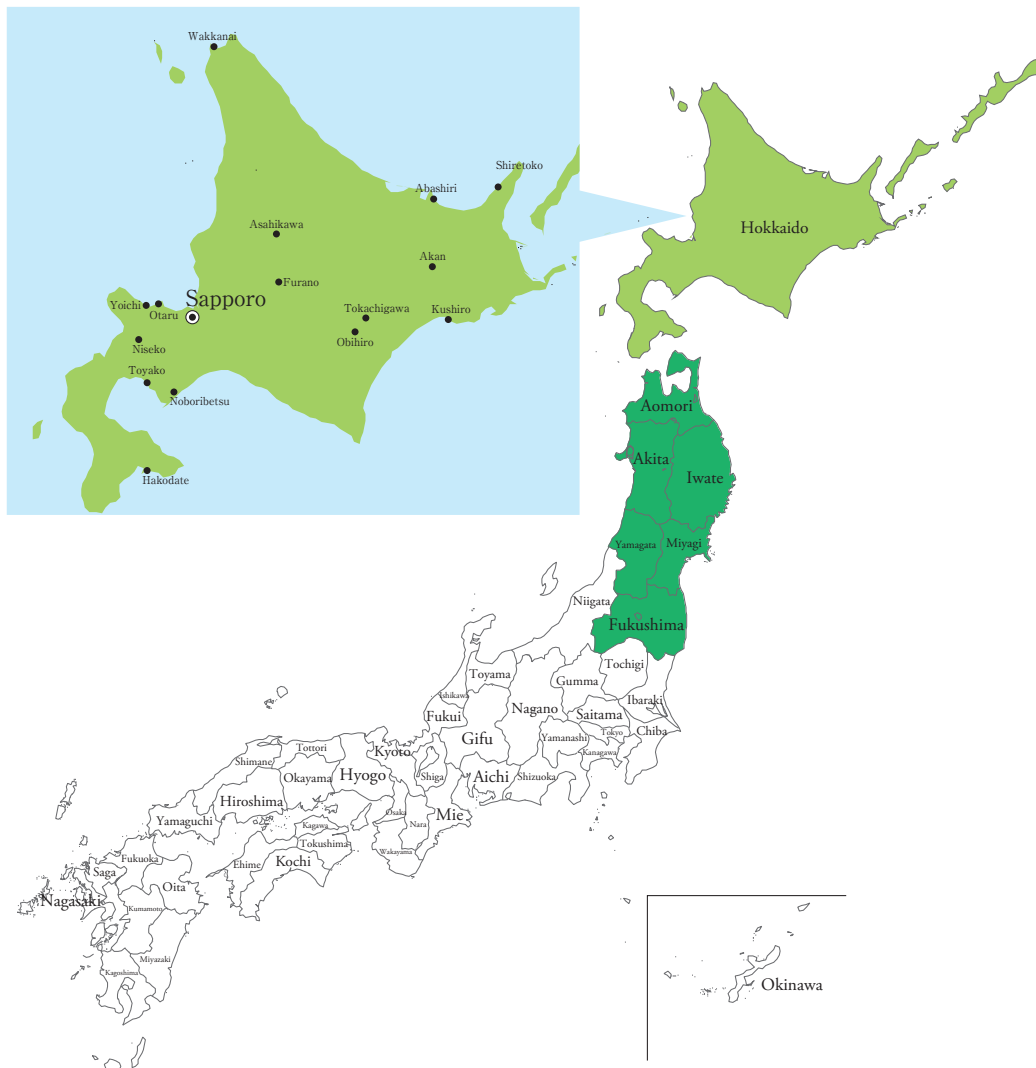
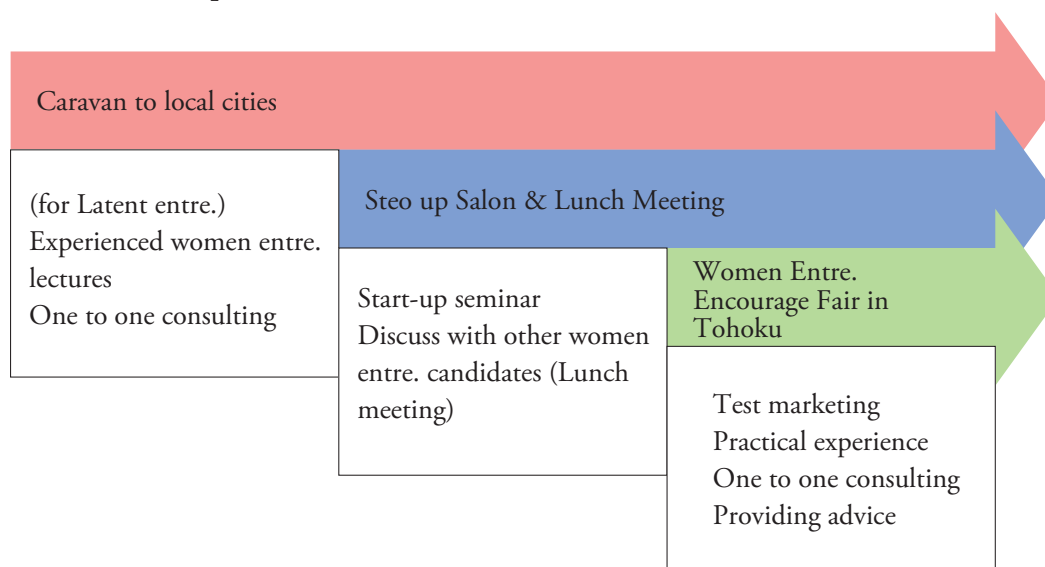


Figure 13 : Activities of the Tohoku Area Network for Support Women Entrepreneurs



2) Best practices of local-government level policies

Next, this study considers the best practices of support measures for women entrepreneurs by local governments. In recent years, the strategy of the national government's entrepreneurial support policy has been to provide intimate entrepreneurial support in municipalities. As case examples, the following section will introduce the activities of the Musashikoyama Sougyoushien Center in Shinagawa Ward, Tokyo, and F-SUS (Female Start Up Support) Yokohama in Kanagawa, which both offer, to women especially, support tailored to the challenges they face and features of their businesses.

- Musashikoyama Sougyoushien Center (Shinagawa Ward, Tokyo)

Shinagawa Ward is located south of central Tokyo. Musashikoyama features one of the largest shopping arcades in the Tokyo metropolitan area. The Musashikoyama Sougyoushien Center is based in a building built by Shinagawa Ward in front of Musashi-Koyama Station. The building space was made available because the Tokyu Meguro Line had been moved underground.

The Musashikoyama Sougyoushien Center was established in 2010 with the purpose of supporting people living and working in Shinagawa Ward, as well as those who aspire to start and develop a business in the ward, and contributing to the creation of new businesses.

People who are interested in starting a business but do not yet have a concrete business idea can freely come to weekly consultation sessions for advice and assistance. For those wishing to learn about start-ups in more detail, the Musashikoyama Sougyoushien Center offers opportunities to learn through start-up seminars or watching seminar videos. Once commercialization is underway, entrepreneurs can

receive advice from experts from various fields or consult them about financing, etc. The center also hosts a lunch meeting where women aspiring to start their own business can socialize. The Musashikoyama Sougyoushien Center provides diverse information to those registered via e-mail by utilizing IT.

Distinctive programs include the “Shinagawa Women’s Business Grand Prix”, a business contest, and “Shinagawa Town Start-up Station” and “Habatake! Entrepreneurs in Shinagawa (Fly high, potential and fresh entrepreneurs in Shinagawa!)”, which offer participants a chance to test the market.

By entering the Shinagawa Women’s Business Grand Prix, participants can receive guidance for their presentations, as well as gain clients and collaborators through making a presentation on the details of their business. In addition, to enable participants to actually provide their clients with prototyped products or planned services, and contribute to the improvement of their products and services as well as the enhancement of their business plans’ accuracy, the Musashikoyama Sougyoushien Center offers numerous opportunities for test marketing. Thanks to these programs, many women entrepreneurs have achieved commercialization.

- F-SUS Yokohama (Yokohama, Kanagawa)

Yokohama is the prefectural capital of Kanagawa, which is next to Tokyo, and is the most populated city in the prefecture. Approximately 30 minutes by train from Tokyo Station, many of Yokohama’s citizens work at companies in Tokyo.

F-SUS Yokohama was established in June 2011 as a start-up office for supporting women entrepreneurs, with the aim of realizing a society where women can play an active role in business. It is operated by the Yokohama Industrial Development Corporation, a public support organization that provides services including management support to small and medium enterprises and start-up seminars. F-SUS Yokohama is involved in providing management consulting by a special team (four members, of which three are female advisors) dedicated to promoting start-ups by women and assisting female business managers. F-SUS Yokohama also features the “F-SUS Salon”, which offers new proposals as well as a place where participants can socialize, the “Female Business Managers Mentoring Program”, through which participants can interact with experienced female business managers and receive advice from them, and other events.

F-SUS Yokohama provides individual and shared desks, a business meeting space, mini lockers, a copy machine/printer, internet environment, and seminar room (additional fee required). Those who are given permission as a result of screening are eligible to become a member and use the facilities for 4,762 yen per month [available hours: Mon. to Fri., 9 am to 6 pm]. There were 38 members as of 2016.

Yokohama City has opened a “Women Start-ups UP Room” in the Gender Equality Center, mainly for women who plan to start a small business such as a start-up at home, manages community sites and seminars such as “Coaching for Be-

ginner Women Entrepreneurs”, and operates a mentor system. As women start businesses with diverse aims or goals, it is vital that people seeking counsel are offered detailed support tailored to their wishes or circumstances. The activities of Yokohama are characterized by a wide variety of programs tailored to women’s circumstances.

5. Support for Women Entrepreneurs by Private Organizations and Companies in Japan

(1) Support for women entrepreneurs by private nonprofit organizations

In Japan, other than administrative agencies, there are several types of organizations that carry out nonprofit, public-interest activities. Non-profit incorporated foundations and not-for-profit organizations (NPOs)² are examples of such organizations. According to Hattori (2016), as of September 2015, NPOs which have articles of corporation including the term “women” and which also include the term “vocational ability” in their description of activities numbered 230.

Similarly, corporations which have the term “start-up” in their articles of corporation and which also have “gender equality” in their activities numbered 73³. Non-profit corporations with the term “start-up” in their articles of incorporation numbered 15⁴. As of the end of January 2017, the total number of NPOs was 51,861. Among them, NPOs carrying out activities for “gender equality”, for example, realizing equal employment opportunities for both men and women or women’s empowerment, numbered 4,830 (September 2017). Out of the above 4,830 NPOs, it has been estimated that only 73 of them support women start-ups. Thus, there are still not enough NPOs for supporting women entrepreneurs.

In addition, 16 NPOs are included in the support networks established in 10 areas nationwide based on the aforementioned “Network for Support Women Entrepreneurs Construction Project.”

(2) Best practices of support for women entrepreneurs by private enterprises

In many cases entrepreneurial support and management support is provided by administrative agencies or public institutions (e.g., non-profit corporations and chambers of commerce which have been commissioned by the administration to carry out services such as management support). However, there are also cases where consulting firms or private business persons engaged in specialized services such as tax accountants, judicial scriveners, or administrative scriveners provide sup-

² Corporations that have been certified by the national government or a local government based on the Act on Promotion of Specified Non-profit Activities.

³ Data extracted from the search site for Japanese NPOs provided by the Cabinet Office.

⁴ Data extracted from the general administrative information site of non-profit corporations.

port.

Especially with regards to entrepreneurial support for women, women entrepreneurs take advantage of their personal experiences or those of other women entrepreneurs they know to provide support that is appropriate in consideration of women's traits and circumstances. This study will introduce some cases of private enterprises which are part of the "Network for Support Women Entrepreneurs Construction Project" and have achieved significant results. These enterprises are also managed by women entrepreneurs.

1) Bizhope Co., Ltd.

〈Company overview〉

Capital: Three million yen

Founded in: May 2015

Location: Mishima, Shizuoka

Primary business:

- Supporting small-to-medium-sized enterprises and personal businesses in PR/marketing
- Planning products and services, promotion
- Outsourcing contracting, management

〈Start-up history〉

After graduating from university, Ms. Terada worked at Numazu City Office for four years and then changed her job and joined a private consulting firm which was commissioned to manage public industrial support organizations. At the firm Ms. Terada was involved in about 6,000 new business start-ups, ranging from long-established companies of various business types to companies led by women entrepreneurs, and was in charge of PR and promotions.

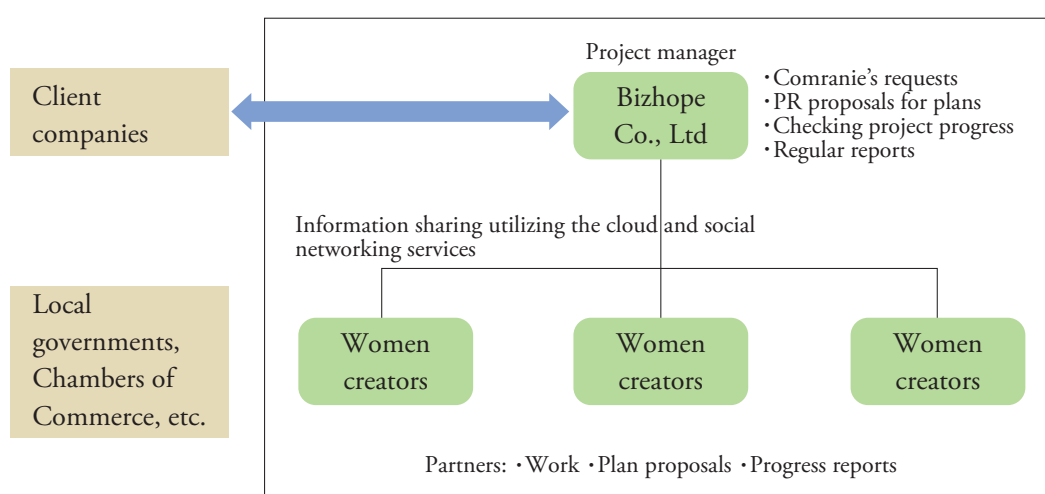
Using this experience, she established a personal business called BIZHOPE in January 2013 and, as a consultant, began engaging in new business start-ups and PR strategy support for enterprises.

Even after giving birth to her first child in May 2013, Ms. Terada continued to work at her home-cum-office. While trying to find a way to balance raising a child and starting a business, Ms. Terada began to feel the need for a hub that would enable women like herself with various skills to balance child-raising with work. Thus, in October 2014 she opened "cotoris labo", a share office for women entrepreneurs where they can bring their children. The office, located in Mishima, was the first of its kind in Shizuoka.

In May 2015, while she was pregnant with her second child, Ms. Terada incorporated her personal business BIZHOPE and established Bizhope Co., Ltd. The company's business involved receiving requests from local companies for developing new products and planning new businesses, formulating promotion strategies, creating PR materials, and combining the most suitable creators according to the details to

provide solution plans/proposals. The creators include female creators who wish to continue working even during child-raising or nursing. Each creator is an independent business owner and basically works at home; when necessary, they come to cotoris labo for meetings (when they are unable to participate because their children are ill, for example, they use Skype), and Bizhope utilizes social networking services to perform progress control. The flow of work is as follows: Bizhope Co., Ltd. is contracted by a company, the work is then outsourced to female creators, and, after the work is accomplished, Bizhope plays a coordinating role and sends the completed work to the client company.

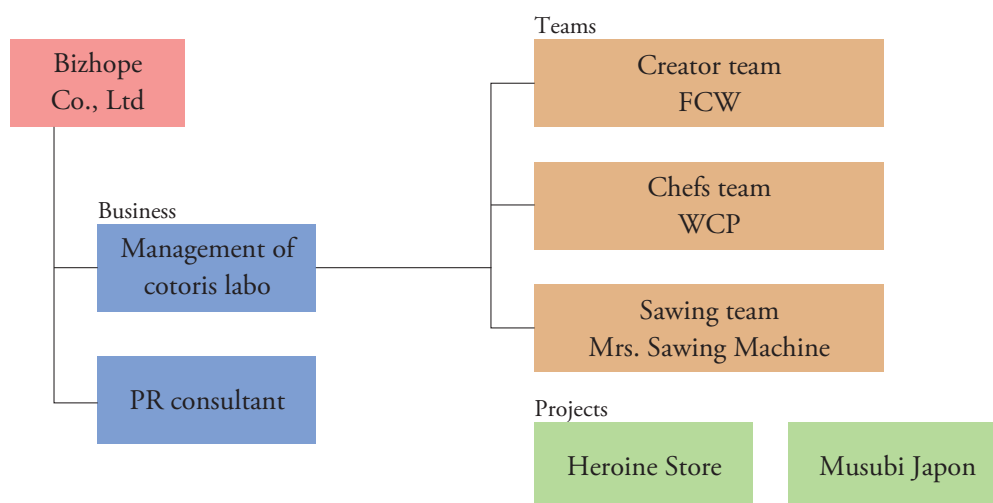
Figure 14 : Arrangement of Bizhope Co., Ltd.'s Outsourcing Program



〈Details of current operations〉

Bizhope Co., Ltd.'s current operations are as shown in Figure 15.

Figure 15 : Bizhope Co., Ltd.'s Current Operations



(Created by the author based on material provided by Bizhope Co., Ltd.)

The basic scheme of Bizhope's business is to build good relationships with support organizations such as local governments and chambers of commerce, do business with local companies to receive orders for various kinds of work, and then outsource the work to women entrepreneurs (creators, chefs, etc.) who work at home. The women entrepreneurs do not need to spend time marketing themselves and can work using their skills or techniques. By working at home, they can balance work with housework and child-raising, and, if necessary, attend meetings at *cotoris labo* taking their children with them. For mompreneurs raising children, this kind of support is very helpful. Bizhope is unique in that it offers a system whereby women entrepreneurs can receive support when they start their own business and, after that, expect a stable flow of work. Bizhope also offers information to media such as TV and newspapers to raise recognition of its activities and women entrepreneurs' businesses. Such efforts will make it easier to market services to local companies. Furthermore, women entrepreneurs' businesses will gather more attention, leading to a further promotion of commercialization.

The "Creator Team FCW (Freelance Creator Women)" is a private organization consisting of over 6,050 registered mom creators, such as web designers, graphic designers, illustrators, and video directors. The organization receives requests from local companies, local governments, and others to develop products and promotion tools from a perspective unique to women. Mothers have to do housework and look after their children, and some projects are too big for them to handle on their own. Therefore, mom creators with skills required for each project can receive work as a team, which provides them with more opportunities to get work. Another advantage is that members can support each other when one of them takes maternity leave or needs to look after their sick child, for example. A company commissions work to Bizhope to develop products or perform PR activities, Bizhope forms a suitable team consisting of Creator Team FCW members and carries out the project, and then delivers the completed work to the client company.

The "Chefs Team WCP (Women's Chefs and Pâtissières Association)" is a private organization consisting of women chefs and pâtissiers, who often leave their jobs upon getting married or having a baby. Led by Ms. Hiraga (mentioned above), who started an independent business as a "secret patissier" with Bizhope's support, the association undertakes work from companies and restaurants, including developing and suggesting products, menus, or recipes for women and extensive catering services. Similar to the previous case, Bizhope plays a coordinating role: it receives work relating to product development, for example, Chefs Team WCP members develop the product, and Bizhope handles the PR strategy which includes providing press releases about the product.

In addition, as independent projects, Bizhope provides the "Heroine Store", a site for producing gifts from women's perspective, and also carries out the "Musubi Ja-

pon” project, which aims to promote business and market interactions through French and Japanese women entrepreneurs.

Currently, cotoris labo has about 60 members, mainly female freelance creators who are raising children or nursing. Basically, new members join the circle with an introduction from current members, and the initial fee for participation is 5,000 yen. Due to this system of introduction, cotoris labo is able to gather women who are already skilled in various fields.



Large meeting room at cotoris labo



Share office at cotoris labo

2) Watarakushia Co., Ltd.

〈Company overview〉

Founded in: December 2015

Location: Sapporo, Hokkaido

Primary business:

- Holding seminars and events for women entrepreneurs
- Career advice
- Web utilization consulting, production, support
- Building and management of consumer-participatory web communities utilizing social networking services

〈Start-up history〉

The company started as an individual business named the “Ito Junko Certified Administrative Procedures Legal Specialist’s Office” in March 2012, and “Nadeshiko School”, a seminar for women aiming to start a business, was launched from there in January 2014. Watarakushia Co., Ltd. was established in December 2015, mainly for handling work related to Nadeshiko School. Ms. Ito continues to run her administrative scrivener’s office.

The history of the start-up is as follows. First, after obtaining a qualification as an administrative scrivener, Ms. Ito got permission to start a business at her rental apartment, using one of the rooms as her office. Opening an office as an administrative scrivener does not require so much capital. Since her office was in her home, all she needed was money for a computer, peripherals, and the registration fee. Even though the registration fee was a little expensive, the total amount was just a little more than 400,000 yen, so she covered the expenses with her own money.

Initially, Ms. Ito had planned to work somewhere else, but since she was unable to get her child into a nursery school, she chose to start a business at home. As she marketed her services, taking her child along, she built a network with other moms. Ms. Ito started to receive questions such as “how do you work with your kid?” or “what should I do to start my own business?”, as well as requests for advice from other moms, and this naturally led her to focus on start-ups.

Ms. Ito was first motivated to support start-ups when she helped the Sapporo Center for Gender Equality launch “Lilacowa”, a co-working space for women. Conversations with staff members of the Sapporo Center for Gender Equality made her feel the need for a start-up school for women.

Taking advantage of her experience as both an entrepreneur who started an independent business and an administrative scrivener, Ms. Ito established “Nadeshiko School”. The school started in January 2014, and the start-up course with first-term participants was launched in April.

〈Details of current operations〉

Watarakushia Co., Ltd.’s current operations involve the following: hosting “Nadeshiko School”, a seminar for women aiming to start a business and related events; providing consulting to Nadeshiko School graduates and individual business owners; creating web sites and providing consulting services on promotion which utilize SNS; providing career advice; and managing “Watashi Cafe”, a challenge shop for women entrepreneurs. The company also rents out part of its office to women aiming to start their own nail salon business.



Photo of class at Nadeshiko School



Watarakushia's office

The Nadeshiko School start-up course only takes a maximum of six participants each term. Thus, the cumulative number of participants is around 60, and half of them have started a business. “Starting a business” is hard to define; thus according to Ms. Ito’s definition, it is more important to be able to “write ‘independent business’ or ‘hosting a XX class’ in the occupation column” than simply submit a Notification of Commencement of Business. Even in cases where they have submitted a Notification of Commencement of Business and hired part-timers, many women do not consider themselves to be entrepreneurs. That is why Ms. Ito came up with the above definition. Up to present, only one person has quit after graduating from the school and starting a business. Most of the graduates continue working without being over-ambitious, but in a comfortable way, taking a break now and then.

The Nadeshiko School start-up course is designed so as to enable each participant to formulate their own budget plan and business plan towards starting a business. Ms. Ito’s hope is that participants can start a business through which they can realize “*watashirashiku-hataraku-shiawase*” (the happiness of being able to work in my own way), which gives the name to the company. That is why it is not enough only to have a product, sales strategy, and formulated business plan; whether you really like the product is what counts most. As she wants participants to feel really determined to start a business, Ms. Ito starts by making participants recognize and look back on their lives and values.

Determine your interests as well as the situation and difficulties of the business field you like, look for something to start a business from, consider the customers, provision methods, etc., and finally complete your plan. Not everybody starts a business straight away. For example, if a company employee needs to gather capital for starting a business, they may work a little longer to save up money.

The course is normally held five times over a two-month period, but this has become a little bit difficult. Therefore, from the next term, which is the 14th term, it will be changed to five times over a four-month period. Basically, class will be held once a month, and Ms. Ito plans to revise the curriculum so that more focus is put on practice, which will enable participants to put what they have learned into practice and gain results. Basically, Ms. Ito is in charge of teaching all the courses.

Target clients of Nadeshiko School are women who find it difficult to go to existing entrepreneurial support organizations, or women who do not need to go to support organizations for assistance because they plan to start small with no financing. In order to gain new clients, the school tries to get people interested by providing basic knowledge about start-ups via their free e-mail newsletter service and Ms. Ito’s blog, as well as hosting events.

However, the majority of participants cannot start their own businesses straight upon completion of the course. After the completion, graduates are provided with opportunities to interact with experienced entrepreneurs and former classmates at

the “Nadeshiko no Kai”, a community for women entrepreneurs. In addition, as necessary, the school introduces graduates to a consultation service for women entrepreneurs in Sapporo, or management support organizations for small and medium enterprises, Shinkin banks, and others so that graduates can take steps toward starting a business. When start-ups are actually launched, Ms. Ito also acts as an administrative scrivener and handles the preparation of documentation necessary for establishing a corporation, contracts, and other documents. Even after business startup, the school can further offer services such as advice for promotions utilizing social networking services, web creation, and overall support.

From starting to have a vague interest in start-ups to actually launching one, Ms. Ito works together with each woman entrepreneur over the long term and offers suggestions and advice corresponding to their level of development. In some cases, participants or graduates can achieve their goal by working in a different organization rather than starting their own business. Therefore, providing assistance such as career counseling is also an important aspect of entrepreneurial support for women.

Women especially tend to look at themselves in a modest way. Many lack confidence. They fear that even if they seek for advice at a conventional entrepreneurial support organization the male staff there will not understand them. That is the reason why Ms. Ito offers support to women entrepreneurs by working together with them, making sure never to reject their ideas, and focusing solely on how to realize their goal.

Women aiming to be entrepreneurs need support from other women, for they can provide consulting based on an understanding of ups and downs of women’s health and emotions. Women’s ideas or circumstances concerning starting a business vary depending on whether they have a family or are single. It may be difficult for male consultants to keep working together over the long term with women who plan to avoid risks and start small.

While working together with and providing support to women entrepreneurs over the long term, Ms. Ito believes there is a need to connect women entrepreneurs with various support organizations so that they know which consulting service is best for them.

3) Conclusion

The entrepreneurial support programs provided by the two private companies mentioned above offer appropriate and beneficial services and advice to women who face challenges, such as balancing housework and child-raising with work, being forced to change their workstyle due to life events such as getting pregnant or a family member falling ill, and the lack of business skills, marketing, or promotion.

These things considered, the companies feature a business model whereby they can make a profit and continue operating the business. Bizhope makes a profit from undertaking and managing projects relating to promotion, which includes the de-

velopment of new businesses and product planning for companies. Even though Watarakushia does not make much profit from tuition fees of Nadeshiko School, it makes a profit from providing administrative scrivener services and undertaking website creation for companies. Since they cannot charge women entrepreneurs in need of assistance high fees for consulting services or membership, it is vital to build a profit model based on operations other than support.

The two companies mentioned above provide support for women entrepreneurs in the form of seminars or undertaking projects and outsourcing; however, there are also companies that provide support to women entrepreneurs in different ways such as offering women-only co-working spaces with childcare facilities, or organizing e-commerce sites that specifically handle products created by women entrepreneurs.

6. Conclusions and Policy Proposals

(1) Conclusions drawn from this study

Women only account for about 20% of entrepreneurs in Japan. This may be influenced by the idea that women lack leadership compared to men, as well as the social norm that they should support men and do the housework and raise children. Such social norms concerning women influence the allocation of work to and promotion of women in companies and organizations, and, as a result, deprive women of the opportunity to acquire business knowledge and management skills. Moreover, in traditional familial relationships, women are expected to do the housework, raise children, and stay with their family at home, and some people in the parent generation do not approve of the “yome” (son’s wife) working at home.

The questionnaire survey has revealed that, while business start-ups do not really seem to be accepted by society in general as well as financial institutions and industry associations, they are recognized to some extent in communities with female members. Although support from the family upon starting a business is utilized more than that from communities or public support organizations, still only about 20% received such support. In Japan, business start-ups are not considered to be very appropriate by society in general, and people tend to avoid risks. Such social norms also hinder people from starting businesses.

Even when women have high-level techniques or skills, they find it difficult to continue working fulltime, and many quit their job because there are not enough nursery schools. For such women, starting a business at home is a good way to balance housework, child raising and/or nursing with work. However, since entrepreneurial support policies have mainly been targeted at male entrepreneurs, it is often the case that such policies do not meet women entrepreneurs’ needs. The scale of their business is smaller than that of men, and even if women have a vague interest in starting a business it takes time for them to come up with a concrete business

idea. In many cases, male consultants do not understand business ideas formulated from a perspective unique to women.

In this situation, the “Network for Support Women Entrepreneurs Construction Project”, which was launched in 2016, provides support while identifying potential entrepreneurs vaguely considering to start a business. Giving consideration to the surrounding environment of women entrepreneurs in each region and their individual circumstances, the project has started to yield results in various areas. Providing on-site support to women who are unable to go to distant consultation offices or seminars with their children is a very beneficial service. After that, a variety of programs such as bridging with existing entrepreneurial support organizations and business contests are provided in accordance with their level of development.

(2) Policy proposals

I. Promotion of understanding for women-run businesses

In the last two or three years, there have been a number of new proposals aimed at supporting women-run businesses, but some inadequacies still remain. One is making society as a whole recognize women start-ups, and carrying out edification so that women entrepreneurs can gain legitimacy. In particular, male consultants and advisors lack understanding towards small-scale businesses, businesses based on perspectives unique to women, and businesses that involve hobbies or special skills. It would be desirable to deploy more women consultants and put more effort into developing advisors, including male ones.

II. Support for women-run businesses

It is also important to create a system which enables women entrepreneurs to get work more easily in the regions they live in, so that they can continue their business after starting it.

There is currently a “Homeworker Support Project” in place in Saitama Prefecture. This policy is aimed at training homeworkers who are contracted by businesses to perform clerical work, etc. from home (primarily women rearing children). It also promotes understanding from businesses offering work, and matches businesses with homeworkers. We wish to see initiatives like this spread throughout the country.

In addition, facilities where mothers can take their children and interact with other women entrepreneurs such as women-only co-working spaces with caring facilities need to be established in each area. For example, one way would be to utilize recently increasing vacant shops in shopping arcades.

III. Funding support for women-run businesses

Not limited to women, there are many recent cases of individuals starting businesses initially from their homes. In general, several hundred thousand yen is enough to start a business. The Small and Medium Enterprise Agency provides a

system offering small sums for subsidiary aid to those wishing to start new businesses, but this requires entrepreneurs to receive many hours of managerial advice regarding a myriad of support-related points. For women who are thinking about starting a business little-by-little, this system is somewhat inadequate.

On the other hand, we have seen the emergence of crowdfunding and social lending financial institutions, which provide an alternative to loans for providing the funds necessary for starting a business or creating prototype products. The number of female entrepreneurs who are skillfully utilizing these kinds of fundraising methods is increasing.

There are those who question the importance of policy measures for supporting women entrepreneurs, based on the idea that women start-ups, especially those launched at home by women taking care of children or elders, will not contribute much to an increase in employment and tax revenue. However, if women can achieve self-actualization and gain an income, however small, this will contribute to the promotion of the improvement of women's independence and lives. Furthermore, employability can be enhanced through entrepreneurial activities, and, in the future, social loads such as vocational training can be reduced when women get re-employed. Accumulating know-how on entrepreneurial support which takes women's diversity into consideration should lead to gaining know-how on support for business start-ups by elders, disabled people, and people who leave their job to look after others. Expectations are high for women entrepreneurship and entrepreneurial support.

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Appendix

Table A-1 Comparative Analysis between Iran and Japan 1 :
Social Acceptance and Competitiveness of Entrepreneurship (Q16)

Question	Country	Ave.	S.D.	t-ratio	S.P.
Q16-1 In the past three years, what my company has done has been accepted by the community in my region.	Japan	4.24	1.455	-11.431	***
	Iran	5.95	1.099		
Q16-2 There were a lot of real competitors in our sector.	Japan	5.48	1.513	-1.752	
	Iran	5.77	1.499		
Q16-3 In the past three years, what my company has done has been accepted by financial agencies.	Japan	3.42	1.496	-7.484	***
	Iran	4.74	1.833		
Q16-4 In the past three years, what my company has done has been <u>not</u> accepted by industry association. (R)	Japan	3.60	1.399	-4.873	***
	Iran	4.42	1.890		
Q16-5 Customer needs and product demand change rapidly.	Japan	4.61	1.494	-6.802	***
	Iran	5.68	1.283		
Q16-6 In our sector it is difficult to forecast changes in customer needs and demand.	Japan	4.06	1.450	-1.142	
	Iran	4.25	1.764		
Q16-7 It is impossible to forecast market competition.	Japan	4.13	1.407	1.771	
	Iran	3.84	1.841		
Q16-8 In the past three years, what my company has done has been accepted by the public in my region.	Japan	4.47	1.244	-9.282	***
	Iran	5.71	1.190		
Q16-9 It will be low possibility to realize there were a lot of potential competitors.	Japan	2.94	1.648	-15.873	***
	Iran	5.71	1.457		
Q16-10 There were a lot of substitute products or services.	Japan	4.43	1.535	-1.628	
	Iran	4.72	1.907		

Fully disagree = 1 ~ Fully agree = 7

Ave. = Average

S.D. = Standard Division

S.P. = Significant Probability: * = < 0.05, ** = < 0.01, *** = < 0.001

Table A-2 Comparative Analysis between Iran and Japan 2 :
Family Support and Entrepreneurial Persistence (Q17)

Question	Country	Ave.	S.D.	t-ratio	S.P.
Q17-1 My parents/family provide me with debt almost equal amount of capital.	Japan	2.83	1.829	-2.540	*
	Iran	3.37	2.116		
Q17-2 I can think of many times when I persisted with work when others quit.	Japan	4.92	1.465	-6.777	***
	Iran	5.95	1.209		
Q17-3 My parents/family provide me with contacts to people that might help me with achieving entrepreneurial career.	Japan	3.62	1.766	-5.788	***
	Iran	4.72	1.670		
Q17-4 I am able to perform challenging work for longer periods.	Japan	4.56	1.346	-8.233	***
	Iran	5.76	1.324		
Q17-5 My parents/family provide me with equity capital.	Japan	3.09	1.827	-3.693	***
	Iran	3.83	1.876		
Q17-6 I do not care what others think of my success or failure.	Japan	4.95	1.383	-2.685	**
	Iran	5.38	1.571		
Q17-7 I continue to work hard on projects even when others oppose me.	Japan	4.89	1.394	-6.189	***
	Iran	5.79	1.214		
Q17-8 The capital provided by my parents/family has favorable conditions (e.g., low interest rates or long pay back periods).	Japan	3.23	1.921	-0.899	
	Iran	3.42	2.000		
Q17-9 No matter how challenging my work is, I will not give up.	Japan	5.07	1.343	-6.862	***
	Iran	6.04	1.080		
Q17-10 My parents/family introduce me to business networks, providing contacts to potential business partners and/or customers.	Japan	3.65	1.775	-3.830	***
	Iran	4.42	1.956		

Fully disagree = 1 ~ Fully agree = 7

Ave. = Average

S.D. = Standard Division

S.P. = Significant Probability: * = <0.05, ** = <0.01, *** = <0.001

Table A-3 Comparative Analysis between Iran and Japan 3 :
Strategic Flexibility (Q18)

Question	Country	Ave.	S.D.	t-ratio	S.P.
Q18-1 Opportunistic shifts in economic conditions.	Japan	4.09	1.477	-7.625	***
	Iran	5.27	1.216		
Q18-2 The emergence of an unexpected market opportunity.	Japan	3.96	1.356	-10.644	***
	Iran	5.46	1.083		
Q18-3 The emergence of a new technology that adversely affects your existing business.	Japan	3.88	1.253	-10.607	***
	Iran	5.29	1.114		
Q18-4 Opportunistic shifts in customer needs and preferences.	Japan	4.56	1.312	-8.368	***
	Iran	5.68	0.997		
Q18-5 The market entry of new competition.	Japan	4.12	1.408	-7.960	***
	Iran	5.31	1.283		
Q18-6 Adverse changes in government regulations.	Japan	3.72	1.336	-4.150	***
	Iran	4.34	1.487		

Not at all flexible = 1 ~ Very flexible = 7

Ave. = Average

S.D. = Standard Division

S.P. = Significant Probability: * = < 0.10, ** = < 0.05, *** = < 0.001

Table A-4 Comparative Analysis between Iran and Japan 4 :
Family Cohesion, Access to Information and Entrepreneurial Self-efficacy (Q20)

Question	Country	Ave.	S.D.	t-ratio	S.P.
Q20-1 Family members feel very close.	Japan	5.42	1.635	-4.251	***
	Iran	6.12	1.100		
Q20-2 I have confidence of identifying new business opportunities.	Japan	3.90	1.405	-11.569	***
	Iran	5.62	1.285		
Q20-3 I have confidence of commercializing an idea.	Japan	3.90	1.530	-13.010	***
	Iran	5.85	0.903		
Q20-4 I frequently exchange new knowledge, market information and ideas with business partners.	Japan	3.68	1.711	-11.810	***
	Iran	5.71	1.142		
Q20-5 Family togetherness is important.	Japan	5.26	1.539	-5.932	***
	Iran	6.18	1.088		
Q20-6 Creating new products or services.	Japan	3.91	1.504	-14.043	***
	Iran	6.03	1.012		
Q20-7 When family gets together, everyone is present.	Japan	4.16	1.803	-7.938	***
	Iran	5.59	1.205		
Q20-8 I am good at searching important information and external expertise through my personal connections.	Japan	4.18	1.496	-9.841	***
	Iran	5.67	1.078		
Q20-9 I have confidence to thinking creatively.	Japan	4.56	1.412	-10.295	***
	Iran	6.03	1.033		
Q20-10 Family members ask each other for help.	Japan	5.25	1.605	-3.983	***
	Iran	5.91	1.265		
Q20-11 I usually absorb various ideas and viewpoints from people outside of my firm.	Japan	4.70	1.383	-11.512	***
	Iran	6.26	0.814		
Q20-12 I had already spent substantial time and effort networking with others.	Japan	3.82	1.648	-13.645	***
	Iran	6.05	1.029		
Q20-13 I had been good at building relationships with influential people.	Japan	3.84	1.568	-14.660	***
	Iran	6.10	0.923		
Q20-14 I had been good at using their connections and network to make things happen even before the new venture was founded.	Japan	3.73	1.616	-10.281	***
	Iran	5.45	1.316		

Fully disagree = 1 ~ Fully agree = 7

Ave. = Average

S.D. = Standard Division

S.P. = Significant Probability: * = <0.05, ** = <0.01, *** = <0.001

Table A-5 Comparative Analysis between Iran and Japan 5 :
Trust, Access to Resources, Creativity (Q21)

Question	Country	Ave.	S.D.	t-ratio	S.P.
Q21-1 I believe my network members are in good faith when conducting business.	Japan	5.04	1.355	-3.775	***
	Iran	5.56	1.032		
Q21-2 I have access to the resources I need to do my job well.	Japan	4.09	1.347	-6.488	***
	Iran	5.02	1.197		
Q21-3 I often come up with creative solutions to problems.	Japan	4.34	1.347	-10.230	***
	Iran	5.73	0.953		
Q21-4 I trust my network members.	Japan	5.29	1.326	-2.715	**
	Iran	5.66	1.063		
Q21-5 I am good at generating creative ideas.	Japan	4.38	1.473	-10.557	***
	Iran	5.93	0.989		
Q21-6 I can obtain the resources necessary to support new ideas.	Japan	4.01	1.353	-8.954	***
	Iran	5.27	1.134		
Q21-7 I often promote and champion ideas to others.	Japan	4.44	1.457	-12.346	***
	Iran	6.19	0.776		
Q21-8 I assume my network members would go out of his or her way to make sure I was not damaged or harmed.	Japan	4.85	1.292	-1.871	
	Iran	5.11	1.311		
Q21-9 I am good at providing a fresh approach to problems.	Japan	4.21	1.266	-12.537	***
	Iran	5.82	0.916		
Q21-10 When I need additional resources to do my job (run my company), I can usually get them.	Japan	4.06	1.383	-8.625	***
	Iran	5.32	1.227		
Q21-11 I often come up with new and practical ideas.	Japan	4.26	1.518	-8.983	***
	Iran	5.63	1.026		
Q21-12 I often have new and innovative ideas.	Japan	3.93	1.517	-10.837	***
	Iran	5.61	1.114		
Q21-13 I am fully confident about my partner's business ability.	Japan	4.69	1.290	-4.997	***
	Iran	5.37	1.169		

Fully disagree = 1 ~ Fully agree = 7

Ave. = Average

S.D. = Standard Division

S.P. = Significant Probability: * = <0.05, ** = <0.01, *** = <0.001

Table A-6 Comparative Analysis between Iran and Japan 6 :
Financial Risk-taking Behavior (Q22)

Question	Country	Ave.	S.D.	t-ratio	S.P.
Q22-1 I have confidence in my ability to make good financial decisions.	Japan	4.09	1.418	-8.254	***
	Iran	5.31	1.185		
Q22-2 I would assess my willingness to take financial risks.	Japan	3.04	1.456	-11.881	***
	Iran	4.93	1.490		

Fully disagree = 1 ~ Fully agree = 7

Ave. = Average

S.D. = Standard Division

S.P. = Significant Probability: * = <0.05, ** = <0.01, *** = <0.001

Table A-7 Comparative Analysis between Iran and Japan 7 :
Mentoring, Family Support, Absorptive Capability (Q24)

Question	Country	Ave.	S.D.	t-ratio	S.P.
Q24-1 I try to model my behavior after my mentor.	Japan	3.54	1.342	-6.443	***
	Iran	4.56	1.597		
Q24-2 When I am frustrated by my business, someone in my family tries to understand.	Japan	4.66	1.662	-2.392	*
	Iran	5.10	1.624		
Q24-3 Family members often go above and beyond what is normally expected in order to help my business succeed.	Japan	4.33	1.587	-1.896	
	Iran	4.66	1.680		
Q24-4 I exchange confidences with my mentor.	Japan	4.11	1.320	-3.501	***
	Iran	4.66	1.646		
Q24-5 My family gives me useful feedback about my ideas concerning my business.	Japan	4.09	1.495	-5.713	***
	Iran	5.00	1.370		
Q24-6 My mentor gives me special coaching as an entrepreneur.	Japan	3.82	1.293	-3.731	***
	Iran	4.40	1.624		
Q24-7 I have the necessary skills to implement newly acquired resources.	Japan	4.08	1.389	-10.400	***
	Iran	5.57	1.064		
Q24-8 I admire my mentor's ability to motivate others.	Japan	4.24	1.412	-3.702	***
	Iran	4.85	1.602		
Q24-9 Family members often contribute to my business without expecting to be paid.	Japan	4.36	1.745	-3.649	***
	Iran	5.05	1.653		
Q24-10 I have the competences to transform the newly acquired resources.	Japan	3.83	1.313	-11.970	***
	Iran	5.50	1.119		
Q24-11 My mentor has devoted special time and consideration to my entrepreneurial career.	Japan	3.87	1.314	-4.518	***
	Iran	4.57	1.512		
Q24-12 My mentor has taken a personal interest in my entrepreneurial career.	Japan	3.89	1.268	-5.173	***
	Iran	4.68	1.565		
Q24-13 I have the competences to use the newly acquired resources.	Japan	4.09	1.307	-11.348	***
	Iran	5.65	1.052		

Fully disagree = 1 ~ Fully agree = 7

Ave. = Average

S.D. = Standard Division

S.P. = Significant Probability: * = <0.05, ** = <0.01, *** = <0.001

Table A-8 Comparative Analysis between Iran and Japan 8 :
Work Satisfaction, Innovation and Organizational Performance (Q32)

Question	Country	Ave.	S.D.	t-ratio	S.P.
Q32-1 Being in a positive mood at home helps me to be in a positive mood at work.	Japan	5.41	1.350	-8.185	***
	Iran	6.50	0.816		
Q32-2 Business sales are increasing.	Japan	3.74	1.763	-6.099	***
	Iran	4.90	1.719		
Q32-3 In general, I like working at my current organization.	Japan	5.34	1.406	-8.164	***
	Iran	6.46	0.739		
Q32-4 Our products represented great challenges to the current technologies and product ideas in the industry.	Japan	3.99	1.404	-5.626	***
	Iran	4.86	1.450		
Q32-5 Our products represented great challenges to the current technologies and product ideas in the industry.	Japan	4.73	1.552	-9.733	***
	Iran	6.22	0.853		
Q32-6 Our products were very unique and creative to our industry.	Japan	4.10	1.529	-8.467	***
	Iran	5.49	1.416		
Q32-7 When things are going well in my family life, my outlook regarding my business is improved.	Japan	4.83	1.509	-7.526	***
	Iran	6.03	1.351		
Q32-8 Business profits are increasing.	Japan	3.68	1.764	-3.523	***
	Iran	4.36	1.786		
Q32-9 In general, I do not like my job. (R)	Japan	2.73	1.434	-23.959	***
	Iran	6.38	1.303		
Q32-10 Our new products were pioneering and first of its kind.	Japan	3.59	1.640	-7.353	***
	Iran	4.92	1.730		
Q32-11 Similar products were not available in the market when we introduced our products into the market.	Japan	3.09	1.669	-6.678	***
	Iran	4.39	2.046		
Q32-12 Being happy at home improves my spirits at work.	Japan	5.15	1.392	-10.321	***
	Iran	6.54	0.689		
Q32-13 Recently business has been expanding.	Japan	3.18	1.705	-9.330	***
	Iran	4.95	1.827		
Q32-14 Having a good day with my family allows me to be optimistic at work.	Japan	4.75	1.604	-9.592	***
	Iran	6.28	1.037		
Q32-15 Business outlook is good.	Japan	3.67	1.616	-9.176	***
	Iran	5.29	1.646		
Q32-16 Our new products did not directly build on the technology of our existing product lines.	Japan	3.75	1.232	-3.275	***
	Iran	4.23	1.628		

Fully disagree = 1 ~ Fully agree = 7

Ave. = Average

S.D. = Standard Division

S.P. = Significant Probability: * = <0.05, ** = <0.01, *** = <0.001



Survey and Analysis on Women Entrepreneurs in Iran

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Survey and Analysis on Women Entrepreneurs in Iran

1. Objective and Summary of the Study

This research is part of a wider comparative study on women entrepreneurship in Iran and Japan, with the ultimate goal of identifying the practices and policy suggestions that would benefit the promotion of women entrepreneurship in both countries.

The report is presented in six sections. After this section on the objectives and an executive summary of the research, in the next section, the status of women's employment and entrepreneurship in Iran is briefly outlined. According to the findings of this section, 49% of the total population of the country are women, and 65% of these women are at the working age (20 to 60 years old), but only 16.3% of the population who are women aged 15 and over have economic participation. More than 80% of women are not in need of employment, of which more than 60% are housewives. On the other hand, by looking at the status of women's education, nearly 60% of university undergraduates and more than 40% of university entrants at other levels of education are women. Promotion of self-employment and entrepreneurship are among the factors influencing the increase in women's economic participation.

Hence, in the third part of this report, in a study of 120 entrepreneurial women, their demographic conditions as well as the factors affecting entrepreneurship, including personal, family, organizational and environmental characteristics, were asked about and studied. The results of this study show that 90% of respondents (self-employed women, entrepreneurs, or business owners) have university education with the highest rate being those who have a graduate degree with 38%. From the business perspective, 37% are self-employed, 44% have registered their business as a

company, and 12% have registered their business as a nongovernmental organization. A total of 1,852 people are employed in 118 businesses, which means that every businesswoman has created about 16 jobs. 58% of these businesses are small, 35% are moderate and 8% are big. 90% of respondents are satisfied with their business/organization. From the standpoint of individual entrepreneurial characteristics in the society under study, the order is desire for a result, self-esteem, and lastly risk-taking ability. From the personal factor dimension, individual factors form the highest ability in dealing with customers and the least ability in confronting the government. From the perspective of family members, the family has the most emotional impact on business enrichment, which means that the emotion that individuals receive from their families is effective in improving their perspective on business success. On the other hand, even though it is effective in some cases for business administration such as fund raising or introducing the company, it has the least impact in this regard. In the dimension of organizational factors, the greatest success is in accessing information and making networks, and the least success is in using a mentor and innovation in products. Ultimately, from the perspective of environmental factors, while 88% said their businesses are legitimate and accepted in the society, only 63% believe that business associations and their beneficiary groups have recognized their business and only 5% used government support (except for loans).

In the fourth section, in order to get a deeper understanding of the status of women's businesses and working conditions for female entrepreneurs, three case studies were conducted with three female entrepreneurs in the fields of industry, services and agriculture. In terms of similarities, all three women had an undergraduate degree at the start of their business, and two of them, after the formation of their business, continued their higher education in the field of management. All three married between 22 and 25 and have two children. The desire for results and self-confidence are personality characteristics of all three women. Their entry into the entrepreneurial process was in response to an externally imposed problem. In all three cases, challenges such as not being taken seriously because of being a woman existed when starting their business. Perseverance and tirelessness, having family support, and specialized and general learning has helped all three entrepreneurs to shape and sustain their business.

The fifth section examines available state facilities for female entrepreneurs and business owners. For this purpose, firstly, this study investigated the supportive laws of the state, then studied government and public institution policies, and described a case in the NGO sector. In the law section, it examined the constitution, the laws of the five-year program of economic, social and cultural development, and budget laws respectively. In the government sector related to women's entrepreneurship and business, institutions such as the Ministry of Cooperatives, Labour and Social Welfare, the Vice Presidency for Women and Family Affairs, the Ministry of Agriculture, the Ministry of Industry, Mine and Trade, the Ministry of Information and Com-

munications Technology and the NSFund are reviewed. In the section on public institutions, this study focused on the Imam Khomeini Relief Foundation, the Iran Chamber of Commerce, Industries, Mines and Agriculture, Tehran Municipality and universities. In the NGO sector, while introducing the National Association of Women's Entrepreneurs (NAWE), the Entrepreneurship Development Foundation for Women and Youth (EDF) refers to a project implemented in this area.

Finally, in the sixth section, executive suggestions are presented in three areas of supportive policies, extension policies, and infrastructure policies. Suggestions in the supportive policies section include bringing together women-related activities in a public institution, and developing incentive and priority policies to support existing businesses (rather than encouraging the launch of new businesses). Extension policies are presented in the three areas of education and empowerment, role modeling, and strengthening of organizations. Educational suggestions include specialized training and empowerment for adolescent girls, general and specialized training for self-employed women and entrepreneurs, holding leadership training courses for entrepreneurs, and holding coaching courses for female entrepreneurs. In the role modeling section, according to the target audience, including elementary school students, housewives and the general public, suggestions range from the implementation of training courses and seminars to the production of films and information on women entrepreneurs, as well as raising awareness and decreasing discrimination against women. Finally, this study proposes the promotion and development of women's organizations. Infrastructure suggestions in the field of information technology include reliance on the power of this tool to increase employment, as well as attention to the importance of accurate statistics and research studies in the field of women entrepreneurship.

In the end, we hope that this report will pave the way for taking effective steps towards the development of women's entrepreneurship in Iran.

2. Situation Surrounding Women's Employment and Business in Iran

In this section, statistics on the employment and business rate of women in Iran are presented. These statistics are based on the results of labor force surveys in 2017 and are extracted from relevant reports at the Iranian Statistics Center. The population of the country in the 2017 census is estimated at 79,926,270. According to this census, the number of women is slightly lower than the number of men, of which 49% are women and 51% men.

Name	People	Percentage
Country's population	79,926,270	100%
Female population	39,427,828	49%
Male population	40,498,442	51%

(1) Employment and unemployment rate

Based on the results of labor force surveys in 2017, 83.3% of the population are over ten years of age and 75.8% of the population who are over 15 years of age are considered to be part of the labor force. In order to examine the employment rate¹ of women in the country, a look at the employment rate of men and women throughout the country and in the province of Tehran in the last five years was taken and the economic participation² of women in these years has been chiefly studied. Accordingly, the female employment rate in 2017 was 11.8%, about one third of the total 34.5% female employment rate and about one fifth of the 57.4% male employment rate. From the point of view of economic participation, in 2017 this rate was 39.4% of the population aged 10 and over. This index was 64.1% among men and 14.9% among women. If the population was aged 15 years and above, then the country's total economic participation rate would be 43.2%. This indicator is 70.4% among men and 16.3% among women.

	Economic participation (population age 15+)	Economic participation (population age 10+)	Employment rate
Men and women	43.2	39.4	34.5
Women	16.3	14.9	11.8
Men	70.4	64.1	57.4

In the past five years, since 2012, the female employment rate has grown by 0.08%. This growth was 1.1% compared to last year. Although this rate has risen by 1.2% over the past five years in the case of women's economic participation rate in the population over the age of 10, it is still less than half of that for men (34.5%).

¹ Employment rate: The ratio of the employed to the working age population

² Economic participation: The ratio of people who are either employed or are actively looking for work to the working age population

Year	2016	2015	2014	2013	2012
Employment rate					
Men and women	34.5	34	33.3	33.7	32.9
Women	11.8	10.7	9.7	9.9	11
Economic participation rate (active population age 10+)					
Women	14.9	13.8	12	12.4	13.7

The rates of economic participation for the population over ten years of age in urban areas are 42.4% and 45.7% in rural areas. In the case of women, as with the whole country, the rate of economic participation in rural areas is higher than in urban areas.

Rate	Women's economic participation (active population age 10+)	
	2016	2015
Urban areas	14.5	13.3
Rural areas	16.1	14.9

In the province of Tehran, the rate of economic participation for the population of women over ten years of age is 15%, which is, compared to the same ratio for men and women in Tehran (40.2%), almost one third. This rate has increased by 3% compared to the previous year and is almost equal to the rate of women's economic participation in the country.

Women's economic participation rate (active population 10+ age) in Tehran		
	2016	2015
Men and women	40.2	37.1
Women	15	11.9

In 2017, in reviewing the economic participation of women over the age of 10, at different age ranges, it is observed that the highest economic participation of women at 25.1% occurs between the ages of 25 and 29 and then between 30 and 40.

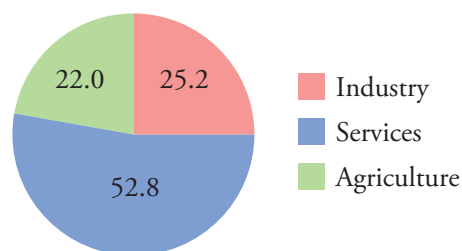
As for the unemployment rate in 2017, 12.4% of the 25,791,451 people of the active population aged 10 and over were unemployed. The highest unemployment rate is for the age group of 20-24 with 30.6%, and the lowest unemployment rate is for those 65 and above with 1.6%. The unemployment rate was 10.5% among men and 20.7% among women. The rate was also found to be 13.7% in urban areas and 8.9% in rural areas.

Unemployment rate	
Men and women	12.4
Women	20.7
Men	10.5

The women's economically inactive population is all the women aged 10 and over who were not defined as working or unemployed during the reference week. In 2017, this population was 85.1% of the female population, classified in groups as 17.1% students, 62.8% housewives, 2.8% unearned income, and 2.3% others. In 2017, the total inactive population was 60.6% and the male inactive population was 35.9%.

From the perspective of the main business areas, the female employment rate is 25.2% in industry, 52.8% in services, and 22% in agriculture. More than half of employed women are working in the service sector.

Women Employment in the Main Business Areas



From the perspective of major occupational groups, in 2017, 19.4% of the population of ten years and older were craftsmen and related workers, 13.6% were service workers and sellers, and 14.5% were skilled agricultural, forestry, and fishery workers. The ratios in this society for women were 20.4%, 10.9%, and 17.4%, respectively. Interestingly, in all three areas in these statistics, ratios are higher in comparison to men in the community. Specialist women account for 25.2% of the major occupational groups, which is approximately four times the proportion of men in this area (6.6%). Female machinery and device attendants with 1.2% account for the least of the major occupational categories. In general, looking at the major job groups, it seems that most employed women (72.5%) work in somewhat specialized jobs that require skills.

Major occupational groups	Men and women	Women	Men
Legislators and managers	2.9	2.9	2.9
Experts	9.8	25.2	6.6
Technicians and assistants	5.2	6.6	4.9
Administrative staff	4.7	8	4
Service staff and vendors	13.6	10.9	14.2
Skilled agricultural, forestry and fishing staff	14.5	17.4	13.9
Craftsmen and employees with related jobs	19.4	20.4	19
Officers, assemblers and drivers	12.3	1.2	14.6
Casual workers	15.6	7.3	17.3
Others	2	0.2	2.4

From the perspective of the job situation, in 2017, the working population of those who are ten years and older was made up of 83.5% in the private sector, and 16.5% of them were paid wages and salaries in the public sector. The ratios in the male population were 85.2% and 14.8%, respectively, and in the female population 75.5% and 24.5% respectively. In fact, it appears that the only official statistics on entrepreneurship and self-employment of women can be derived from this table. Accordingly, in 2017, female employers were 1.3% and independent female employees were 23.6%.

Job placement	Men and women	Women	Men
Employer	3.6	1.3	4.1
Independent worker	36.1	23.6	38.7
Paid workers in the private sector	38.5	31	40
Paid workers in the cooperative sector	0.1	0	1
Paid workers in the public sector	16.5	24.5	14.8
Unpaid family workers	5.3	19.7	2.3

According to the same table, about 20% of women are engaged in informal employment. According to the Deputy Minister of Labour and Social Affairs, the informal employment rate in 2017 was 57% (Isa Mansouri, Oct. 2016), and according to unofficial statistics, at least 50% of these people are women. Unofficial employment is commonly referred to as employed persons who are not covered by health insurance or retirement insurance. At the same time, they are not inspected by the regulatory authorities.

As it has been observed, in recent years, the rate of women's participation in the formal labor market and, consequently, the growth of the number of insured women has increased, and the growth rate of women insured in the last five years is

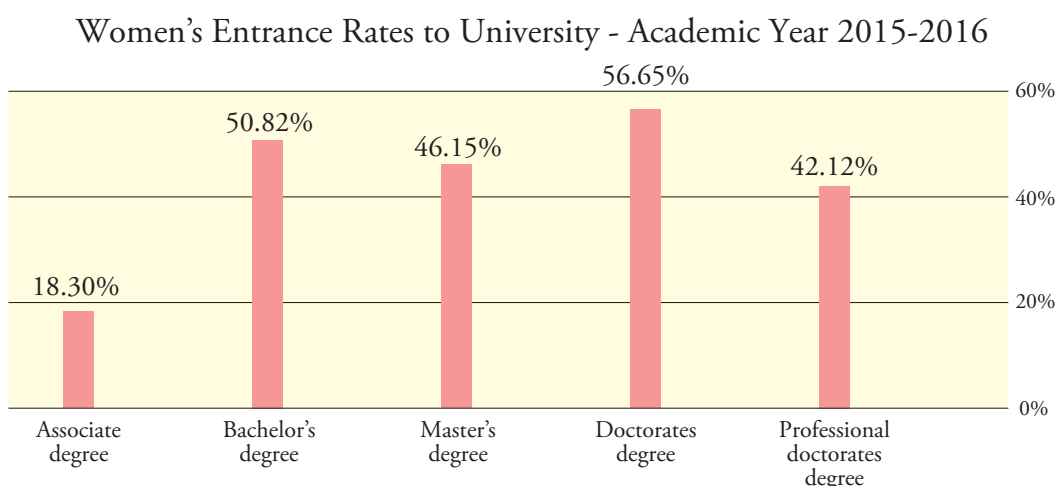
15.5% and that of insured men is 4.4%. Due to more employment, women who are paid [wages and salaries] are usually placed under the category of those voluntarily insured (non-compulsory). This issue is important in the context of employment-centered social insurance, in which women are deprived of the formal market, hence turn to activities in the informal and unconventional economy. The status of social insurance in the country is affected by the employment situation. Thus, according to the Statistical Center of Iran in 2017, more than 3,300,000 women were employed in the official sector, but unfortunately not all of them were involved in the social insurance process. (Report on the Situation of Women and Family in the Mirror of Statistics during 2011–2016, The Vice Presidency for Women and Family Affairs, p. 152)

(2) Education and employment rate

In 2016, 91.4% of all employees aged ten years and older were literate. This ratio was 92.5% for men and 86.2% for women.

Name	Employed literate	Unemployed literate
Men and women	91.4	97.1
Women	86.2	99.1
Men	92.5	96.2

Women accounted for 59.18% of those admitted in the 2017 national college entrance exam. Also, in 2015–2016, 57.2% of university entrants were women. In general, except for college, women account for more than 40% of university entrants in all levels of education.



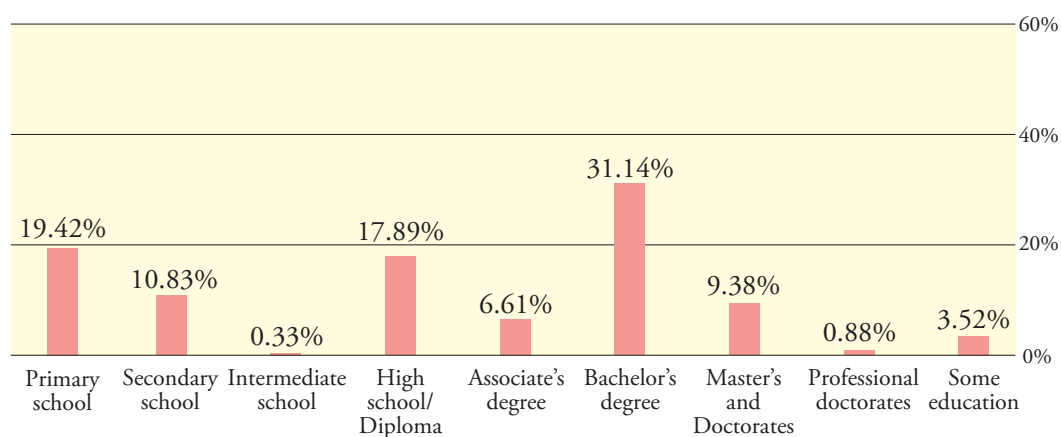
In examining the subjects that women have chosen to study in recent years, it is observed that almost half the population of women tend to study in the field of hu-

manities, followed by other fields of their interests such as engineering, art and basic sciences respectively.

Women enrolment rate between 2010 to 2014					
Course / Year	2014– 2015	2013– 2014	2012– 2013	2011– 2012	2010– 2011
Medicine	7.47%	7.48%	6.95%	6.07%	6.03%
Human Sciences	52.91%	52.76%	52.65%	54.19%	54.64%
Basic Sciences	8.18%	8.95%	9.56%	9.95%	10.33%
Engineering	16.15%	17.07%	17.48%	17.47%	16.99%
Agriculture and Veterinary	5.16%	5.55%	6.43%	6.28%	6.01%
Art	10.13%	8.19%	6.94%	6.04%	5.99%

While in 2016, 31.1% of graduated women are unemployed, the statistics of employed women are separated according to degree, with employed women who have a bachelor's degree having the highest employment rate and women with an intermediate degree having the lowest employment rates. The low employment rates of women with a professional doctorate degree is striking.

Employed Women According to Degree (2016)



(3) Internet usage rate

According to the Vice Presidency of Women and Family Affairs, in 2017, the Ministry of Information and Communications Technology's performance report showed that more than 72% of women use cell phones. Of the cell phone users, 78% live in urban areas and 22% in rural areas. Among these women, the largest share of age (54%) is for women aged 25–49 and the lowest share is 1% and 6%, respectively, in the age group of those over 75 and those under the age of 15. Among women using cell phones, intermediate and university students account for

the highest user share with 31% and 23% respectively.

According to the latest figures from the ITO in 2015, nearly 14.5 million women use computers. The share of women and men using computers is 48% and 52%. Most (88%) women computer users are in urban areas. Half of the female computer users are between the ages of 25 to 49; 40% of female computer users are in the age range of university students, and 37% of them are in high school and college.

The share of female internet users in the year 2017 was over 48%. According to the latest estimate of internet users from the Statistical Center of Iran, among 38.9 million internet users, 18.7 million are women and 20.2 million are men. The number of female internet users grew by 18.8% from 2015 to 2016. Only 13.5% of female internet users live in non-urban areas. The biggest female internet users, at 57%, are those 25–49 years old. 58.5% of internet users use the internet at least once a day. Female users connect to the internet either from home 45.6% of the time or via mobile devices 54.37% of the time. Most women use the internet for social networking with a rate of 60%, followed by downloading games as well as sending and receiving emails with the rate of 52.7% and 45.4% respectively.

(4) Entrepreneurial activities in Iran as seen by the Global Entrepreneurship Monitor (GEM)

According to the Global Entrepreneurship Monitor (GEM), which collects and analyzes data on entrepreneurial activities in 64 countries globally (2017), economies are classified by their economic development level. Among three defined economic development phases including factor-driven, efficiency-driven and innovation-driven economies, Iran is a factor-driven economy. This means that the economy is dominated by subsistence agriculture and extraction businesses, with a heavy reliance on (unskilled) labor and natural resources.

Considering the Total Early-Stage Entrepreneurial Activity (TEA), Iran's TEA is 12.8%, which is higher than the global average (12.46%). TEA rates tend to be highest in the factor-driven group of economies, decreasing with higher levels of economic development. The average TEA rate for the factor-driven economies in 2016 was almost double that for the innovation-driven economies (17% compared to 9%). The factor-driven economies have the highest average female TEA rates as well. In this development group, eight women were engaged in early-stage entrepreneurship for every ten male entrepreneurs in 2016, whereas in Iran the female/male TEA ratio was six for 2016 (GEM Report 2016/2017).

Section's summary

An overview of women's statistics on employment and education:

- 49% of the country's total population are women.
- 16.3% of the women population aged 15 and above participate in economic activities.

- 65.55% of women are at a productive employment age (20 to 60 years).
- 85.1% of women are not looking for employment. Of these, 62.8% are housewives.
- 57.2% of university entrants are female undergraduates. More than 40% of entrants of all levels of education are women.
- 72% of women use cell phones.
- 48% of women use the internet.
- 12.8% is the Total Early-Stage Entrepreneurial Activity (TEA).

3. Realities Surrounding Women Entrepreneurs in Iran

In this section, the data collected through a questionnaire is analyzed. Since the intended purpose was to allow a comparison between the status of women entrepreneurship in Iran and Japan, a single questionnaire was used in both countries. The questionnaire is based on entrepreneurship literature and collects relevant information in three sections, (a total of 145 questions). All questions are closed questions, and the answers are gathered in four ways: 1) Select an option from several options 2) Yes / No 3) Score 1 to 7 (based on Likert scale) 4) Give a number or percentage.

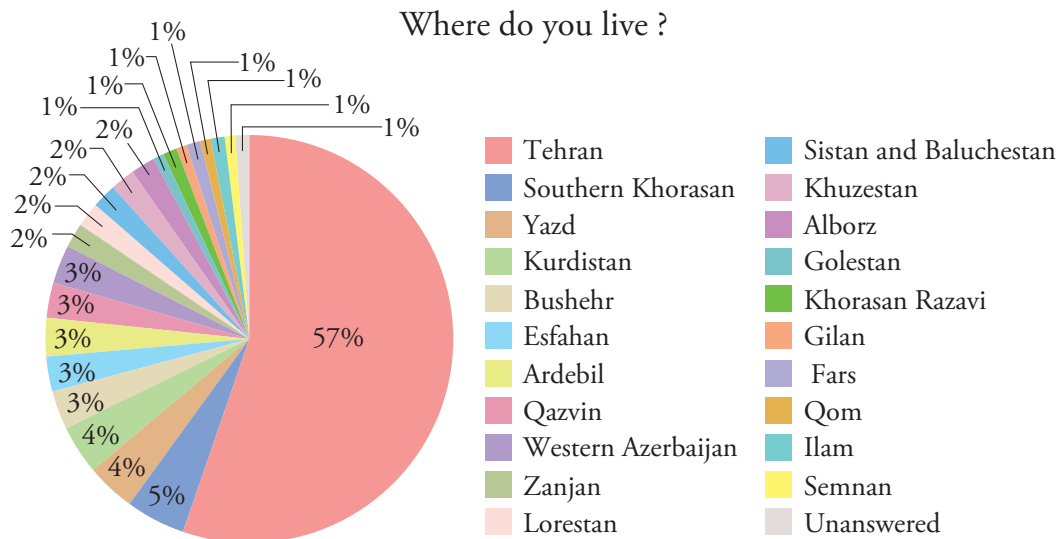
Questionnaires were distributed in both paper form and online. Paper questionnaires were distributed among members of the National Association of Women's Entrepreneurs (NAWE), women business owners, self-employed women, and entrepreneurs in the Entrepreneurship Development Foundation as well as in Women's Employer Centers and the Chamber of Commerce. From 150 distributed questionnaires, 72 questionnaires were completed and collected. The online questionnaire link was also published in various Telegram[®] groups related to entrepreneurship, and women entrepreneurs and business owners were invited to answer the questions. The online questionnaire was viewed 365 times and resulted in the completion of 50 forms. Accordingly, a total of 122 completed forms were collected, 118 of which were valid and analyzed. Based on the distribution of the questionnaire, it is important to note that although some of the respondents were self-employed, compared to the whole society, the proportion of entrepreneurs and business owners among the respondents of this questionnaire is greater. The analysis has been done in three sections of demographic information, factors affecting women's business and entrepreneurship, and the current state of the business as follows.

(1) Demographic information

Demographic information was categorized into four groups of questions (27 questions), including personal information, business information, professional background, and main motivation for starting a business. (Manolova et al., 2007)

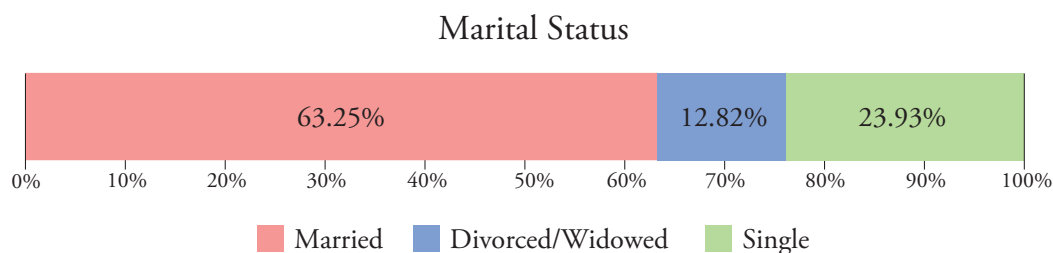
1) Personal information

Of the 118 women entrepreneurs who responded to the questionnaire, 57% were residents of Tehran and 43% were residents of other provinces. In terms of dispersion, respondents reside in 21 provinces from a total of 31 provinces in the country. 69% of respondents reside in provinces with more facilities, and 13% reside in provinces with moderate means and 16% live in relatively deprived provinces.

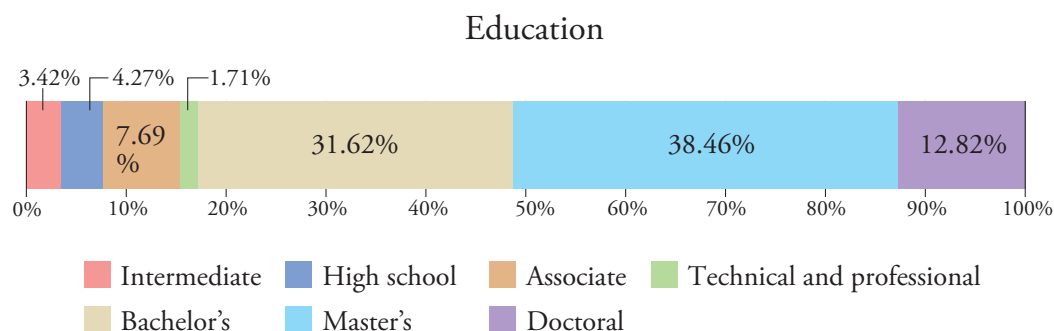


From the age standpoint, 90.6% of respondents are at a working age (20 to 60 years), with an average age of 43 years. The largest number of respondents was from the age group of 35–44 years old with 35% and the age group 45–54 years with 24% respectively. 17.8% had passed the retirement age and 1.7% were at a university student age.

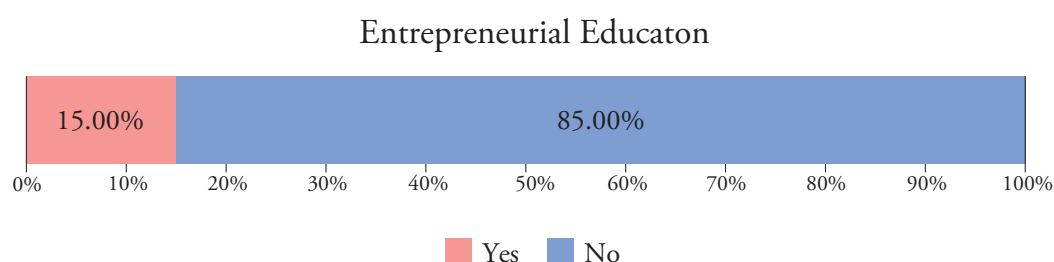
75% of respondents were married at some point in their lives, of which 63% are still married. 5% have lost their husbands and 8% have got a divorce. Single's age range varies from 17 to 56 years, of which 71% are between 25 and 45 years of age.



In terms of education, 90% of respondents have university education. The highest number was in the master's degree with 38%, and the undergraduate categories with 31% respectively. A total of 13% have a doctoral degree and 8% have an associate degree. The remaining 10% are those with intermediate school education (4%), high school education (4%), and institutional education [technical vocations] (2%).



15% of respondents acknowledged that they had university education related to the field of entrepreneurship.



From the perspective of university major, the highest number of respondents have studied the management related major with 28%. After management, the majors with the highest number of respondents in order are engineering (13%), chemistry (8%), arts (7%), social sciences (6%), computer science (6%), psychology (5%), and counseling, medicine and pharmacy, education, architecture and municipal engineering each at 4%, with other majors constituting a total of 14%.

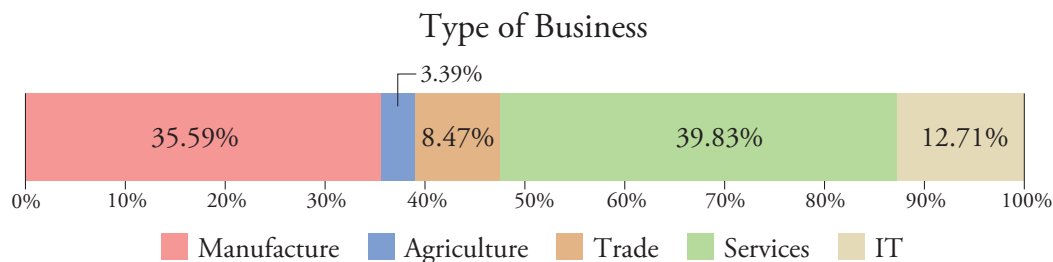
2) Business information

The business information group was asked eight questions about the type of business, year of establishment, field of activity, and number of employees.

Regarding the type of business, the respondents of this research are women who consider themselves self-employed, entrepreneurs, or business owners. The global definition of self-employment is very broad and it encompasses a wide range of affiliations from freelancing to entrepreneurship. At one end of this broad spectrum, there are single-person microbusinesses and at the other end of the spectrum are entrepreneurs (Henley, 2009). In the definition of the Ministry of Labour in Iran, self-employment/freelancing and employing/entrepreneurship are both completely identical, and they are understood as types of occupation, in which people who own and manage their own business can, in addition to themselves, serve other people by providing employment (Omid Entrepreneurship Fund, 2017). When designing this questionnaire, three options for the type of business, including self-employed, corporate and nonprofit, were considered. Individuals who own single-to-couple mi-

crobusinesses were what the survey meant by self-employed. But the respondents of the questionnaire considered the broader meaning of self-employment. Individuals with more than ten employees considered themselves as self-employed. Thus, in analyzing this question, it is assumed that those who call themselves self-employed have only obtained a business license and their organization is not recognized as a legal entity such as a company (limited liability company or private limited company) or an NGO (with the necessary permission from the relevant organization). By this definition, among the 118 respondents, 37% were self-employed, 44% had businesses in the form of companies, 12% had businesses registered as NGOs, and 7% did not respond to this question.

From the perspective of the sphere of work, among the companies that are registered corporately, the largest area of work is services (29%), followed by IT (27%), manufacturing (23%), trade (17%) and agriculture (2%). According to statistics provided by the Statistical Center of Iran (fall, 2017), the share of the major economic sectors for women consisted of services (50.6%) industry (24.5%) and agriculture (21.3%). However, the relevant statistics indicate the employment of women in relevant sectors and female business owners in these sectors were not necessarily considered.

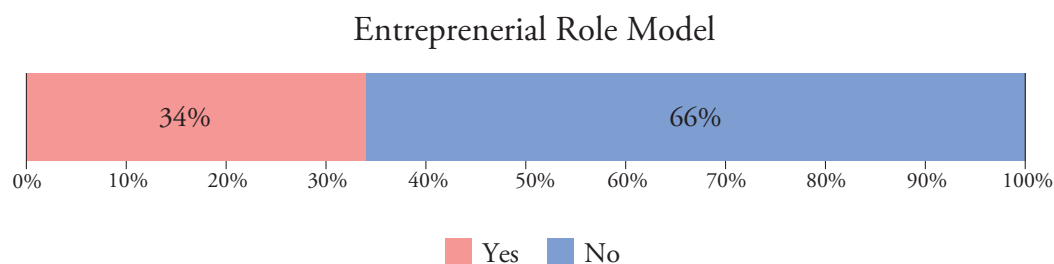


The average number of employees in a corporate business is 26, with the lowest being zero employees and the maximum being 160 employees. 10% of these businesses are family-owned. In corporate family businesses, a total of 8% of employees are family members. Among self-employed businesses, the largest area of work belongs to handicrafts (30%), followed by training (11%), agriculture (9%), and product manufacturing and tailoring (7% each). The average number of employees in self-employed businesses is seven, the lowest being zero and the most being 48 employees. 16% of these businesses are family-owned. In family self-employment businesses, a total of 48% of employees are family members. Non-governmental organizations operate in two areas of service and production, with 64% and 36% respectively. The average number of employees in NGOs is 11, of which the lowest is zero and the highest is 20 employees. None of these organizations are family-owned, but in general, 9% of their employees are members of the founding family of the organization.

Field of activity	Percentage	Average age of the business owner	Total number of employees	Family employees	Max number of employees	Average age of business
Information Technology	13%	43.5	377	31	160	13.5
Business	8%	49	110	9	40	13.2
Services	40%	43.5	500	42	140	9.3
Production	36%	43	829	54	155	9
Agriculture	3%	57.5	36	10	18	28
Total/Average	100%	43	1852	146	160	11

3) Professional experience

In the professional information group, five questions were asked about previous management experience, related education in the field of entrepreneurship, and an entrepreneurial role model and their numbers. 60% of the respondents said they had experience in management before setting up their current business. Furthermore, 34% said they had an entrepreneur role model.



In response to the question: “How many people have you consulted with outside your business environment about your business over the past few months?”, 66% said they had consulted one to ten people. 17% consulted with more than ten people and 17% did not consult anyone.

4) Starting motivation

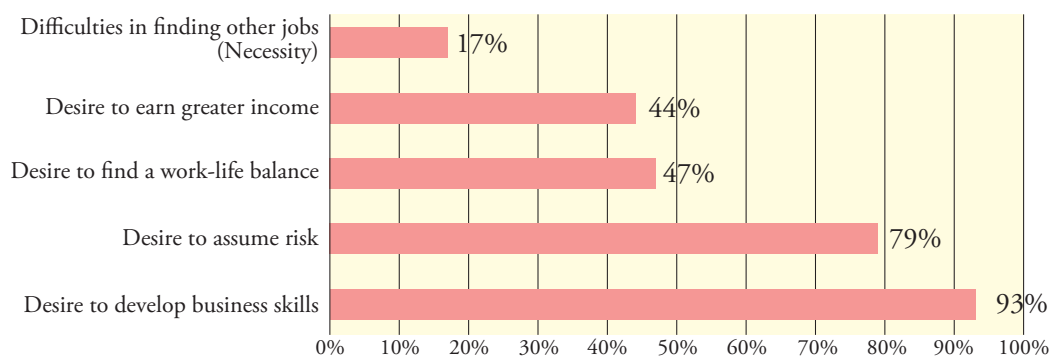
In terms of identifying the motivation of respondents to start their own business, motivations fell under five categories, which included the desire for work-life balance, difficulty in finding other jobs (necessity), the desire to earn more money, the desire to develop business skills, and the desire to take risks (Rey-Martí et al. 2015).

In this question, respondents could have more than one motive. Interestingly, most respondents (93%) consider the desire to develop their business skills and abilities as the main motive for their business start-ups, while 17% of them said that their business motivation was necessary (due to the difficulty in finding another job). Subsequent to the desire to gain skills, the willingness to take risks and confront

challenges followed with 79%, and next was the desire to balance work and family life, and the possibility of making more money, with 47% and 44% respectively.

Andrea Rey-Martí's categorization has been selected to classify incentives based on her article entitled "Linking Female Entrepreneurs' Motivation to Business Survival". She concludes in this paper that women whose main motivation is their appetite for taking risks and facing the challenges are likely to be more successful, and women whose primary motivation is the desire to balance work and life are likely to be less successful (Rey-Martí et al., 2015). However, it is important to pay attention to the difference between starting a business based on opportunity or necessity. People who have turned to this business because they could not find other jobs and lacked other options have essentially chosen their business based on "necessity." On the other hand, there are those who choose their own business on the foundation of opportunity, based on their understanding of market opportunities that are still unexplored or underestimated. According to the Global Entrepreneurship Monitor, emerging businesses based on necessity do not have a direct impact on the country's economic development (Acs 2006).

Accordingly, some respondents in this questionnaire seem to consider creating a new business as an opportunity and others inherited the business from their family, but none of them chose their business solely based on fate. Hence, in order to focus on business based on opportunities, the experience of these individuals can be considered.



(2) Business rate

This section contains 15 questions. In examining the current status of a business, first, the satisfaction of individuals from their business is examined. Then the organization's prosperity is examined from both objective and subjective points of view, and a prediction of the future is given as well.

1) Individual satisfaction

To assess the individual's mental satisfaction with their business, the overall job satisfaction index defined in the Michigan Organizational Assessment Questionnaire

by Cammann and his colleagues was used. In this questionnaire, three specific questions are taken to measure the individual's mental satisfaction with what they are doing (Cammann, Fichman, Jenkins and Klesh, 1979). Respondents in this questionnaire generally have a high degree of satisfaction with their business. All respondents who filled out the questionnaire responded to the questions on individual satisfaction, and their average personal satisfaction with their business was 6.35 out of 7. That is, they are 90% satisfied with their business and organization.

2) Prosperity of the organization

In the section on the prosperity of organization, the prosperity was examined based on perceptions (respondent's beliefs), objectivity (based on employment figures, profits, sales, and opportunities identified), as well as the prediction for the next five years. The business situation has been assessed from four perspectives, namely increased sales, profitability, recent business development, and future prospects (Lee et al., 2011). In general, the respondents are satisfied with the status of their business (4.84). The degree of this is more optimistic when it comes to the business outlook (5.25) and less optimistic vis-à-vis profit growth (4.33), although the respondents partially agree with the relative flourishing of businesses.

In the objective prosperity section, to get an accurate picture of the current state of affairs, the number of new customers, increased profits, and increased sales over the past six months have been examined. 39% of the respondents said they had between one and ten new customers in the past six months, and 36% said they had more than ten new customers. 9% said they did not have a new customer in the past six months, and 15% did not answer this question. Given that 75% of the respondents said they had at least one new customer in the last six months, the relative optimism about business prospects seems to be justifiable. Despite the number of new customers in the past six months, sales and profits have not risen to the same extent. 30% of the respondents acknowledged that their profits have increased by 5%; for 28%, the increase in profits was more than 5%, and a total of 42% believed they have not made an increase in profits or did not answer this question. In the sales section, 24% admitted that their sales have grown by 5% over the past six months, and 41% said their profits exceeded 5%.

On the same subject, the number of opportunities identified in the past six months has also been examined. (Shepherd & De Tienne, 2005; Ucbasara et al., 2009; Ramons-Rodriguez et al., 2010). 14% said they have not faced new opportunities in the past six months, while 23% have at least one to two new opportunities and 42% have had more than two new opportunities.

Business Status Sheet for the Last Six Months

(New customers, increased profits, increased sales and new opportunities - objective)

Increase rate	Profit percentage	Sales percentage	New opportunity	%	New customer	%
1 to 5%	30.51%	24.58%	1-5	50%	1 to 10	38.98%
6 to 10%	12.71%	14.41%	6 to 10	10.17%	11 to 24	11.86%
Above 10%	115.25%	11.86%	More than 10	4.24%	More than 25	24.58%
None	31.36%	24.58%	Zero	13.65%	Zero	9.32%
Unanswered	10.17%	10.17%	Unanswered	22.03%	Unanswered	15.25%

(3) Effective factors in entrepreneurship

This section of the questionnaire is about factors affecting the success of the entrepreneurs. This section contains 103 questions that are divided into four sub-groups. In the first group, individual factors of the business have been investigated. In the following groups, family, organizational and environmental factors have been investigated respectively. Most of the questions in this section, based on the Likert scale, are intended to measure the respondent's feelings or opinions about the proposed propositions.

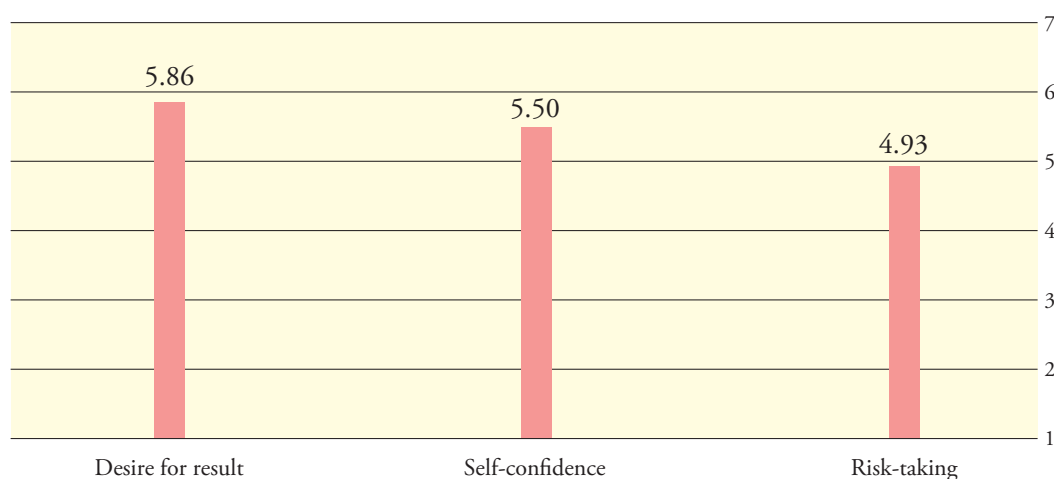
1) Individual factors

In measuring the **desire for results**, the perseverance of the individual and the extent to which she attempts to achieve a desired result is measured (Cardon et al., 2013 in EPT; Gartner et al., 1991). Overall, the respondents believe that they have perseverance in achieving their goals (5.86). As regards the effect of others' opposition to pursuing work and the continuation of activity, it is believed that the views of others are not significant (5.66).

In regard to **risk taking**, they can take financial risks (4.93). This confirmation is consistent with the other question raised in the section on motives. In another question about fear of failure, only 31% of the respondents said they were afraid of failure.

In assessing **self-confidence**, the degree of the respondents' self-confidence was measured in fulfilling their special duties as business owners. The type of measurement is based on the Likert scale and the four main domains measured include the level of self-confidence in terms of: 1. Identifying new business opportunities, 2. Creating new products or services, 3. Creative thinking, 4. Commercializing ideas. (Zhao, Seibert, & Hills, 2005)

The Impact of Individual Factors on the Business Situation

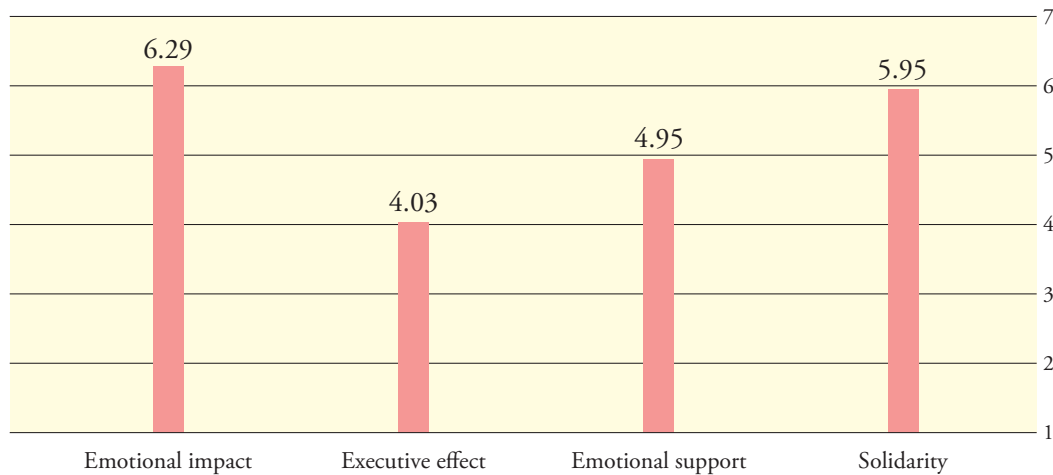


2) Family factors

In the section on family factors, to assess the impact of the family on business, 21 questions were raised in four domains, namely the emotional and executive impact of the family on business, support from the family, and family solidarity (Eddleston and Powell, 2012).

In examining the **emotional impact** of the family on business enrichment, the respondents believe that their families have a great influence on their morale in the business. (6.29). Contrary to the emotional impact of families, the respondents do not agree with the **family's impact on the progress of their business**. The impact of families on providing capital for businesses (3.52) is less than their impact on finding a network and partners (4.54). In examining **affective support** from the family, the purpose was to determine how much impact the family's voluntary emotional support has on the business, regardless of how strong the involuntary impact of the family's emotional support is on people. The impact was less than involuntary emotional support (6.29), but it was more than the financial support and networking (3.92) and equaled 4.92. Individuals have acknowledged that family members often contribute (5.02) to their work in the business without any financial gain (5.06), they try to understand their work-related conflicts (5.06), and usually go beyond what is expected of them to help their business succeed (4.63) and give them helpful feedback on their business (4.97). Reviewing **family solidarity**, and the level of intimacy of the individual with their families, the respondents acknowledged that they have an intimate relationship with their families (5.95).

The Impact of the Family on the Business Situation



In the questions about family solidarity, we asked about the participation of families in business. 27% of the respondents acknowledged that their family has a share of over 50% in their business. 41% acknowledged that some of their family members were part of the founding board, and 87% acknowledged that they had consulted their family members about their business over the past six months.

As expected, among the 27% who said that their family owns more than 50% of the company's stock, all of the items related to the family's impact on the business were rated higher than the average. Emotional impact was 6.44, executive effect 4.4, emotional support 5.3, and family solidarity 6.24. There is no significant difference in terms of place of residence, marital status and type of business. 22% of those who said their families owned shares in the founding board said their family still contributed more than 50% to their business. The magnitude of the impact of the four family-related factors is higher than the average among those whose families have contributed to the founding board, but is slightly lower than that of people whose families are now involved in their business. The emotional impact was 6.43, executive effect 4.32, emotional support 5.3, and family solidarity 6.21. There is no significant difference in terms of residence, marital status and business type among these people.

3) Organizational factors

In organizational factors, organizational capacities including trust, access to resources and information, networking capability, resource gathering capacity, financial knowledge, and technology use have been assessed by posing 44 questions.

Assessed in the section on **access to information** were: exchange of information with partners, the use of personal communication to gain useful information, and listening to the views of people outside the scope of work (Davidson and Hong, 2003; Chen et al., 2015). The average respondent believed that they listen to different ideas and views of people outside their company (6.27). In regard to the ex-

change of information on new knowledge, market information and new ideas with business partners (5.71) and the search for important information and external expertise through personal communication, they are generally successful (5.67). The amount of access to information in the province of Tehran (6) is not significantly different from the total of the country (5.88).

In the area of **access to resources**, the respondent's ability to access the resources needed for their business, as well as their ability to obtain those resources, has been investigated (Spreitzer, 1996). In general, the respondents believe that, though less than the access to information, they do have access to the required resources (5.20). Interestingly, their belief in the ability to obtain the resources they require (5.32) is greater than their belief in the availability of their required resources (5.01). The score of this belief in Tehran (5.19) is very close to that of the general public (5.2).

In addition to the ability to access resources, the **absorptive capacity** of existing or supplied resources has also been measured, meaning how much an individual can pass on recruited resources to running projects (Wang et al., 2015, BJM). The respondents rated their ability to attract resources (5.57) more than their ability to find resources (5.2).

In the section on **networking ability**, the respondent's ability to create and maintain relationships with effective people for their business has been measured (Sigmund et al., 2015). The respondents rated their networking ability relatively high (5.87). Interestingly, they confirmed that the proper use of their communications before the start of business (5.45) is lower in comparison to their present use in communicating with effective people (6.1). The ability to form and maintain effective work relationships is not significantly different between those who are married (5.9) and those who are single (5.8).

In the section on **financial knowledge**, the respondents rated their ability relatively lower than they did in the other sections (5.12). In the field of financial knowledge, the lowest level is in mastering financial terms, banking services and its trends (4.21) and the highest score is related to having specific economic goals and efforts to achieve them (6.04). In another question, the respondents said the credibility of all financial and credit institutions is very low (2.31).

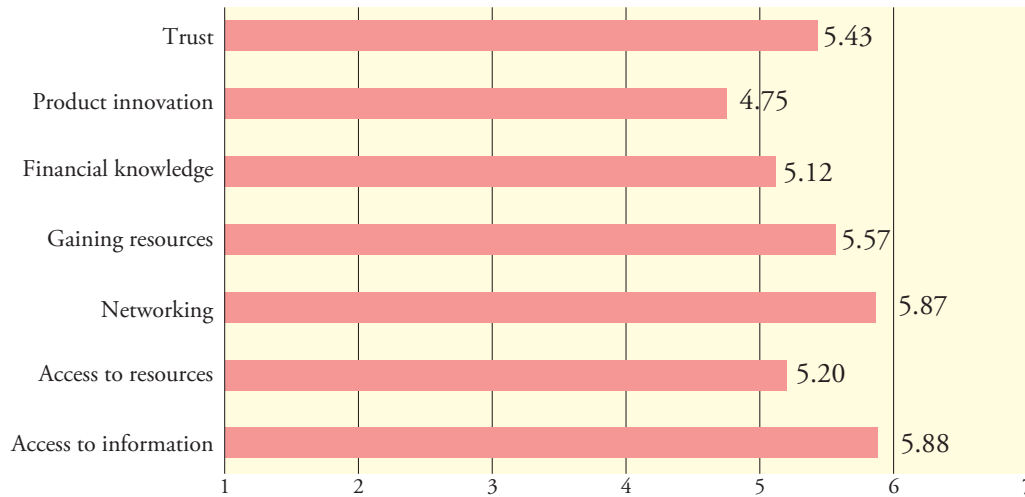
In the section on **product innovations**, the participants do not agree much with the innovation of their products (4.75). Although they have claimed that their products are creative considering their respective industries (5.49), they do not classify their products as challenging for new technology (4.84) and unique at production time (4.4).

From the perspective of **trust in the members of the organization and the team** (Mayer et al., 1995; Li et al., 2013), the respondents reported a relatively high degree of trust (5.43).

In general, it seems at a glance that, comparatively speaking, in the organization's

acquired factors, the highest degree of success is in accessing information and network construction, and the least success is in using a mentor and a consultant as well as in product innovation (services).

The Impact of Organizational Factors on the Business Situation



4) Environmental factors

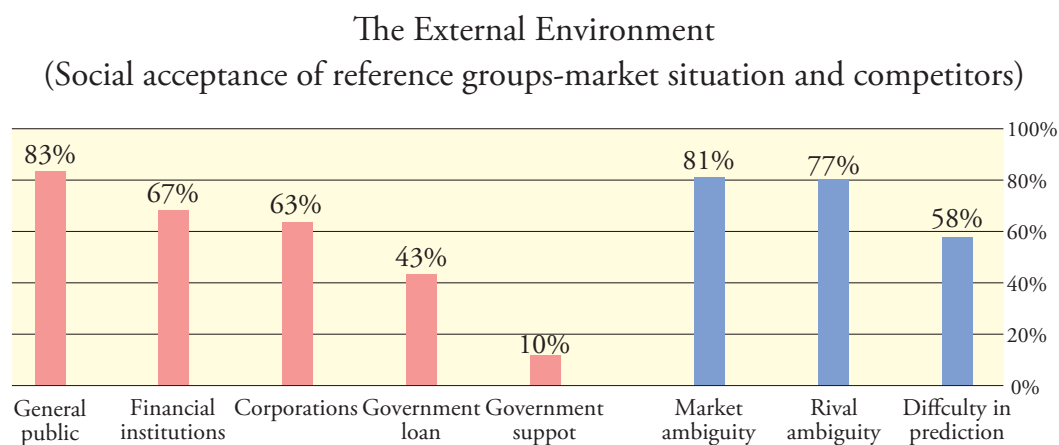
In this section, social acceptance, the beliefs of reference groups about entrepreneurship and self-employment, the market environment and competitors, as well as government support are examined.

In the social acceptance section, the assumption is that people's beliefs are largely derived from the norms of the society. Hence, the beliefs of a society about businesses can have a significant effect on the business owner's belief in his work (Scott, 1995). On the other hand, the social credibility of entrepreneurship has a positive impact on the formation of entrepreneurial businesses (Shu et al., 2014). Accordingly, in four questions, the level of social acceptance of businesses was measured by reference groups (community, the public, financial institutions and public shareholders). The respondents declared their relative agreement (5.18) on the acceptance of their businesses in the community. The highest rate of acceptance (5.91) is by the general public and the lowest acceptance rate (4.42) is by major stakeholders such as business associations.

In response to "whether the respondents believe that in their place of residence most people believe that entrepreneurship is a good career option" (Pindado & Sanchez, 2017), 88% of the respondents said that in their place of residence, most people believe that being a business owner is a good job option. Over 80% of the participants said they have not recently used government funding. Specifically, 92% said they had not received subsidies; 80% said they had not received guaranteed loans from the government, and 97% acknowledged that no part of their business

was provided through state-owned shares. In another question, the respondents were asked to write down their loans from the government in the last five years (Pergelova & Angulo-Ruiz, 2014). 43% said they have received loans. The amount of loans received from the government are very different and ranged from 1 million tomans to 5 billion tomans.

Continuing to measure environmental factors, market conditions and competitors were examined and the respondents were asked about market demands and competitors. In the six questions raised, the aim was to obtain the perceptions of the respondents about the status of competitors and the market as well as an understanding of the extent to which they tolerated ambiguity, which is one of the important characteristics of entrepreneurship (Burgers et al., 1993; Wu, 2010; Ritala, 2012). In terms of the intensity of competition, the Porter's Theory was measured by considering three factors: actual competitors, number of potential competitors, and the number of alternative products and services (Zhang et al., 2011). Respondents believe that the speed of market changes and customer demand is somewhat high (5.64). Despite the rapid pace of change, they did not find it difficult to predict customer demand and market demand in their respective fields (4.23). In the case of rivals, it is believed that there are a lot of competitors (5.77) and there are some substitutes for products and services (4.69). Interestingly, although they believe that the possibility of new rivals in the future is not low (5.71), knowing the competitors is not a problem, according to them (3.84). In general, there is indeterminacy, according to the respondents' views, in the status of competitors and market requirements (5.45). However, there is not much difficulty when it comes to predicting the needs of customers and knowing the competitors (4.02).



(4) Overall research findings

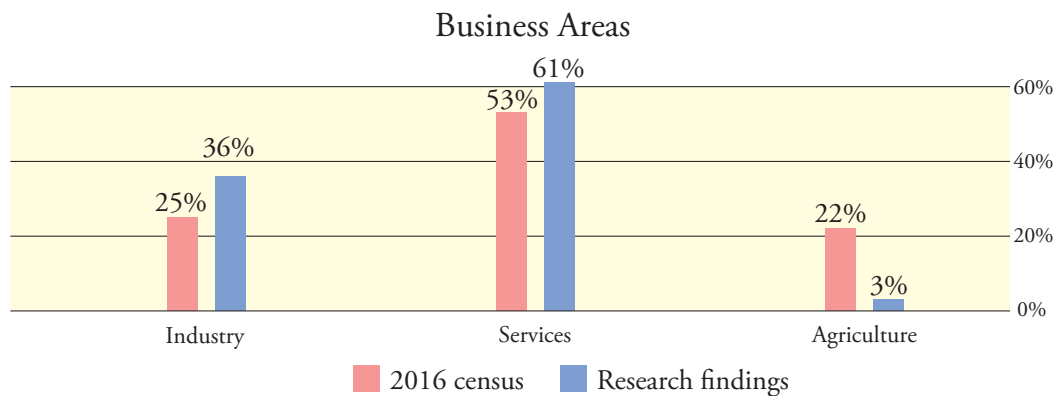
The overall findings of the research are classified into two sections: demographic information and business questions.

In demographic section, a brief comparison was made on women's employment

statistics in 2016, as well as the results of the research. Although the basis for the two studies was completely different, this comparison helps to better understand the status of women's entrepreneurship in Iran. Based on this comparison, women's employment rate in Tehran province was 79.5% and women's economic participation rate in Tehran province was 17.3%. Among the respondents, 57% of the respondents were in the province of Tehran. As previously mentioned, the majority of the respondents being in Tehran has caused skewness to some extent.

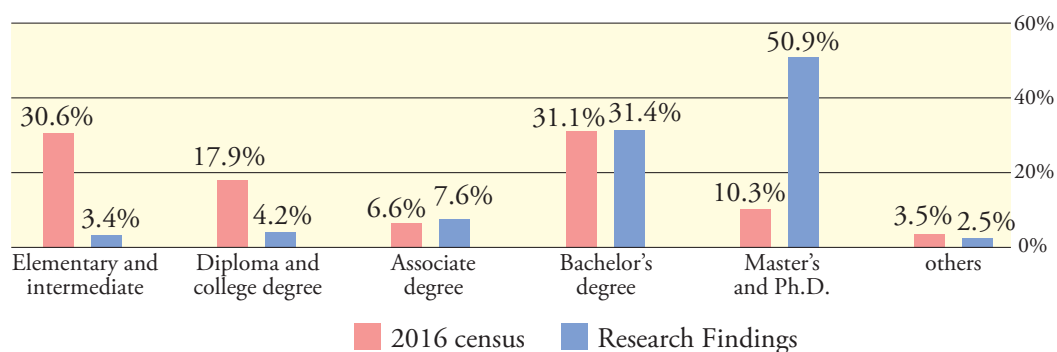
In 2016, the highest economic participation is the age group of 25–29 years (25.1%), followed by 30–45 years (22%). From the respondents' points of view, the highest number of respondents was in the 35–44 age group with 35% and the age group 45–54 with 24%, with an average age of 43 years old. Considering that the respondents were entrepreneurs and business owners, the average age being high and most respondents being in the age group of 35 to 55 seems reasonable. In addition, from the findings of the questionnaire and the Statistical Center of Iran, it can be deduced that in recent years, most women who are at a university age (from the age of 20) are entering the job market.

From the perspective of the main business areas, according to the statistics of 2016, the female employment rate is 25.2% in industry, 52.8% in services, and 22% in agriculture. Among respondents to the questionnaire, services accounted for 61% of the total, followed by industry with 36% and agriculture with 3%. As expected, compared with the other two sectors, far less women are employees in the agricultural sector than entrepreneurs and business owners in this area.

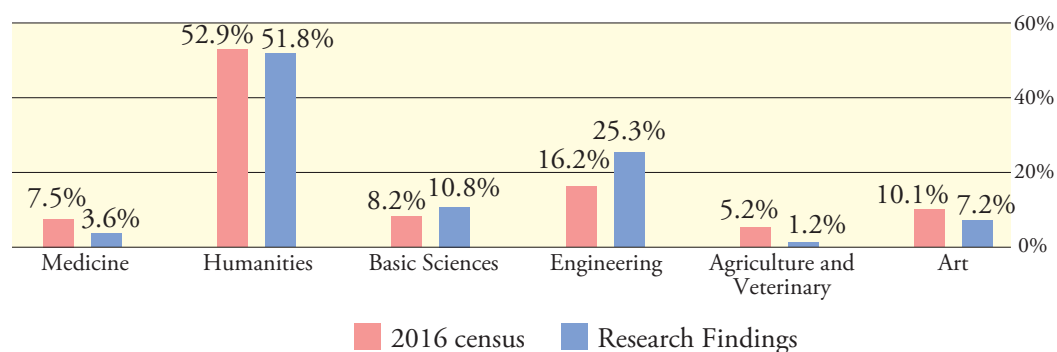


48% of women in the statistical community in 2016 had university education. In the statistical community of respondents, 90% had university education. In the survey of 2016, women with a bachelor's degree had the highest rate of employment while women with an intermediate school education had the lowest rate of employment. As can be seen, the number of female entrepreneurs and business owners who have a master's or Ph.D. degree is far greater than that of other employed women. Of course, it is necessary to note that many women entrepreneurs and business

owners, at some points after the start of their business, with the aim of acquiring more scientific and practical skills, attend graduate courses, especially in the field of management.



In the study of majors, it is observed that almost half of the women in both statistical communities studied in humanities, after which the engineering majors were popular among women. Women who have studied in engineering and basic sciences tend to be more inclined to enter the self-employment and entrepreneurial market than other areas of work.



The main findings related to women's business are summarized in the following seven headings:

Business

- 1,852 people working in 118 businesses. That is, each businesswoman has created about 16 jobs. Employment rate by field:
 - Company: 26 people
 - NGO: 11 people
 - Self-employed: 7 people
 - 7.8% of the employees are family members of the business owners.
- 53% of businesses are small businesses and have less than ten employees.
- 33% of businesses are medium-sized businesses and have between ten to 50 employees.

- 8% of businesses have more than 100 employees.
- 10% are family businesses.

Entrepreneurs

- 60% of entrepreneurs had a history of management before starting their current business.
- 15% had university-related educational studies in entrepreneurship.
- 36% had at least one entrepreneurial role model.
- 66% have consulted with others outside their business environment about their business in the past few months.
- 93% started their business with the incentive to develop their abilities and skills, and 79% are motivated by taking risks and tackling challenges.

Individual satisfaction

- 90% of people are satisfied with their business and organization.
- 75% have had new customers in the last six months.
- Optimism about sales increases and profit growth is roughly identical, but is 12% higher than the development and growth of employment. This may mean a contraction policy in employment.

Individual factors

- From the standpoint of individual characteristics, there is a desire for results, self-confidence, and risk-taking ability respectively.
- Self-confidence creates the highest capability in dealing with customers and the least ability in opposing the government.

Family factors

- 10% specifically said that they have a family business. However, 27% said their families own more than 50% of the company's shares.
- 41% of families have contributed to the founding board. Almost one fifth of them still own more than 50% of the business.
- According to the respondents, having family members as shareholders or on the founding board is not enough for a business to be considered family business.
- Regardless of having family members as shareholders or on the founding board, about 90% have consulted with their family members about their business over the past six months.

Organizational factors

- 32% said they had a mentor.
- People's faith in their ability to get the resources they need is more than their faith in the availability of needed resources.
- The degree to which people agree on the proper use of their connections before starting a business is lower than their current use of their connections to link with influential figures.

- The ability to form and maintain useful work connections is not significantly different between married and single individuals.
- In the organization's acquiring factors, the most success is in accessing information and network building, and the least success is in using a mentor and a consultant and product innovation (service).

Environmental factors

- 88% believe entrepreneurship is legitimate and acceptable in the society.
- 63% believe they are officially recognized among public stakeholders, such as industry associations in their region.
- 5% have used government support in forms other than loans.
- 57% have taken loans from the government in the past five years.

4. Women Entrepreneurs' Best Practices in Iran and Challenges They Faced

In order to have a clearer understanding of women's situation in terms of business and entrepreneurship in Iran, three successful models were studied. These three examples were chosen in a way that each represents one of the three main areas of entrepreneurship (industry, services, and agriculture). Since this research focuses on corporate businesses, NGOs and self-employed women, one successful model of NGO entrepreneurship was chosen. The foundation of the study is based on the entrepreneurs' depiction of the current situation of entrepreneurship, its challenges, and innovations.

(1) Industry: Mahvash Tayarani

Mahvash Tayarani was born in 1955 in Mashhad. She graduated with a bachelor's degree in electrical engineering from the University of Tehran and received her master's degree in business administration and industrial management from Kempten University of Applied Sciences in Germany. In 1991, she founded the Nuian Baspar Engineering Company, a private company trading and supplying chemicals and petrochemicals in Iran. As well as being the CEO of Nuian Baspar Engineering Co., Tayarani is a founding member, a shareholder and a member of the board of directors in three other petrochemical companies. In 1999, she was recognized as one of the most distinguished entrepreneurs, and in 2006 she was among the 15 most successful women in the Middle-East as chosen by the Arabian Business Magazine.

Mahvash Tayarani was an adventurous child and has always engaged in audacious activities others did not dare to pursue; at some point she dreamt of becoming an astronaut. She entered the University of Tehran in 1974 as an electrical engineering student. Tayarani worked as a tutor throughout her student life to be financially in-

dependent of her family. She married one of her classmates, who was then recruited as an engineer on Tehran's subway, and still is active in the construction of subway cars. Tayarani gave birth to her first child when she was 26 and had her second child two years later. After graduation, she faced an enormous challenge to enter the job market. The hardship was severe to the extent that she only managed to find a job three years later. This was mainly because, in the post-revolution atmosphere and the imposed war, female engineers had little chance of finding a job. "For three years I applied for every possible electrical engineering job and participated in entrance exams of various companies." Most of the time, even though she succeeded in the technical entrance examinations, she was not recruited because of her gender. The pressure to find a job was so unbearable that, in spite of her desire, she decided to let go of her favorite field of study. Tayarani was determined to go to medical school if she did not manage to find a job by the end of that year. In 1982 she started working as an editor of technical and engineering books, a job she did not find challenging enough. She did not give up the search and eventually, towards the end of 1983, she was hired by the Ministry of Energy. She then started her new position as an engineer in the telecommunications sector of Ghods Niroo Engineering Company. As she had found this job with great hardship, she did not hesitate to fulfill what she was asked faultlessly. She even put her children in a nursery to avoid any excuses to decline probable missions. At the same time, she had the great support of her husband who helped her around the house and took care of the children. Regrettably, the telecommunications sector of Ghods Niroo was dissolved after four years, and Tayarani had to change her job. She was immediately hired by IRASCO, a private oil and gas company, and became responsible for the control and instrumentation sector. While working in IRASCO, she pursued various types of professional training for Distributed Control Systems (DCS) in England and Italy. Consequently, she became one of the first Iranian engineers trained in this new field in Europe and was qualified as an expert. In 1991, after four years of cooperation with IRASCO, she quit, having differences of opinion with some of the directors. Though losing all her prominence and benefits was not at all pleasant, quitting her job was the beginning of a new journey.

The same year, she co-founded Nuian (a petrochemical company) as a family business. Although she co-funded the company with her family, her husband never actually worked in the company, nor did she consult him in managing the company's affairs. At the very beginning, because of a lack of resources, she used one of the rooms in her house as her office, equipping it with a computer, a printer, and a fax machine. Finding projects for her new company lasted as long as it lasted for her to find a job. It took her three years to get her first project. During these three years, she participated in several tenders and tried to get projects in various areas. Meanwhile, she had some part-time jobs such as translating and editing books.

Getting a project had become extremely challenging for her; first, she did not have a chance to enter the DCS market, because only a few companies dominated the market. At the same time, entering the oil and gas industry as a novice was especially difficult since it had much older and well-known suppliers and customers. She consequently focused on newer industries such as petrochemicals, as she believed “new people had a better chance in a new market.” Sadly, society had a long way to go to put an end to gender discrimination. In fact, Tayarani’s biggest challenge was entering a male dominated market. She sometimes had won a contract but for unknown reasons, the project was canceled or transferred to another person.

For Tayarani, like many other entrepreneurs, hard work and chance were the reason behind her success. Nuian’s first success was in introducing a new catalyst into the petrochemical market. This happened through a series of fortunate and accidental events. A friend introduced the catalyst to her and it happened to be in high demand in Iran, while other companies had similar materials that were not efficient at that point. Consequently, Nuian became the supplier of catalysts and chemical materials.

As she first started working as a reseller, her initial capital was very limited. Her great knowledge of technology and the ability to transfer this knowledge to others was sufficient to begin a business. Tayarani entered the market with small capital and few projects. This made particular sense, as she was trying to grow in an explicit and limited new market. At that specific time, all her profits were used to invest in new projects. In 1993 she expanded her office and hired an assistant and a procurement expert. Two years later, she won more contracts and transferred her office to a larger place. To this date, her company has eight employees and invests in the trade and supply of petrochemical products.

As the market grew, it became harder to keep up in a competitive environment. However, she had become more experienced and had learned how to convince potential customers to cooperate with Nuian. Not only was she receiving more projects but also her company also had now a great variety of products imported from different countries. This, unfortunately, coincided with difficult and limiting trade laws in Iran, which had made international trade for Iranian businesses quite inconvenient. Consequently, Tayarani thought of registering as a company outside of Iran, and finally, in 1996, she registered EXIR Ltd. in England. Her subsequent success with both Nuian and EXIR made her one of the pioneers in national industrial development. Following this success, she founded EXIR Terminal Chemicals (ETC) in 2002 in the special economic zone of Bandar-e Emam Khomeyni. ETC is the first private company supplying chemical storage tanks in Iran, cooperating with Oiltanking and Odfjell, which are the biggest companies in the world in this field. Aside from financial challenges, Tayarani was facing other issues. Since the petrochemical industry is male-dominated all around the world, it was quite tough for

Tayarani to prove herself as a woman. Nevertheless, as she had learned the business the hard way, she was not ready to give up easily and her perseverance and hard work finally paid off. After proving her place in the industry, she signed up for an MBA program offered by the Iran-Germany Chamber of Commerce, to learn more about the business world and management. A few years later, ETC was inaugurated in 2011, and Tayarani was convinced to register a second terminal without relying on investors. Moreover, her son had returned to Iran after his graduation and was ready to work with his mother, which made Tayarani more determined to pursue her goal. The founding of her second terminal is in process and its inauguration will make her the first businesswoman in Iran to ever own a private oil depot.

(2) Agriculture: Shirin Parsi

Shirin Parsi was born in 1955 in Tehran. She completed her bachelor's degree in literature in France. She returned to Iran and started working on a farm with her husband in Shanderman, Gilan. She was awarded the best agricultural manager prize in Gilan province and in 2001 was named the best rice farmer of the province.

Being the last child of the family, she is 26 years younger than her elder brother. She was an extremely energetic young girl and her friends were often older than her, to the point that when she was in high school most of her friends were already in college. She would not surrender to norms and rules, and even though she had no clear perception of her future, she knew that she wanted to achieve something different and innovative. After graduating from high school in 1974, her parents sent her to France where her older brother lived. She studied in Bordeaux for about six months, but transferred to a university in Nancy as a French literature student. While in Nancy, she lived in the university dorm and befriended many Iranians, one of who became her love interest. Mohammadreza Marzban was an architect who had studied in Germany and was eight years older than Parsi. Marzban was a member of the Iranian student society abroad. He was visiting friends in Nancy when he met Parsi and asked her to marry him. At that time, none of them had a job and they financially relied on their parents. Right after the Iranian revolution, Mohammadreza returned to Iran, and Parsi joined him about a year later. Parsi's father-in-law was one of the biggest landowners in Gilan, but had entrusted his lands to his overseer, and had villagers working in the farms. He had then moved to Tehran to provide a better education for his children. Parsi lived with her in-laws in Tehran for a year, then suggested moving to Rasht to start working on the lands her father-in-law owned. After moving to Rasht, she gave birth to her first child in 1981, and four years later she had their second child. While in Rasht, she was mostly a stay-at-home mother taking care of her children but was also a freelance translator. On the other hand, while she stayed in the city, her husband was mostly in their village house to take care of their farms and lands. About 13 hectares of their paddy fields

were located in Shanderman, a village in western Gilan. At that time, their biggest challenge was to consolidate their position in the village. Most villagers considered the lands their own and did not appreciate the presence of the khan's³ family in the village. Although Parsi's family was treated in a friendly manner, some were opposed to their presence in the region as land owners.

In summer of 1988, being inexperienced, they stayed in the countryside far from the farms, only to be informed by the farmers that their share of water quota had not been allocated to them. The lands had dried and all the products had perished. They realized the management of their share of the water was not efficient. The terraces were too small and uneven to implant an efficient irrigation system. Therefore, they decided to ask for a loan to level the lands. The following year, they stayed in a small hut in the village, where they did not have any sort of facilities such as potable water and electricity. Their initial capital was thus the lands and a cultivator. During those years they were using the seeds left from previous years and did not make any profit, since they had to use their revenue to pay the cost of labor, fertilizer, etc. Parsi was not directly involved in the business before moving to the village. However, after living in the village for a period, she started to learn the Talysh language to better communicate with other villagers. She also realized that the presence of an overseer was an obstacle to making changes in the lands, and she managed to reduce the influence of the overseer on their business. She was determined to modernize their methods and knew that continuing the traditional method will increase their failure rate and vulnerability.

Making changes to increase their productivity was what kindled the growth of Parsi's business. They were the first to be supported by agricultural promoters and had scientific support and resources. She resolved to find a way to make more profit and knew that with the number of seeds they use each year there must be another method to lead them to profit. After leveling their lands, other farmers also started to follow their steps and expanded their terraces and leveled the lands to implant a furrow irrigation system. Thus, they became a role model for the region.

In 1998, the road linking the village to the city was paved with asphalt. A year later, she decided to move to the village for good to reduce the amount of time wasted on their commute to the village. This was during the time of Mohammad Khatami's presidency and the government was highly supportive of national production, in a way that the price of rice increased and all villagers started to cultivate rice in all lands and yards possible. At that point, changes toward modernization also increased. Parsi's children pursued their education in the agricultural field, and their constant presence in the village led to major changes in farming methods which

³ Khan is a noble and honorary title in imperial Persia. Most khans in Iran used to be landowners and gentleman-farmers.

caught the attention of some members of the government. She was consequently named the best agricultural manager in 2000. They bought their first cow in the same year and started ranching alongside farming. Her belief in growth made her add two more hectares of land to their paddy fields, and in 2005, she became the best rice farmer in the country. The next year she expanded her family business to the founding of their own company, called Nokesht Shalikaran Khazar.

Today, their business relies mostly on mechanized farming methods rather than manpower. Parsi has not only helped this exemplary change and growth but has also a pioneer in terms of product variety. She started the cultivation of brown rice and plantation of oriental spruce for wood production. Their focus has been on production with a lower amount of waste. Almost 2000 square meters of their lands were being cultivated without fertilizer when they first started their business. As the years went by they kept reducing the amount of fertilizer, and finally, they expanded this method to all their lands by 2015.

Parsi has continued her social activities alongside farming. She is a member of the board of directors of Women Society Against Environmental Pollution of Gilan. She has recently become a member of the board of directors at the Association of Iranian Women Entrepreneurs and is the only member living outside of Tehran. Parsi has affected the perception of villagers, women of Gilan and especially female farmers about environmental issues. She travels with her team to various villages, promotes nature-friendly activities and contemplates the creation of a tourist complex. Now that her children can take care of their agricultural business, she can explore another field, for being innovative and influencing others is her sole pleasure.

(3) Service: Saideh Ghods

Ghods was born in 1951 in Tehran and graduated with a bachelor's degree in geography. She is the founder of Mahak, a society to support children suffering from cancer. Mahak's hospital offers methods to detect and treat childhood cancers and is treating 24,700 children, not only in Iran but also from other countries in the region. Mahak was ranked fourth place out of 299 NGOs with a score of 95.5 in the seventh *Société Générale de Surveillance* (SGS) NGO Benchmarking.

She was the eldest of five, with three sisters and a brother. As a child Saideh wanted to become a writer. She loved literature and spent a lot of time reading. When applying for college, despite her wish, she could not qualify for law school, so she majored in geography, in the hope of changing her major to law after a year. The death of her father changed the turn of events, and Saideh had to start working and gave up on changing her major. At the same time, she started to really enjoy her major and ended up applying for an internship in a tobacco company. Next year she was hired by the same company and continued her work for eight years as an expert in the managing and planning department. She met her husband, Nader

Sharifi, in her senior year of college. At that time, he was a junior employee at the Ministry of Foreign Affairs. They married in 1974 and some time later she was accepted to enter an urban sociology master program offered by the Management and Planning Organization of Iran. After the Islamic Revolution, all universities were closed and Saideh had to leave her studies unfinished. Her husband was sent on a mission to Germany and she took four years off from work to accompany him. After settling down in Germany, she gave birth to their first child, and for the next two years, her time was devoted to their newborn. For the remaining years of her husband's mission, she studied German literature at the University of Bonn, but she had to leave school before completing her degree to return to Iran. Then she started working in the same tobacco company, but due to the long commute to work, she decided to change her job and got transferred to the Ministry of Industries and Mines. At first, she was working in the food industry section but later got transferred to the international relations department. Saideh was inspired to start her own business in the food industry. She was too ambitious to waste her energy on normal jobs, and she wanted to be innovative and successful. She thought of starting a business in the environmental sector, and after three years in the Ministry of Industries and Mines, she found the courage to quit her job and start a new journey. However, her life and plans completely changed in 1988, two years after the birth of her daughter, Kiana. She took monthly medical examinations very seriously, and during one of these sessions, a cancerous tumor was found in her daughter's kidney. The cancer was in its early stage and a surgery was needed immediately to remove the tumor. It was incredibly difficult and painful for Saideh to face this situation, not only because finding out about this disease would shake up any mother, but also because the cancer was an unknown and quite rare disease at the time. Medications were either scarce or very expensive, and on top of that, the lack of patience and empathy of some nurses and the lack of information about cancer and the side effect of the drugs, while witnessing her daughter's suffering, had created an intolerable and unfortunate situation for her. She wanted to take Kiana abroad but doctors believed it would delay her treatment and endanger her life. With constant visits to the hospital, she saw other parents dealing with their children's diseases. Some of these parents, traveling from faraway places, had to spend nights in the hospital, while many others lost their child because they could not afford the medication. Although her daughter's treatment was going on without these issues, seeing other parents and their ill children suffering because of their financial hardship, made Saideh think of finding a way to provide the same services her daughter enjoyed to others in need. She was using all the ways possible such as using her connections to help these families. Aside from financial donations, she tried to find a place to stay for parents who were traveling from other cities or just coming to show the children a newly bought toy to cheer them up. Even though it was hard to help all these people, she did not

give up. After Kiana's last chemotherapy session, she took her to Germany for some tests that were not offered in Iran. While in Germany, she was exposed to support groups for parents whose children were suffering from cancer and started learning more about the fight against cancer. When she returned to Iran, she was determined to use the German model to help children with cancer as well as their families. One thing she had to learn was that this was not a one-person job and that she needed a team to create an institution for this purpose. At the same time, she knew that the exact German model would not necessarily work out in a multi-ethnic and culturally diverse nation such as Iran. Consequently, she decided to place her initial effort and focus on the children themselves and involve their parents indirectly. Therefore, the initial act of Mahak was to involve a group of children suffering from cancer, some friends, and doctors who treated Kiana. Moreover, her initiatives had to be different from the German model for a more primordial reason. Parents in Germany needed emotional and psychological support more than anything, but unfortunately parents in Iran were too caught up in their financial difficulties. She therefore had to put her effort into resolving these financial issues by looking for charities and charitable people. Her connections and great capacity to approach people and promote her ideas led to a turning point in the history of charities and entrepreneurship in Iran. She created a list of 100 people who could share this dream with her and help her to achieve it. A lot of these people ended up becoming members of the board of trustees. Her amazing perseverance and constant promotion gathered the most special and even high profile people together to make this dream come true.

Although at the beginning Mahak was just a group of friends and acquaintances, with the help of people who were experienced in social activities, Mahak was registered as an NGO at the Ministry of Interior. The initial act was to provide the families, with the translated brochures of all cancer medications. Other initiatives included funding family trips to Tehran and providing medications and toys for the children hospitalized in public hospitals. At first, all their meetings took place in friends' offices or homes. In 1991, Mahak received a license to legally function as a charitable institution. By that time, they had rented the basement of a house in Chizar in the north of Tehran, where Saideh and her team of friends were having their meetings and gatherings for Mahak. This was where Saideh was chosen as CEO of the institution. Her first challenge was to convince government officials to support Mahak. Ironically, even common people were hard to convince since many did not believe that cancer could affect children. Some were so misinformed that they would ask questions such as "Why should we help children with cancer?" It was even more difficult to make them believe that cancer is curable and that their support can save a lot of children. She had to prove her abilities as a woman in charge to government officials and authorities, and she even had to spend hours be-

hind closed doors to meet with them. During the ten years that Saideh oversaw Mahak, the institution started expanding and its fame spread all over the country to the extent that people from all social classes, including the authorities, were doing whatever they could to support Mahak.

Providing medical insurance for children with cancer, funding trips for the patients' families to Tehran and providing them with free or inexpensive shelter, and equipping the blood and oncology center of the hospitals with necessary facilities were the first measures taken by Mahak. In 1996, the city hall granted a newly-built building to Mahak, to be used solely as a shelter for parents whose children were assisted by their institution. Little by little, with enough financial support through donations and bazaar fundraisings, the board of trustees decided to purchase a 4,400 square meter plot of land in the heights of Darabad to build Mahak's own shelter and rehabilitation complex. They now owned the land, but were facing a financial shortage to build the complex. They had bought the land at a very good price, with one condition; to build the complex within two years. The race to gather money for construction had begun, and during this difficult time for Mahak, Saideh was informed by some friends that a charitable Iranian living abroad had traveled to the country in order to build a cancer treatment center. With his help, the project of building Mahak's hospital (instead of shelter) started. In 1999, the project started with the initial capital of two billion tomans (around two million dollars at that time) and was shortly completed. The hospital became fully equipped by using only donated money, and became the first pediatric cancer research and hospital center in Iran that focused on rehabilitation of children and provided support to their families during treatment in 2007. Not only did Mahak manage to prove itself to the Iranian society in only ten years but it also informed people about children's cancer. After ten years with Mahak, Saideh had to leave Iran for a while due to her husband's mission abroad. The board of trustees created a team to take care of executive tasks of the NGO, but overseeing the company from abroad was a difficult task for Saideh. Therefore, after changing the CEO a couple of times in six years, they finally appointed Mr. Ahmadian as the new CEO in 2007. His appointment coincided with a turning point in Mahak's history. Mahak's project was completed and their office was transferred to their new complex at that time.

Mahak has become an exemplary model of pediatric cancer research and hospital center in the country and even in the Middle East. More than 24,700 children have been treated in Mahak's hospital and the cost of treatment of disadvantaged children is either fully or partially covered by Mahak. The oncology centers of 27 other hospitals are also sponsored by Mahak, providing 95% of the treatment costs. Saideh believes that earning people's trust and support has been the most challenging step for Mahak, and that keeping this position should be their priority. Saideh visits Mahak three times a week and, despite being the founder, she has no executive role and

believes that her role is now to protect the prospects and missions of Mahak. She believes that “everything goes as planned,” the board of trustees receives suggestions, and they develop these ideas and plan the year ahead. Saideh’s goal is now to help environmental institutions and institutions dedicated to breast cancer; she has already started some activities with friends in the environmental sector.

(4) Overall comparison

Below is a simple comparison of the three aforementioned entrepreneurs:

Similarities:

- Coming from middle-class families
- Having a bachelor’s degree before launching their business
- Married between 22 and 25, have two children
- Self-confident and goal-orientated
- Although they had different motivations, what kindled their motivations was an unfortunate event (losing a job, drought, daughter’s disease)
- Eager to be financially independent at a very young age (Tayarani and Ghods)
- Had at least eight years of work experience before launching their own business (Tayarani and Ghods)
- Studied liberal arts and lived abroad (Parsi and Ghods)
- Launched a family business, and their children joined the business (Parsi and Tayarani)

Differences:

- They had different approaches as mothers.
 - Tayarani: sent her children to nursery and then kindergarten while she was employed
 - Parsi: her involvement in the business only started after the children grew up
 - Ghods: she was either leaving the children with her family or was taking care of them herself as she had a part-time job.
- Although Tayarani and Parsi both started a family business, only one of them directly involved her husband (Parsi).
- Although they all faced gender discrimination, Tayarani had a harder time succeeding in a completely male-dominated industry.

The following table provides a brief overview of the three women studied.

Field	Province	Year of Birth	Civil Status	Children	Education	Sector	Characteristics	Motivation	Challenges	Approaches
Industry	Tehran	1955	Married	2	MBA	Petrochemicals	Adventurous, perseverant, self-confident, goal-oriented	Quitting her job as she wanted to have the full control of the company (did not want to be the second person)	<p><i>Start</i> Entering the job market as a woman, getting projects as a woman, limited initial capital</p> <p><i>Growth</i> Increase in competition, inconvenient trade laws</p>	Perseverance, tirelessness, networking, exploring new markets, low cost startup, relying on personal capital, using all profits to invest in new projects, focusing on quality of services, registering a company abroad
Agriculture	Gilan	1955	Married	2	BA in French literature	Rice farming	Innovative, perseverant, self-confident, goal-oriented	Unemployment, to have revenue, taking advantage of opportunities	<p><i>Start</i> Having difficulties being accepted in her business field</p> <p><i>Growth</i> Inexperience, natural disasters (draught)</p>	Living in the same location as her business, learning the local language, dismissing uncooperative workers, mastering the science behind agriculture, trial and error, learning from experiences
Services	Tehran	1951	Married	2	BA in geography	Healthcare	Self-confident, goal-oriented, networking-oriented, rule-oriented	Her daughter's disease and desire to change the situation for children dealing with cancer	<p><i>Start</i> Failure of German model in Iran, difficulty in gaining government's trust, changing the initial goal</p> <p><i>Growth</i> Going from volunteering to creating a modern institution</p>	<p>Finding a replacement model, perseverance, networking, flexibility while being loyal to the initial structure and rules, taking time to build a structure, rule-oriented</p>

5. Realities of Support Measures for Women Entrepreneurs in Iran

This section will analyze the options available to support businesswomen on various levels. First, at the governmental level, the relevant laws and policies of public institutions and governmental related institutions will be examined. Furthermore, the example of a national project related to NGOs will be studied.

(1) Laws

1) Constitutional laws

In the constitution of the Islamic Republic of Iran (IRI), the creation of jobs is presented as a national duty. As Article 28 of the constitution states, “Every person is entitled to choose the employment he wishes, so long as it is not contrary to Islam or the public interest or the rights of others. The government is bound, with due regard for the needs of society for a variety of employment for all citizens, to create the possibility of employment, and equal opportunities for obtaining it.”

Additionally, Article 43 dictates that, in order to achieve the economic independence of the society, uproot poverty and deprivation, and fulfil human needs in the process of development while preserving human liberty, the following steps should be taken: “Ensuring conditions and opportunities of employment for everyone, with a view to attaining full employment; placing the means of work at the disposal of everyone who is able to work but lacks the means, in the form of cooperatives, through granting interest-free loans or recourse to any other legitimate means that neither results in the concentration or circulation of wealth in the hands of a few individuals or groups, nor turns the government into a major absolute employer.”

At the same time, Article 21 states that “[t]he government must ensure the rights of women in all respects, in conformity with Islamic criteria, [...]” The rights of women mentioned in this article are so broad that rights of employment for women might also be included in them.

2) Five-Year Economic, Social and Cultural Development Plan of the IRI

In the first Five-Year Development Plan and in the chapter on the labor force, employment, and qualitative objectives, in Section 6.7.1, for the development and protection of entrepreneurial occupations, with emphasis on self-employment and domestic production, the non-wage employment is a policy considered to help job creation. Clauses 10, 11, 12, 80, and 95 of the article relating to employment in the second Five-Year Development Plan emphasize the support for entrepreneurial occupations and employment plans in such a way that the program aims to create 340,000 job opportunities annually in each year of the Five-Year Development Plan. (Firouzeh Saber, 2006)

In the fourth Five-Year Development Plan, initiatives to overcome the issues of female-headed households was mentioned for the first time. In the fifth Five-Year

Development Plan, one of the 14 pillars of Article 230 was to increase the quality of the living and economic conditions of women, especially female householders. However, in the sixth Five-Year Development Plan, for the first time, the topic of empowerment of female householders was mentioned and emphasized. In Article 80, the Vice Presidency for Women and Family Affairs, along with responsible and relevant bodies and organizations, in particular the Ministry of Cooperatives, Labour and Social Welfare, is responsible for drafting and implementing a strategy regarding female householders' empowerment. (Susan Bastani, 2017)

According to **Section (v) of Article 2** of the fifth and sixth Five-Year Development Plans, the government is obliged to make plans for dealing with specific macroeconomic issues concerning the improvement of the business environment, employment, cyberspace, and increasing the efficiency of government spending. Additionally, the government should ensure the implementation of a fair wage system and anti-discriminatory policies, empowerment of the disadvantaged and impoverished (with female-headed households as a priority), social insurance and the organization and sustainability of insurance and retirement funds and plans, prevention and reduction of social damages, and the fulfillment of the Fundamental Reform Document of Education.

Section (g) of Article 4: In order to achieve economic growth based on justice and equality, the government is required to apply employment policies, to improve skills and expertise, and to support small businesses and knowledge-based businesses. Based on the national vision plan of "qualified jobs" approved by the Ministry of Cooperatives, Labour and Social Welfare and the Chamber of Cooperatives, the necessary actions need to be taken by the end of the first year of the aforementioned vision plan, in order to achieve desirable outcomes. That is to say, based on this vision plan, the unemployment rate has to decrease by at least 0.8% yearly compared to previous years.

Section (b) of Article 22: With the aim of securing investment and entrepreneurship in the country, attracting specialists, protecting and preserving individual security and enterprises, preventing disruption of individual security and enterprises and reducing social risk in the business environment, the Ministry of Economic Affairs and Finance is responsible for cooperation with the State Administrative and Recruitment Organization, the Vice Presidency of Science and Technology, the Ministry of Cooperatives, Labour and Social Welfare, the Ministry of Foreign Affairs, the Ministry of Information and Communications Technology, the Ministry of Justice, and the Ministry of Interior, to do what is necessary in order to draft the essentials means to improve the security of business environment. This draft then needs to be approved by the Supreme National Security Council.

Article 24: The government is required, in cooperation with the Chamber of Commerce, the Ministry of Industries, Mines and Trade and the Ministry of Agri-

culture and the Iran Central Chamber of Cooperatives, to make the necessary legal arrangements, in order to, with an entrepreneurial approach, engage in job creation, provide support for small and medium-sized businesses as well as knowledge-based businesses, and achieve economic cooperation of 25%.

Section (a.1) of Article 27: The government is required each year, in line with regional planning and the strengthening of the rural economy and the development of an export-led economy, to map the development plan of at least 5,000 villages and rural areas. The government should do this by taking into account indigenous and environmental capacities of the region, and use the assistance of local forces in addition to using bank advances, government support, and private sector investment.

Section (c.3) Article 48: In order to implement the general policies of the sixth program of development and economic resilience, the government is required to establish a diligent culture in creating added value, producing wealth, and productivity, increasing investment, entrepreneurship and generating employment. Additionally, it will award people who have proved to be working toward the realization of economic goals. It will also promote the aspect of economic resilience, in order to attract all citizens into working jointly towards development.

Article 71: Entrepreneurs and the private sector's employers will be exempt from paying the employer's insurance contribution for two years, if they attract and hire young graduates with at least a bachelor's degree or offer them internship programs.

As stated above, in **Section (d) of Article 80**, the full implementation of the comprehensive empowerment plan for female-headed households, in accordance with the laws and regulations of the social council, is completed by the Women's Affairs Department, in co-operation with the Ministry of Cooperatives, Labour, and Social Welfare and other relevant institutions. The approval of the program must go through the cabinet and the parliament. Additionally, the supervision and implementation of this plan is the responsibility of the government.

Article 101: All executive agencies are required, to follow the steps below, in order to achieve the goals set forth in **Article 10, 20 and 21** of the constitution of the Islamic Republic of Iran. These procedures include; "Strengthening the institution of the family and the status of women, and the legal and lawful rights of women in all fields along with paying special attention to their constructive role in the society and the economy." Furthermore, to benefit from female labor force participation in the process of a sustainable and balanced development, it is suggested to organize and strengthen the organizational status of women and family affairs with a gender equity approach.

Clause (1) The Vice Presidency for Women and Family Affairs is required to submit an annual report to the parliament and the cabinet, assessing and implementing policies, programs and plans of the related institutions, along with continuously

monitoring indicators of the status of women and family.

Section (b) and (d) of Article 102: In accordance with the general policies related to family, the vision plan of population growth enacted by the Supreme Council of the Cultural Revolution and in cooperation with the relevant institutions, the government is required to take measures to strengthen and consolidate a family-oriented community, strengthen and enhance family values and functions, to create a strategy and provide the necessary funding. These measures include:

(b) Support and promote livelihoods and family economy through the development of domestic businesses, profitable small businesses, rural productions, and increase the continuous growth rate of these activities compared to previous years;

(d) Support and develop health insurance for mothers at all stages of their pregnancy and until the end of their child's infancy.

Article 103: All men working under the three branches of the government, whether governmental or non-governmental organizations, who have children shall receive three day paid holiday.

3) Budget laws

Granting credit facilities and financial support for employment and self-employment plans is set out in Clause of Article 3 of the budget laws from the first year of the Five-Year Economic, Social and Cultural Development Plan, as well as **Clauses 7, 37, 50, and 62** of the second budget law. (Firouzeh Saber, 2006).

Clause (C-3) of Article 16: (enacted in 2017) the Central Bank of the Islamic Republic of Iran is required to devote a total of 30 trillion rials of bank deposits to employers and entrepreneurs seeking funds. **Section (a) from Clause 18** of this law allows the government to take the necessary actions to plan and make policies for creating and sustaining new jobs. This action is needed to improve the economic situation of all citizens, maximize their economic participation, effectively utilize the vast capacities of the active population of the country (young people, women and college graduates) and to effectively use the relative and competitive advantages present in the country (with rural and deprived rural areas and nomadic people as priorities).

In the 2018 Budget Bill, the government emphasized the employment of young graduates and employees in addition to women, in order to achieve the goals of the sixth Development Plan. According to **Section (c) of Clause 16** of the 2018 Budget Bill, the Central Bank is obliged to pay 20 trillion rials from the bank's deposit accounts to support institutions and employers of related employment plans. Additionally, **Clause 18** of the Budget Bill is set so that about 700 trillion rials of funding should be provided to implement employment plans. According to this clause, with the aim of implementing a widespread and productive employment plan and emphasizing on youth employment, university graduates and women employment, the government is allowed to receive 100% of the resources derived from the differ-

ence in the energy revenue in 2018 in order to fund and support employment plans.

In the case of women's organizations, the 2018 Budget Bill sets out the total predicted credit of 227 billion rials for the two planning and policy-making bodies in the field of women and family affairs. These two bodies are the Vice Presidency for Women and Family Affairs and the Women and Family Socio-Cultural Council. Remarkably, this budget is 38% higher compared to last year. This growth was mainly due to the credibility of the Sectarian Seminary Policies Council for Women and the all women's universities (Al-Zahra University of Tehran, Farzanegan Semnan, Fatemiyeh Nahavand, Kowsar, and Narges Higher Education Complex), whose budget allocations were about 2,713 trillion rials and 1,772 trillion rials respectively. The budget devoted to these types of institutions is at its highest compared to previous years.

The total amount of the budget dedicated to organizations who are not directly working with women, but for which women are their main audience, is estimated at 42,884 trillion rials, which is 7% higher compared to last year. Thus, women's share of the annual budget from the 2018 budget is clearly trackable. Overall, 80% of the budget for women has been dispersed across different institutions, and policy makers do not have direct control over how the money is spent. (Today's Women Magazine, January 2018).

(2) Governmental institutions

In Iran, the main institution responsible for employment is the Ministry of Cooperatives, Labour and Social Welfare and its subordinate organizations. Some related government agencies, including the Ministry of Agriculture, the Ministry of Industry, Mine and Trade, and the Ministry of Commerce, cooperate with the aforementioned ministry depending on the required field. The Vice Presidency for Women and Family Affairs is one of the institutions that plays a decisive role in women's employment.

1) Ministry of Cooperatives, Labour, and Social Welfare

The self-employment plan was designed to provide employment opportunities for people who have potential, but because of a lack of sufficient capital and budget, they do not have the means of producing efficiently or entering the supply chain to contribute to the national economy effectively. This plan was launched in 1989, with the establishment of a self-employment market, and in 1990 the Self-Employment Office was established at the Ministry of Labour and Social Affairs. In 1991, the Jobseeker Support Fund was established to develop self-employment activities and promote individual employment in the non-wage sector. In 2006, with the merger of the Job Opportunity Fund with the support fund for rural area development, the marriage and housing fund of Maskan-e Mehr-e Imam Reza was created. Additionally, in 2011, with the merging of the three ministries, a new structure for

the Ministry of Cooperatives, Labour and Social Welfare was defined.

The Vice-Presidency for the Development of Entrepreneurship and Employment is the main sponsor responsible for entrepreneurs and business owners, which started its activities in 2014 and subsequently created the secretary-general for domestic businesses. In the same year, with the issuance of a license from the central bank of the fund, the fund began its function as the Emerging Entrepreneurship Fund. The mission of the Emerging Entrepreneurship Fund is to support people with limited capital and allocate governmental credits to them. They do so by identifying qualified young people, empowering them, and helping them to create low-capital, user-oriented microbusinesses with a focus on entrepreneurial activities, regional needs, and development of IT-based businesses. The Office for the Development of Employment is a subsidiary body of the Vice Presidency for the Development of Entrepreneurship and Employment, which was looking to implement two Business Development and Sustainability Plans in 2014, in order to develop a microfinance plan with a linkage banking approach to employment and entrepreneurship.

The Deputy Co-operative plays an important role in supporting the formation and development of women's cooperatives and communities. According to the Deputy Minister of Cooperatives, Labour and Social Welfare, in 2013, 17% of the managers of cooperative societies and 23% of the boards of directors and inspectors of cooperatives were women. By December 2012, 183,277, companies and cooperatives had been registered in different sectors of the economy. Accordingly, 43,554,277 people (more than 58% of the population of the country) are members of communities and cooperatives, 74.5% of whom are male and 25.5% female. The average number of female members in each cooperative is 18, the average amount of capital in women's cooperatives is 171,813 and the average job creation is 10. In total, women's cooperatives account for 11% of the total number of active cooperative organizations in the country and include more than 30% of active members of the country.

The Iran Technical and Vocational Training Organization (TVTO) is affiliated to the Ministry of Cooperatives, Labour, and Social Welfare. According to the statistics released by TVTO, in 2015, 586 centers were working under this organization's supervision throughout the country, 116 of which are devoted to women and 209 to men, in addition to 261 centers for both men and women. The total number of higher education institutions of TVTO in the country in 2016 totaled 11,634 centers, of which 8,891 are women's centers, 1,132 men's centers, and 1,611 domestic centers. The private sector of the country's technical and vocational training organization held training courses in 39 different groups in 2016, of which two courses were handicrafts (traditional sewing) and decorative arts for women only. In the handicraft group, 921 courses have been held, and in the group of decorative arts, 138 courses.

2) Vice Presidency for Women and Family Affairs

Following the effective participation of women and because of the necessity and the need for female participation in the economy, the Women and Family Socio-Cultural Council was founded in 1987 and started its official activities in 1988. The council was affiliated with the Supreme Council of the Cultural Revolution and was considered the first policy and planning council for women. In early 1989, the core of the Women's Affairs Commission was formed in the Ministry of Interior, followed by the Women's Affairs Committees established throughout the country the following year. In 1991, the Office of Women's Affairs under the supervision of the president was approved by the Supreme Council of the Cultural Revolution. Accordingly, the first presidential decree on women's affairs was granted to Ms. Shahla Habibi on December 1, 1991. In 1998, the Office of Women's Affairs was renamed the Center for Women's Participation, and in 2005 it was again renamed the Center for Women and Family Affairs. In June 2013, the Center was promoted to the Vice Presidency of Women and Family Affairs. According to **Article 230** of the fifth Development Plan, the elaboration and approval of the Comprehensive Development Plan for Women and Family includes 14 pillars: 1) Consolidation of the family foundation of the family, 2) Review of relevant laws and regulations, 3) Prevention of social harm, 4) Development and organization of economic affairs, with the priority of organizing home-based businesses for female householders, 5) Social security, 6) Leisure, 7) Research, 8) Expanding the culture of chastity and hijab, 9) Promotion of health, 10) Development of NGO capabilities, 11) Empowering female managers and elites, 12) Development of international relations, 13) Strengthening religious beliefs, 14) Regulating the administrative and organizational structure of women and family affairs.

The work of women has been implemented by the institution since its inception, through the following efforts:

- Strengthening the family and the status of women in the social arena and the legal rights of women in all areas
- The National Plan of Mercy, including implementation of training courses for housewives, students, soldiers and workers
- Foundation for the Development of Cooperatives and Entrepreneurship for Women and Family
- Establishment of a comprehensive center for empowerment, employment and entrepreneurship for women and families
- Efforts to implement various support schemes in the field of entrepreneurship and women's employment
- Formation of a coordination association for active participation in the Women's Commission
- Participation in or holding of specialized and international conferences and meet-

ings

- Collaboration with NGOs and launching NGOs
- Completing and updating the basic database of NGOs of women and family
- Holding provincial meetings of directors of NGOs and cultural managers in line with the objectives of the center
- Incorporating national executive and operational plans that are in the field of business

After upgrading the Women's Affairs Center to the Women's and Family Affairs Department, in the field of women's employment development and women's entrepreneurship, the Vice President began to work on creating a national women's empowerment working group for the head of each household. The working group participated in a number of related institutions such as the Ministry of Cooperatives, Labour and Social Welfare, the Welfare Organization, the Imam Khomeini Relief Committee, and other organizations such as the Planning and Budget Organization, the Ministry of Interior, the Ministry of Agriculture, and a number of NGOs active in the field of women and family, as well as the Islamic Consultative Assembly. The purpose of this working group is to implement Article 80 of the law of the sixth Development Plan on the elaboration and implementation of a comprehensive plan for the empowerment of women heads of households. Cooperation and collaboration between the public sector and NGOs, recognition and action to address gaps and shortcomings in the existing policies and programs of the organizations, as well as efforts to develop current measures to empower this group of women are some of the other goals of the National Working Group on the Empowerment of Female Heads of Households in order to empower female heads of households. The working group's framework focuses on six areas, including the employment and entrepreneurship of female heads of households, health, social support, socio-cultural status, legal issues, and the development of a comprehensive database of female households.

According to a report released on July 2014 by the Deputy Director of Strategic Studies at the Center for Social Studies at the Vice Presidency for Women and Family Affairs, the support given to women's business development is:

- Quantitative and qualitative development of vocational and technical education of girls and women in the country
- Quantitative and qualitative promotion of women's employment by amending the laws and regulations related to the employment of women, including the reform of the law on breastfeeding (approved in 2005)
- Adoption and implementation of social healthcare law for carpet weavers and handicraft workers (approved in 2009)
- Adoption and enforcement of the law on the organization and protection of domestic jobs (approved in 2011)
- Improving rural women's skills and knowledge by insisting on job creation and

entrepreneurship throughout the country, in addition to implementing projects such as supporting the creation of rural women's cooperatives, strengthening rural women's economic organizations, the development of rural women's entrepreneurship, etc.

- Improving the level of knowledge, skills and economic empowerment of female heads of household
- Normalizing the expectations of college graduates towards economic activities, the market, and work

According to the same report, female entrepreneurs face the following challenges:

- Failure to devote a share of the annual budgets to women-related economic activities
- Underestimating the importance of women's issues in comparison to other issues
- Lack of distinction regarding the issue of women and the family
- The wide range of issues related to women including the lack of consensus on prioritizing the issue of women's employment by the authorities and planners in the system and officials in the field of women and family

3) Ministry of Agriculture

In the Ministry of Agriculture, the Organization for Research, Training and Agricultural Promotion, and the Central Organization of Rural Cooperatives in Iran, specialist offices for women farmers have been established.

The Women Committee of the Ministry of Agriculture was established in 1999 with the aim of identifying and improving the individual, social and managerial capabilities of women, and currently has 50 members. Additionally, provincial committees have been created under the aforementioned committee. The advisor to the Minister of Agriculture for Women Affairs is the chairman of these provincial committees. Holding training courses, seminars and field visits are the Commission's most important activities.

The Agricultural Development Agency for Women in Rural and Nomadic Areas was established in 1993 at the Agricultural Research, Training, and Promotion Organization. Setting up rural and agricultural development programs is one of the tasks of this institution, with the aim of developing rural and nomadic areas, women's empowerment aiming at poverty eradication, providing food security for rural households, and creating sustainable employment in rural areas of the country. The training and organization of women, supporting existing funds for these women, and education and promotion entrepreneurship among women in rural areas are the projects under the supervision of this institution.

The rural women's cooperatives were formed under the Rural Cooperative Organization of Iran in 1994. The purpose of these cooperatives is to make optimum use of the active participation of local communities to improve rural household condi-

tions, sustainable development, and empowerment of women. Since its foundation in 2011, there are over 3,300 rural women's cooperatives with 670,000 members.

In 2017, Ms. Fatemeh Khamseh was appointed as the chairperson of Qazvin; she was the first female manager to be appointed as the head of the agriculture organization.

4) Ministry of Industry, Mine, and Trade

The Department of Women and Family Affairs in this ministry is committed to supporting the activities of businesswomen and artisans. In 2014, the establishment of a women managers' chamber was set up with the following aims:

- The quantitative and qualitative improvement of the status of female managers and politicians with an emphasis on social responsibility
- Creating a suitable field for women to achieve sustainable development
- Public education about female managers and politicians
- Providing opportunities to increase women's presence in decision making, policy making, and management areas
- Promoting professional ethics
- Promoting the culture of cooperation among women

According to the advisor to the Minister of Industry, Mine and Trade, this chamber will be similar to a union that could create a national link between female managers around the country. This chamber can act as a great power to solve women's issues.

The Trade Development Organization within this ministry is committed to increasing exports and the share of exporters. Recently, the organization has launched a new strategy to support female exporters by providing an appropriate platform for the development of women's activities. Activities of this organization in the field of supporting these women include:

- Creation and development of the first information center for female exporters (SheExports.tpo.ir); this center aims to identify and implement special trainings for female entrepreneurs and exporters, and hold brainstorming sessions and award top female entrepreneurs in the field of exporting goods and services in the country
- Planning and conducting business training and promoting female entrepreneurship skills
- Providing facilities to female entrepreneurs in order for them to participate in international business events
- Conducting consultation meetings with the purpose of improving the skills of female exporters and entrepreneurs around the country
- Supporting top female entrepreneurs in the field of exporting in international events

In May 2017, an agreement between the Association for Female Entrepreneurs

and the Trade Development Organization was signed, including six articles and seven key points of cooperation focusing on women exporters. The key points of this agreement include:

- Identifying, documenting and collecting information on active women exporters throughout the country
- Evaluating the educational needs and empowerment of female entrepreneurs interested in gaining business skills, promoting the importance of scientific knowledge about international trade and exports
- Research and presentation of research projects emphasizing women's creativity, attitudes, knowledge, skills, and competencies
- Development of online platforms with the aim of encouraging communication and interaction between women exporter entrepreneurs
- Supporting the active participation of women in events and gatherings related to trade and exports in Iran and abroad
- Creating a network system to facilitate the communications between women exporters and entrepreneurs

5) Ministry of Information and Communications Technology

The Department of Women and Family Affairs of this ministry was founded in 2002 with the intent of increasing women's participation and improving gender equality. This department works towards the realization of equal opportunities for women and improves family conditions to achieve the objectives listed in the 2025 vision plan, such as sustainable and balanced development, by seeking the assistance of related institutions. Some of these activities and achievements are as follow:

- Creation and development of the Women and Families Strategy
- Request for membership by CIT at the Women's Cultural Council of the Cultural Revolutionary Council
- Establishment of the Center for the Empowerment of Innovative and New Businesses through the Information Technology Organization
- Drafting a bill and legal plan for gender equality in recruitment processes to present to the parliament
- Increasing the economic power of women in urban and rural areas by providing them with low-interest loans to support their businesses, especially knowledge enterprises
- Research and development to study the root cause of social harm of women and families
- Participation in the South Korean Women's Professional Program of 2016
- Celebrating Women's International Day and honoring this day by issuing special stamps
- Conducting an entrepreneurship and women's employment conference in partnership with the Women's Entrepreneur Association

- Announcement and implementation of a directive on reducing the working hours of women in special circumstances (women with a disabled or veteran spouse, disabled child, etc.)
- Communicating and implementing a maternity leave plan (from six months to nine months)
- Gathering of women active in the field of ICT in all provinces and addressing their problems with the presence of the ministry's representative
- Awarding successful women, especially on Women's Day

The Center for Empowerment and Facilitation of Innovative Businesses was founded in 2016, with the prospect of creating a credible center for ideas, development of emerging businesses, investment, and market observation in the context of ICT. In addition to empowering experts and owners of ideas, the mission of the center is to facilitate the creation and development of start-ups. This center was created with a supportive approach, and interfering with the activities of private sectors is one of its redlines. Moreover, nine major groups benefit from this center: innovators, startup owners, professionals, coaches, investors, resource organizations, accelerators, science and technology parks, and growth centers. Services provided by this center are: legal advice, content producing, idea improvement, and programming. Furthermore, the center will offer workshops that will focus on the key issues in setting up and running a business and teaching individual and organizational skills. Survey statistics show that 62% of the participants are active in their special fields and 23% of them are women. (Report on the Performance of Women and Family Affairs Ministry of Information and Communications Technology, Feb. 2016)

The Innovation and Prosperity Fund started its business in 2013 with the aim of commercializing innovations and inventions, applying knowledge and research achievements, and completing ideas, products, markets, and supporting knowledge enterprises. The main objectives of the fund are:

- Providing financial services to knowledge enterprises (private or cooperative)
- Risky and non-risky investment and participation in knowledge enterprises
- Empowering private or cooperative knowledge enterprises and supporting private firms in commercialization services
- Regulating research and technology funds to improve the business environment of knowledge enterprises
- Leading national and international capital toward the development of technology
- Creating technological competitive advantages of knowledge enterprises in the national and international environment.

Measures taken by this fund may include: approval of more than 1,800 proposals with a total worth of 1,030 billion tomans from the foundation of the fund by the end of 2015, paying more than 4000 billion tomans for proposals and projects, and

paying over 700 billion tomans in total for a variety of support services to knowledge enterprises. Over three years since the start of the fund's operation, more than 3,300 applications have been made by the 2,100 participating companies. The fund also provided training for specialist knowledge enterprises, and by February 2012, 380 knowledge enterprises and about 700 people have benefited from the fund's educational services.

(3) Public organizations

In addition to the organizations mentioned above, other organizations are also hugely active in women related activities. These organizations include: the Ministry of Sports and Youth, the Welfare Organization, the Imam Khomeini Relief Foundation, the Drug Enforcement Organization, the Ministry of Interior, the Ministry of Culture and Islamic Guidance, and the Cultural Heritage, Handicraft, and Tourism Organization. Some of the actions undertaken by these organizations in this regard are described below.

1) Imam Khomeini Relief Foundation

The Imam Khomeini Relief Foundation was established in March 1979 with the aim of organizing and addressing the livelihoods of deprived and impoverished people.

The Assistant Director-General for Employment and Self-Assistance in the Rescue Committee is responsible for the implementation of self-employment plans and the creation of suitable job opportunities for families in need. The programs for self-sufficiency, employment and services in this area are:

- Training of eligible people in technical and vocational, manual and handicrafts sectors by offering training courses and introducing them to technical and professional handicrafts training centers
- Providing the necessary job counseling services to get the right job opportunities
- Providing long term credits and loans to people in need
- Continuous monitoring of the successful implementation of employment plans
- Providing supplementary training during the implementation of employment plans
- Marketing and sales of affordable self-sufficiency schemes
- Establishing or providing the necessary space for self-reliance projects with the payment of loans
- Introducing rural unemployed women to the agricultural bank to receive self-employment loans from the facilities

Insurance plans for female householders: According to **Article 96** of the fourth Five-Year Development Plan, a separated social insurance plan for female householders based in cities or rural areas will be implemented. The social insurance pre-

mium of these individuals will be paid using the cash coming from the subsidy reform plan. The mentioned plan will be implemented with the assistance of the Ministry of Cooperatives, Labour and Social Welfare, humanitarian aid institutions (Imam Khomeini Relief Foundation, the State Welfare Organization), the Social Security Organization, a social insurance fund for villagers and nomads, and the targeted subsidies organization.

In addition to governmental institutions and ministries that are responsible for the development of employment and entrepreneurship for women, other public institutions such as municipalities and universities are also active in this regard.

2) Iran Chamber of Commerce, Industries, Mines and Agriculture

The Chamber of Commerce is the oldest institution supporting economic activists in the country. This chamber was founded in 1884 by the House of Merchant Representatives and was later renamed the Chamber of Commerce. In the fifth election of the chambers of commerce held in March 2002 across the country, women entrepreneurs managed to enter the board of deputies in the chambers of Tehran, Sari, and Ahwaz. Currently, the Businesswomen Association is devoted to supporting female entrepreneurs as a division of the Iran Chamber of Commerce.

Iran Business Women Association: working toward social, cultural and economic development, this association seeks to increase female participation along with the number of female entrepreneurs in Iran. To date, there are 20 associations working directly with this association in various cities of Iran. The main goals of these associations are:

- Encouraging active women to apply for the membership of a chamber of commerce to benefit from their abilities in the way of achieving economic goals
- Ameliorating the status of businesswomen and understanding the present issues of the market from their points of view
- Empowering and updating female members of chambers of commerce, industries and mines about international trade

3) Tehran Municipality

The Department of Women's Affairs and the Women's Empowerment Association are two main institutions in charge of women's empowerment activities in the city of Tehran.

The Women's Empowerment Association's activities include counseling, education, social work, employment, aid, planning and performance control, and scientific research. To work jointly toward achieving empowerment of female householders, some educational institutions were founded to improve the business and entrepreneurial skills of these women. Based on Article 104 of the aforementioned plan, two main tasks concerning entrepreneurship have been defined for this association:

- The development of learning centers to empower women and female house-

holders, especially self-employed women

- Supporting the development of technical and vocational training in order to create job opportunities for people who are susceptible to harm or those who are already harmed in collaboration with relevant organizations.

The Department of Women's Affairs was established as an intellectual and policy making section of the municipality of Tehran in 2005. The main tasks of this office regarding women's employment include:

- Creating a database in order to identify elites, experts and female cultural and social activists in Tehran, and create a sustainable and effective networking system with these women
- Establishing a website designed for women of Tehran to inform them about existing facilities and create a communication system with them
- Connecting with international women's associations
- Planning and coordinating with related institutions in order to launch fairs and markets to sell women's handicrafts, artworks, and other products
- Planning and coordinating with related institutions in order to improve women's employment and entrepreneurial activities
- Planning and supervising activities of educational and employment centers for female householders, working under the municipality of Tehran and related divisions

4) Universities

Based on the third Development Plan, a project entitled the "Entrepreneurship Development Plan in Universities (KARAD)" was developed. This project began under the supervision of the Management and Planning Organization and the Ministry of Science, Research, and Technology in 12 universities of the country. The responsibility for monitoring, implementation, and activities of the Ministry of Science, Research, and Technology was assigned to the National Organization for Educational Testing in late 2000. The project was launched in 2002, referring to **Articles 48 and 21** of the fourth Economic, Social and Cultural Development Plan, in order to promote entrepreneurship and increase the efficiency of students and graduates of universities and higher education establishments.

The main mission of these colleges is to strengthen and foster knowledge in the field of entrepreneurship and to promote this culture through research and education of entrepreneurs at a university level. Furthermore, they need to make the necessary arrangements to create facilities and provisions which let graduate students to create and develop more jobs in order to contribute to the economic prosperity and general welfare of the country. The KARAD Project pursues the following goals in the field of research, education, and promotion of entrepreneurship:

1. Strengthening and fostering entrepreneurial knowledge through research and education in universities and higher education institutions

2. Creation and development of business enterprises, with a high level of competitiveness at the global level

There are currently 122 centers of entrepreneurship in various universities throughout the country.

5) **Non-governmental organizations**

The activities of non-governmental institutions related to women in Iran are categorized under various types: NGOs, charities and women's cooperatives and unions. These categories include a wide range of activities from financial support to education as well as creation of employment and empowerment. In recent years, the role of these institutions in the community has increased remarkably. Although there are no precise statistics on the number and scope of NGO activities in Iran, according to the Deputy Minister of Interior and Deputy Director of NGOs' Affairs, there are now more than 12,500 NGOs in the country, about 40% of which are based in Tehran. These organizations work in various fields such as society, culture, science, sports, arts, philanthropy, women's affairs, social welfare, health, rehabilitation, environment, development and so on. According to the latest figures released by the Vice Presidency for Women and Family Affairs, a total of 145 NGOs are working on entrepreneurship, vocational training, and employment matters, and are linked with this organization. Of these 145 NGOs, 12 are located in Tehran.

The National Association of Women's Entrepreneurs (NAWE) was established in 2004 by a number of women entrepreneurs and business owners in Iran. The main mission of this association is to promote the culture of entrepreneurship in Iranian women's society. Founders and members of the association, while having effective experiences in the process of entrepreneurship, and in the course of creating and developing new businesses in interaction and co-operation with each other, felt the necessity of a collective movement for this cause and decided to establish a professional organization. In pursuit of its mission, this association has listed its main objectives as follows:

- Developing and promoting entrepreneurship
- Helping to reform and improve the policies of women entrepreneurs
- Institutionalizing educational, research, advisory and promotional activities in the field of entrepreneurship
- Providing the necessary ground for fostering creative ideas in entering the field of entrepreneurship
- Assisting the organization of entrepreneurship-related activities
- Aiding the creation of a reasonable and proportionate connection between entrepreneurs, the government, banks and other stakeholders
- Assisting the creation of information and communications networks among women entrepreneurs at national, regional and global levels.

This association has 105 members, all of whom are women entrepreneurs and

business owners, or are active in women's entrepreneurship organizations as well as in the five working groups of the association, which include industry and commerce, environment and agriculture, IT, handicrafts and tourism, and social entrepreneurship. So far, it has held 13 national conferences and four provincial conferences on women's entrepreneurship in Iran as well as more than 45 seasonal sessions in this regard.

The Entrepreneurship Development Foundation for Women and Youth (EDF) was established in 2005 with the aim of developing an entrepreneurial culture and promoting creative thinking and productive activities among women and young people. In pursuance of its mission in 2016 and 2017, EDF implemented a joint project titled Capacity Building of Local NGOs with an Entrepreneurial Approach. The three main objectives of the plan were:

- Identifying the capabilities of indigenous NGOs with the aim of empowerment and business development.
- Assisting the development of NGOs' managerial capacities
- Helping to improve the performance of the target community in order to provide better services

The main audience of this project are the directors and influential experts of civil institutions throughout Iran. The activities of this project are carried out in four stages:

1. Identifying, informing and selecting NGOs among 200 organizations recognized in the country. In the process of choosing 58 NGOs, their reputation, activities and cultural diversity were taken into consideration.
2. Offering workshops that are carefully chosen to satisfy the needs of the participants. Based on the needs assessments, the following workshops were offered:
 - The role of NGOs in the eyes of the government
 - Capacity development with a business and entrepreneurial approach
 - The role of branding in the success of NGOs
 - Strategic planning
 - Social entrepreneurship
 - Business and entrepreneurship
 - Project mapping
 - Personal empowerment with a business
 - Individual and group counseling
 - Financing
 - Project management

Concurrent with workshops, the first phase of individual and group counseling was offered. The participants are continuously active in a Telegram[®] group, which was created to share the experiences and information of the participants. Each of the participants presented their organization in this group and respond-

ed to other participants' questions about their organization's activities.

3. After the completion of the workshops, counseling sessions were held.
4. Finally, all participants were asked to prepare their initial plan and send it to the association. 27 projects were sent to the association for female entrepreneurs on behalf of 29 NGOs. These projects were consequently given to consultants for initial review. Some projects were reviewed and revised up to four times. Out of 20 projects that were finalized, 11 are ready to enter the implementation phase:
 1. Domestic employment for female householders (40 people)
 2. Tailoring workshops for female householders (47 people)
 3. Entrepreneurship education for female householders (20 people)
 4. Empowerment of NGOs with an entrepreneurial approach in Zanjan province (40 NGOs)
 5. Empowering female heads of households from education to entrepreneurship (50 people)
 6. Increasing the social participation of women in rural areas (40 people)
 7. Economic empowerment of female householders (15 people)
 8. Economic and social empowerment of women and families with HIV (50 people)
 9. Designing and launching the Nature School of Yazd (100 families).
 10. Holding nature and literature conferences and seminars (200 people)
 11. Creating neighborhoods (80 families)

According to an agreement with the Vice President for Women and Family Affairs, projects that were professionally and technically approved were registered by the participants in the organization's system, so that the organization could sign a contract with them when the right time comes. So far, three drafts have been approved by the Vice Presidency and an executive agreement has been signed with the participants.

In terms of output, the geographic distribution of these projects included many of Iran's provinces including West Azerbaijan, Ardebil, Gilan, Kurdistan, Zanjan, Qazvin, Alborz, Tehran, Qom, Lorestan, Chahar Mahal Bakhtiari, Kerman, Bushehr and South Khorasan. All these projects will lead to the training of 472 individuals, 40 NGOs and 180 families in the field of empowerment, employment and entrepreneurship.

6. Suggestions for Policymaking and Conclusions

In this section, using the information gathered previously, some suggestions for female entrepreneurship policymaking will be presented. First, it is important to note the importance of promoting self-employment, business and entrepreneurship

for women on individual, family and environmental levels. Based on researches and from an individual's perspective, 90% of female entrepreneurs are satisfied with their business and revenue. This business satisfaction can be considered a basis for social hope and positive efforts toward society. From a family point of view, though only 10% of businesses are family-owned, there is a direct relationship between entrepreneurs and their families. In fact, more than 90% of entrepreneurs have talked about their business with their family over the past six months. At the same time, female participants strongly agree that there is a close emotional connection between their business situation and family. Although this claim requires further research, it can be concluded that female entrepreneurs are relatively happy in their family life, considering that the vast majority of participants are satisfied with their business. Finally, more than 60% of the participants believe their profits and sales will increase and expect a major leap in the next five years. These statistics reflect the optimistic position of these women in the socioeconomic and sociopolitical environment, which is itself necessary for development. Generally speaking, three principal ways of helping women to enter the market and create their own business are: supportive policies, education and training, empowerment and promotional activities, with an emphasis on the importance of women's employment and entrepreneurship on individual, family and environmental levels. Suggestions are presented in three parts: support policies, promotional policies, and foundational policies.

(1) **Support policies**

In this section, macro level executive suggestions are given for support and motivation policies.

- **Incorporating women-related activities in one institution:** By studying closely the process of the main institutions active in women-related activities, the multiplicity of these institutions and the diversity of their activities is quite interesting. As stated above, 80% of the budget devoted to women related activities has been distributed in different ways, and there is, unfortunately, no direct control over how this budget is spent. These institutions mainly focus on micro social work, such as helping and supporting single parents or more generally female-headed households. The presence of an institution that can design a program at a macro level with the aim of analyzing a root cause and preventing women's problems is highly needed. However, since each of these institutions has their own plans and processes, their participation in creating a unified plan is necessary. Additionally, these activities and plans have been incorporated in and supervised by institutions such as the Vice Presidency for Women and Family Affairs, in order to facilitate communication between related institutions. This will amalgamate all organizations and institutions devoted to women and will help the adoption of a strategy to categorize on a

macro level the activities carried out in each of the relevant institutions.

- **Motivation policies:** Although, based on the Iranian constitution, there are no restrictions preventing women to launch and carry out their business, there are no incentives or motivations for women to enter the market independently. In terms of a budget structure, a share of the budget related to women has been mostly devoted to social problems, and it is rarely allocated to female-founded startups or businesses. The fact that women's participation in the economy can help its growth and that women deserve equal economic opportunities is not considered. The findings of this report show that women entrepreneurs can play a significant role in decreasing the unemployment rate (by creating each an average of 16 jobs), considering that the businesses launched by women have not been too costly for the government, as only 43% of female entrepreneurs have asked for a loan over the past five years. Increasing women's economic participation by supporting female entrepreneurs and adopting support and motivation policies, especially in terms of education and financial support, will be an effective step in order to fight unemployment.
- **Supporting existing businesses:** it is important to understand the impact of opportunistic businesses on economic growth, since 80% of the participants have created their businesses by taking advantage of the opportunities presented at that specific time. Additionally, as mentioned above, self-employment and entrepreneurship have the potential to create more jobs. Therefore, as part of the new macro policymaking, the allocation of a significant part of the budgets to existing businesses is recommended. Thus, a step is taken toward moving micro level problem solving to a macro level. Moreover, it is recommendable to prioritize the support of existing businesses over startups. Currently, the agenda shaped by the government and related institutions emphasize the importance of supporting the employment of female householders. It is important to note that women entrepreneurs have managed to successfully create up to 150 jobs in disadvantaged cities and villages. Women entrepreneurs have also shown their great abilities to develop their business if they succeed in creating and sustaining it. On the other hand, in spite of overcoming the difficult environmental and organizational challenges, these women have had little trust or cooperation with government related institutions. The following measures are recommended to overcome this issue:
 - Female entrepreneurs should be informed about eventual support plans or options.
 - Designing a support system for female entrepreneurs based on their seniority: 1) New entrepreneurs; 2) New business owners; and 3) Senior business owners looking for further development.
 - It is recommended that each organization helps these businesses in its related

fields of industry, agriculture, services and intelligence technology. The design of this system will ease the process of managing the budget and its allocation. The importance of this proposal is that it enables individuals who have started a business and created jobs to not only sustain their business, but also give them a chance to prove their skills and to further develop their business.

- In the two cases, it is very important to pay attention to a fine point. In Iranian entrepreneurship and business, women and men face same obstacles, and many of the existing challenges are common to both groups. At the same time, successful women entrepreneurs also see themselves as equal to men, and they cannot take a sympathetic look at weakness. Hence, in any special or support facilities for women, it is important to pay attention to this point and to emphasize the incentive for more women to attend.
- It is important to note one point in the aforementioned cases. In the entrepreneurial atmosphere of Iran, the obstacles are quite similar for men and women and many of the existing challenges are common to both groups. On the other hand, successful women entrepreneurs see themselves equal to men and do not stand pitiful and disparaging comments and actions based on their gender. Therefore, parallel to creating a support system for female entrepreneurs, it is important to emphasize **motivation** policies to increase the participation of women in the economy.
- Last but not least, it is crucial for female entrepreneurs to trust and benefit from the assistance of related institutions and ministries. For example, Parsi has made great connections with agricultural sector officials, Tayarani with the chamber of commerce and the Ministry of Industry, Mine and Trade officials and Ghods with the Iranian State Welfare Organization's authorities. These organizations and institutions are also needed to better help the development of these businesses. After all, the Vice Presidency for Women and Family Affairs can only offer support in some areas, but cannot directly intervene or offer any technical assistance to help the growth of these businesses.

(2) Promotion policies

Promotion policies include training, empowerment, strengthening, modeling, and development of communities.

1) Training and empowerment

- General and specialized training for young women. While studying major job categories, 72.5% of working women are skilled and 25.2% of them have expertise. This can be examined in two different ways. First, women tend to be more eager to learn skills because of their lack of self-confidence in the business

realm compared to men. Therefore, devoting attention to further developing their skills, social intelligence, and especially self-confidence, is crucial. Second, encouraging women to pursue their studies and gaining expertise will give them leverage to enter the business world. The significance of this point becomes twofold when we observe that 90% of businesswomen and female entrepreneurs have a university education.

- General and specialized education for self-employed women and entrepreneurs. For self-employed women and those who start their own businesses, two types of training should be offered. First, general education, which includes management skills, marketing, sales, and microfinance. Such training can be offered by universities and organizations that have experience in a specific field. Second, specialized training such as standardization of products (goods and services) can be offered by the experts in this field.
- Leadership training programs for female entrepreneurs. As noted in the previous section, macro policies are weak and often fail to offer an effective support system to trade unions and communities. These institutions have a low level of trust toward female entrepreneurs⁴. Therefore, it is necessary to involve women in all trade unions related to their work field on an executive level. These types of involvements can empower female entrepreneurs and help them earn the trust of trade unions and related institutions by offering management courses at a leadership level. Taking advantage of internationally successful experiences and models is recommended for women who have proven their ability in higher level jobs.
- Coaching certification programs for entrepreneurs. Considering the importance of coaching and the presence of a consultant in the formation and development of entrepreneurial ventures, it is recommended to launch mentorship programs for female entrepreneurs, with the assistance of professors and faculties of entrepreneurship and the Association of Female Entrepreneurs. By taking these actions, we will be able to create a defined networking system between mentors and entrepreneurs. In this context, learning from successful international experiences is highly recommended. It is important to note that coaching programs have a positive mutual effect on both trainers and trainees. In fact, these female entrepreneurs will eventually end up coaching and mentoring junior entrepreneurs and thus this learning cycle will help them earn more expertise.

2) Introducing role models

Nearly 90% of female entrepreneurs believe that entrepreneurship is legitimate in the working community and more than 80% believe that their business is accepted

⁴ The trust level is only 62%, while the society has shown 84% of trust level towards these women.

by society. Although policies regarding modeling and encouragement are crucial in the Iranian society, they should be prioritized only after supportive and educational policies. In fact, while the main beneficiaries of the educational and supportive policies are female entrepreneurs, the principal audience for motivation policies is society as a whole.

- Encouraging students and housewives. In the female employment rate, what is remarkable is that 85.1% of women are not even part of the labor force and are excluded by choice, 62.8% of which are housewives and 17% are students. On the other hand, 31% of women graduates are unemployed. Given the fact that 80% of the survey respondents claim that women's employment and entrepreneurship has been accepted by society, the fact that almost 63% of women are not interested in entering the labor force is quite striking. To overcome this issue, it is recommended to educate students from a very young age about the business world. On the other hand, housewives should also be exposed to programs encouraging them to engage in domestic jobs⁵. This can be done by highlighting successful women as models who have mostly launched their business in mid-life.
- Modeling and providing information about female entrepreneurs. Economic participation of women over 15 is about 16.3%, which is even less than 25% of male participation in the society. Although this rate has increased in the female community compared to previous years, it is still much lower compared to the global rate of female participation (47.6%). To increase the rate of participation, it is recommended to implement promotion policies to not only present the examples of eminent women entrepreneurs of the world as successful models in Iran, but also raise awareness about the high rate of personal satisfaction of self-employed women and business owners (despite existing challenges).
- Raising awareness and eradicating gender discrimination. Women have managed to earn a relatively good level of equality in the past four decades. Looking back at the life of Tayarani and the challenges she faced when she first entered the job market and considering that 25% of working women are experts in their own field, we can conclude that gender inequality has relatively decreased. However, in some cultures and small cities, women as business owners are still not accepted, to the extent that some banks and organizations are hesitant to provide women with their facilities. Therefore, it is important to raise awareness about the influence of women in terms of job creation and emphasize the fact that they can positively affect the economic situation in these areas.

3) Strengthening and expanding institutions

⁵ This is currently part of the government plan to increase employment

The 14 directions of the Comprehensive Development Plan for Women and Family Affairs are so diverse that they make it difficult to achieve a strategic and integrated plan regarding issues that women commonly face. Different aspects of women's lives are interdependent. In fact, the education level affects the job situation, which in turn affects their individual happiness and life expectancy. The main concern is that women's needs are not widely heard, and as stated in the first section "Training and Empowerment" above, the action plans regarding women's issues might be mistaken as rigid policies. To overcome this issue, it is preferred to devote a part of women related policies to support the creation and development of labor unions and social communities. These types of communities and organizations are the real support for women, not only because they can facilitate the connection between women and governmental organizations but also because they have a higher bargaining power.

The presence of strong women's trade associations (such as women entrepreneurs') will open the way for women to become involved in women's policies. These organizations will also redefine the fourteenth key point and establish a more direct link between those aspects and the women's community.

(3) Foundational policies

1) Information and communication technology (ICT)

Using information technology as a means of creating and developing new businesses should be taken into serious consideration, since 72% of women use smartphones, and 48% of them have access to the Internet. The following points illustrate how information and communication technology (ICT) can be used in this regard:

1. Using ICT as a highly influential media to promote gender equality, raise awareness, establish norms, and introduce realistic and achievable models
2. Using ICT as an instrument to increase educational opportunities for women and to offer general and specialized programs for women in business
3. ICT as a tool to increase economic opportunities, and to provide women with jobs with flexible working hours and suitable conditions
4. As a tool to define innovative ICT-related businesses.

Regarding the use of mobile phones by 72% of women and of the internet by 48% of women, the possibilities that have made ICT as a new platform for entrepreneurship and business, and the power of this technology to provide women with opportunities for overcoming traditional barriers, using the power of ICT in the development of women's businesses is recommended in the following areas: 1) as a tool for effective media in the field of gender equality and an instrument that provides opportunities for awareness-raising, normalization and introduction of real and achievable patterns; 2) as a tool to increase women's academic opportunities and

provide specialized and professional courses in the field of business; 3) as a tool for increasing women's economic opportunities and making jobs available with flexible hours and workplaces. Paying attention to using this opportunity to increase educational opportunities will have a double effect, because, as we have observed, most women entrepreneurs and owners of businesses, at some point in their work, decide to continue their education and gain skills and expertise in their field of work. Modern teaching tools can play an effective role in helping to acquire this knowledge and experience, while maintaining a balance between work and personal life. There has been evidence of the potential of ICT to increase the opportunity for business for rural women and women in deprived areas. The overall belief is that if women's ICT facilities increase, women will have a larger share of the labor market. Therefore, it is recommended that, in cooperation with the Innovation and Prosperity Fund, a special incentive scheme be set up to allocate a percentage of the fund's facilities to the formation and development of women's businesses active in the field of ICT.

2) Women's entrepreneurship statistics and studies

- Assignment to the Statistical Center of Iran. The executive capacity of many government agencies dealing with women's issues, including women's and presidential affairs, despite the insufficient resources, is spent annually on collecting information and preparing annual reports. These are conflicting with the initial mission of these institutions, which are facilitation and policy-making in the field of women's issues. It is suggested that such executive actions be delegated to other organizations. The Statistical Center of Iran as an independent entity is a more reliable source for access to statistical data. At the same time, the experience of this project and similar projects has shown that NGOs can act as agile independent institutions to produce annual reports. In this way, government agencies will be able to focus their limited budgets more on the main mission of analyzing reports and formulating macro policies.
- The proposal to the Statistical Center of Iran. It is important for women to make decisions and policies with precise statistics on the status of women's employment, but currently, despite the efforts of a number of institutions, comprehensive information on women entrepreneurs and business owners does not exist. It is recommended that this item be added to the Labor Force Survey at the Statistical Center of Iran. A mechanism for collecting existing databases for entrepreneurs should also be introduced, and a reference will be made to the registration of female entrepreneurs, business owners and self-employed workers. Guild and non-governmentality of this reference will help women record their business with more interest. In this context, it is proposed that similar international experiences be made.
- Research studies on entrepreneurship opportunities. Information about the

business background and environmental benefits needs to be considered when creating a new business. It is recommended that, through studies, entrepreneurship opportunities for women in Iranian society should be identified and communicated. These studies can be carried out in cooperation with relevant institutions within the Ministry of Cooperatives, Labour, and Social Welfare and through civil society organizations active in the field of entrepreneurship of women or entrepreneurial businesswomen who work in fields of related studies.

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Comparative Study on Women and Entrepreneurs in Iran and Japan: Practice and Policy

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Comparative Study on Women Entrepreneurs in Iran and Japan: Practice and Policy

Introduction

This chapter examines the outcome of this project based on the two previous reports on women entrepreneurs in Iran and Japan. Although the two countries have significantly different social conditions, their societies have much in common when it comes to realities surrounding the employment of women and start-ups by female entrepreneurs. It should be noted that Iran and Japan launched efforts toward enhanced public policy to assist women entrepreneurs almost at the same time.

Comparing and examining differences in realities surrounding start-ups in the two countries in light of social contexts will provide us with an opportunity to raise awareness of how each of us internalizes public perceptions in society to which we belong.

This chapter first illustrates social situations surrounding start-ups by women in Iran and Japan. Then it compares the survey results to clarify what these start-ups in the two countries have in common and how they differ from each other as indicated by the respondents. With these factors in mind, we will examine the social impacts of best practices in the two countries, along with the issues identified through the examination. Finally, we will explore the significance of the policies suggested in the reports on the two countries before presenting outlooks.

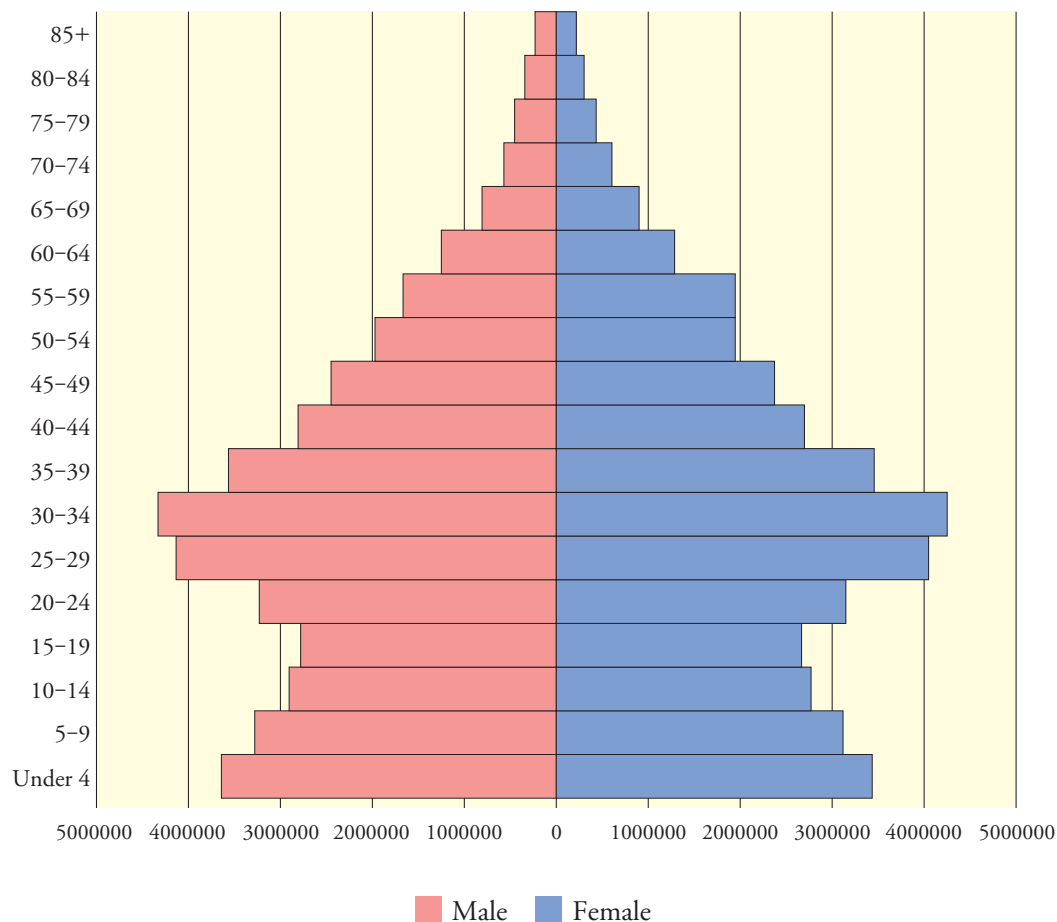
This project conducted surveys that asked women entrepreneurs in Iran and Japan the same questions. These questions were not just about their basic attributes and businesses but also about the environment surrounding start-ups and their self-efficacy. Comparing and examining women's entrepreneurial activities considering these factors was a pioneering effort and an ambitious attempt. Details of the surveys, analyses, and suggested policies, can be found in the reports on the two

countries. It should also be noted that the figures in this document were summarized versions of those in the reports unless otherwise stated.

1. Women's Economic Activities and Social Situations Surrounding Start-ups by Women

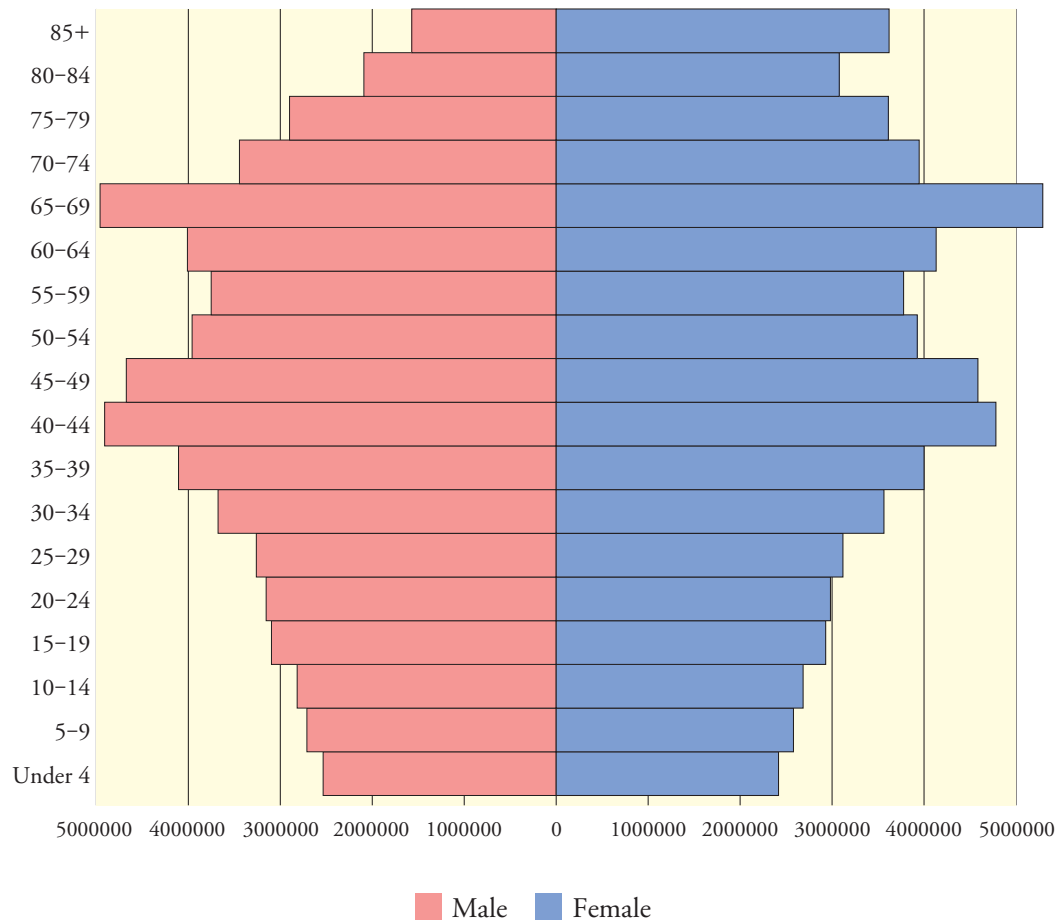
When discussing occupations of women and their working style, market factors as well as individuals' awareness and behavioral patterns are the important elements that need to be considered. Iran and Japan considerably differ in the supply-and-demand mechanisms of labor markets. Figures 1 and 2 show population structures in Iran and Japan. In Japan, the declining working age population due to the decreasing birthrate and aging population is a serious issue. On the other hand, there is plenty of room for improvement in how the country taps into its female talent. Women are mostly expected to become wives and mothers, that is, Japan's society is still dominated by the notion that men and women should play different roles.

Figure 1 : Iran's Population Structure (2016)



Source : Statistical Center of Iran

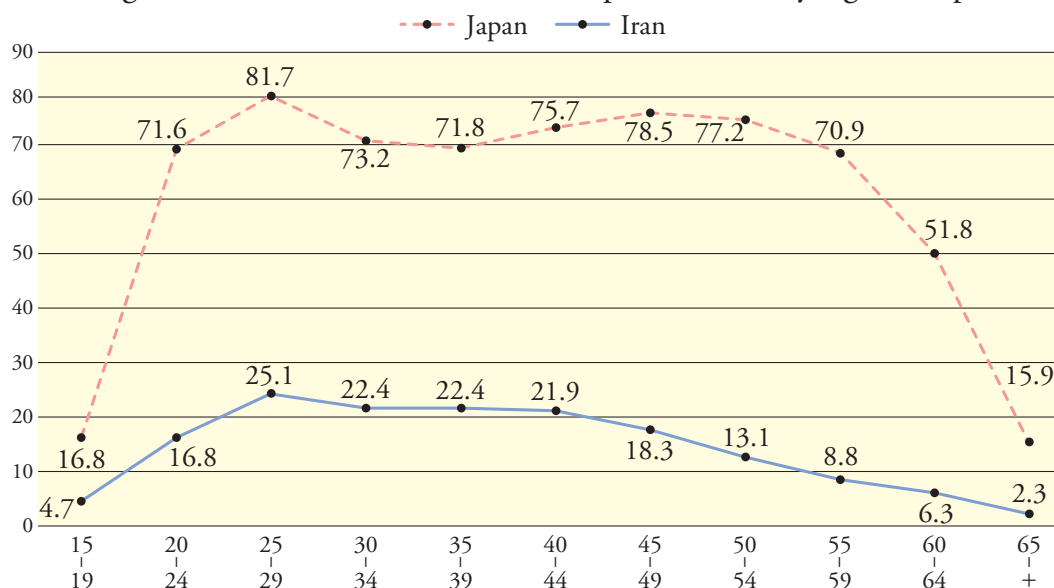
Figure 2 : Japan's Population Structure (2016)



Source : The Statistic Bureau of the Ministry of Internal Affairs and Communications

Many women withdraw from the labor market for childbirth and parenting, and return to the market when their children reach certain ages. Therefore, Japan's female labor force participation rates sorted by age group famously draw an "M-shaped curve" (Figure 3). Furthermore, the country maintains its own long-standing employment and work customs (e.g., annual mass employment of new graduates), indicating that Japan's own perception of work and social norms powerfully define how women are expected to work.

Figure 3 : Female Labor Force Participation Rates by Age Group



Source : The Statistic Bureau of the Ministry of Internal Affairs and Communications, Statistical Center of Iran

In Iran, the “baby boomers” born as a result of the promotion of childbirth during the Iran-Iraq War currently comprise the largest part of the working age population. This demographic pressure has caused a tight balance of labor supply and demand to continue (Figure 1). The labor force participation rates for women of working age have been hovering around 12 to 15 percent over the past 10-plus years, and Figure 3 shows a deviation in each of the age groups¹. The unemployment rate of women is 20.7 percent and that of men 10.5 percent (2016–2017; Year 1395 in the Iranian calendar), indicating that the situation surrounding women in the labor market is tough. The unemployment rate of highly educated women is a particularly serious issue, whereas many employed women are in lines of work that require skills and expertise. Since an increasing number of women receive higher education, Iran is expected to develop a system and economic stimuli that encourage an effective use of the country’s rich human resources.

Let us look at the situations surrounding start-ups in the two countries. As noted in the both reports, Japan is among the lowest of all surveyed countries in Total Early-Stage Entrepreneurial Activity (TEA)² index in Global Entrepreneurship Monitor (GEM). In 2016, Japan’s TEA was 5.3 percent and Iran’s 12.8 percent. Under

¹ Gender roles as social norms exist also in Iran. Many homemakers decide not to enter the labor market, but their behavioral patterns vary depending on the educational background, the regions they live in, and the relationship with family. It should also be noted that the country’s statistics system has not covered all women workers in informal sectors.

² TEA is a percentage of entrepreneurs in the preparation period or into three years and a half or less in the surveyed country’s adult population.

GEM's categorization of development levels, Japan is identified as "innovation-driven" whereas Iran is "factor-driven". Entrepreneurial activity changes both quantitatively and qualitatively based on the stage of economic development. Typically, the more an economy develops, the more employment creation arises out of corporate activity, with entrepreneurial activity becoming less prominent. Moreover, many people in Japan see high hurdles in the way of entrepreneurship, holding negative views that focus on its risks and uncertainties. This tendency is particularly notable in women. The misgivings coupled with the gender role as part of social norms mentioned above serve as constraints on start-ups by women in Japan. Women make up around only 20 percent among entrepreneurs in the country, and many of them engage in similar types of business of similar scale.

In Iran, as its TEA indicates, women are unafraid to embark on entrepreneurial activities, and many actively consider starting businesses. Moreover, the TEA gender ratio in Iran is 10 (male)/6 (female). From this, a degree of positivity toward entrepreneurial activities is evident among women. However, when the labor force participation rates for women are considered, it can be concluded that the growth of entrepreneurial activity among women as a whole remains limited.

Overall, both Iran and Japan have significant room for growth of entrepreneurial activities by women, but the two countries have provided only limited incentives to encourage women's entrepreneurship. In recent years, however, both countries have launched full-scale support for entrepreneurial activities by women as public policy to invigorate the economy. Iran has invested effort in its policy designed to promote small and medium enterprises as part of its endeavor to create jobs and help the private sector become more competitive. Promoting start-ups and entrepreneurship is now among the focus areas of the country's public policy. The sixth Five-Year Economic, Cultural, and Social Development Plan launched in 2016 announced that the country aims to achieve innovative economic invigoration through a policy package implemented across ministries.

Japan has also implemented a wide range of policy measures for small and medium enterprises, and some women entrepreneurs have taken advantage of these measures. That said, when it comes to supporting mothers who hope to run small businesses at home while fulfilling family responsibilities, Japan has not taken adequate measures to suit their needs and/or situations, nor has it adopted any suitable processes to implement the measures. In 2015, the Abe administration announced the "Realization on Dynamic Engagement of All Citizens" policy to focus more on developing women leaders, especially women entrepreneurs.

The status of the above-mentioned support as public policy will be discussed in more details in "3. Significance of Start-ups by Women and Their Challenges highlighted by Best Practices". The next section presents the survey results and the realities surrounding women entrepreneurs in Iran and Japan, looking at what phenom-

ena were observed in both countries and how the realities differ.

2. Survey Results

This project conducted surveys that asked women entrepreneurs in Iran and Japan the same questions. Table 1 shows the summary of the survey and respondents.

The responses illuminated the realities surrounding start-ups by women in the two countries. The summary indicates that respondents' average ages and marital status are similar. Service businesses are most common in both countries, and in Iran, many of these businesses are in the social business sector geared to empower the socially vulnerable (24% of the respondents running service businesses fall into this sector). What is notable regarding individual attributes is that many of the respondents in Iran are highly educated. The education levels of the respondents in Japan are also higher than the country's average, yet half of the respondents in Iran have master's degrees or Ph.D. Especially those in the commercial, IT, and service sectors tend to be highly educated. Differences are observed in the company size in terms of the number of employees and the years of operation. The following paragraphs will examine the survey result while taking into account the social differences of the respondents. The comparative results of both countries can be found in the appendix.

Table 1 : Summary of the Survey (main items)

	Japan		Iran	
Survey conducted in	October 2017		January 2018	
Numbers of respondents	309		118	
Respondents' average ages	48.42		43.27	
Marital status	Single	30.42%	Single	23.93%
	Married	53.72%	Married	63.25%
	Divorced/Widowed	15.86%	Divorced/Widowed	12.82%
Types of primary business	Manufacturing	4.53%	Manufacturing	35.59%
	Wholesale	2.27%	Commerce	8.47%
	Retailing	11.65%	Agriculture	3.39%
	Service	55.66%	Service	39.83%
	IT	3.88%	IT	12.71%
	Other	22.01%		

Education	Junior high school	3.24%	Junior high school	3.42%
	Senior high school	23.62%	Senior high school	4.27%
	Junior college	15.53%	Junior college	7.69%
	Technical school	22.33%	Technical school	1.71%
	University	32.04%	University	31.62%
	Graduate school (Master's)	2.91%	Graduate school (Master's)	38.46%
	Graduate school (Ph.D.)	0.32%	Graduate school (Ph.D.)	12.82%
Number of employees	Less than 5	89.97%	Less than 5	26.27%
	More than 5 – Less than 10	18%	More than 5 – Less than 10	27.12%
	More than 10 – Less than 50	2.91%	More than 10 – Less than 50	33.05%
	More than 50 – Less than 100	0.65%	More than 50 – Less than 100	3.39%
	More than 100	1.29%	More than 100	3.39%
Years of operation	Less than 1yr	4.21%	Less than 1yr	4.24%
	More than 1yr – Less than 5yrs	19.42%	More than 1yr – Less than 5yrs	27.97%
	More than 5 yrs – Less than 10 yrs	17.15%	More than 5 yrs – Less than 10 yrs	15.25%
	More than 10yrs – Less than 20 yrs	34.30%	More than 10yrs – Less than 20 yrs	30.51%
	More than 20 yrs	24.92%	More than 20 yrs	14.41%

As for their motives for starting a business, the top three responses in Japan were “desire to find a work-life balance” (80.91%), “desire to develop business skills” (57.28%), and “desire to earn greater income” (48.87%). In Iran, the top three were “desire to develop business skills” (93%), “desire to assume risks and challenges and try new businesses” (79%), and “desire to find a work-life balance” (47%). These results imply that the respondents in Japan focused on developing their livelihoods and those in Iran on advancing their careers and meeting challenges.

Interesting differences were found in realities surrounding entrepreneurial activities. For example, only 10.68% of the respondents in Japan answered they had role models who were more experienced entrepreneurs they know personally, while 36% of the respondents in Iran answered they did. Furthermore, relationships with family seemed to work more positively in Iran than in Japan. The respondents in Iran gave high ratings especially to emotional support from family. The respondents in both countries have high levels of self-efficacy, and those in Iran rated theirs relatively higher than their counterparts in Japan. Moreover, more respondents in Iran than in Japan believe that their entrepreneurial activities are received positively by society.

Their responses to the question about the countries' public assistance systems were also thought-provoking. The answers reflected how the women entrepreneurs felt about those systems, which are apparently inadequate. However, 57% of those in Iran had received loans from government institutions during the last five years.

From the results presented above, we can conclude that start-ups by women in Iran receive a relatively higher level of recognition.

Although these women entrepreneurs in Japan have confidence and self-efficacy needed to start businesses, social norms are not as receptive to start-ups by women

as they should be. This fact implies Japan's own perception of work, idealized lifestyles, and gender role as social norms, and the negative impact these factors have on women's actions to start businesses. The accessibility of the public assistance systems also remains an issue.

In Iran, the elements unique to them including women entrepreneurs' close relationships with family and local communities draw attention as a background to prove legitimacy of women entrepreneurship. In case of the surveys' respondents, it seems that high levels of self-efficacy and volition that stem from their advanced educational backgrounds have a great impact. Moreover, as stated in the previous section, entrepreneurial activities in general are common in Iran's society. This means that aspiring entrepreneurs in Iran have more opportunities to closely observe and hear about entrepreneurial activities and business operation than those in Japan. They also seem to have taken advantage of accessible public assistance systems to a certain extent. Although Iran's female labor force participation rates are not high, women entrepreneurs seem to have successfully reconciled family and environmental factors with their business needs.

The next section presents best practices in the two countries and discusses details of their entrepreneurial activities and business operation.

3. Significance of Start-ups by Women and Their Challenges highlighted by Best Practices

This section examines the significance of start-ups, constraints on entrepreneurial activities, and how to overcome the problems, by looking at the best practices of women entrepreneurs and the assistance provided to them.

Let us first look at Iran's best practices of start-ups by women entrepreneurs. The summaries of these practices are as shown in Table 2.

Table 2 : Summaries of Best Practices of Start-ups by Women Entrepreneurs in Iran

	Established in	Description	Prompted by	Feature of business
Ms. Tayarani	1991	Import and supply of chemicals and petrochemicals	Dissatisfaction with previous employment; aspirations to make management decisions	A pioneering private business in the industry in Iran; diversified through overseas operations and collaboration with foreign companies
Ms. Parsi	1989	Wet rice cultivation; animal husbandry	Experience of drought; a family member's illness	Efficient and sustainable farming

Ms. Ghods	1989	Support services for children with cancer and their families	Her child's illness	Comprehensive support services that include assistance with treatment, finances, and daily lives, and provision of information
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These women entrepreneurs were born in the 1950s (the 1330s in the Iranian calendar), and all of them advanced their careers while Iran underwent social change. They already had bachelor's degrees when they started their businesses, which means they were in the group of highly educated women of their generation. Moreover, all of them married between ages 22 and 25. Their motives for starting businesses differ, and what is notable is that all three of them were driven by external factors. Their backgrounds and business histories, however, shed light on differences in motivation for career development. Ms. Tayarani and Ms. Ghods had always been highly motivated to advance their careers and had work experience elsewhere, whereas Ms. Parsi had not had any clear vision of work she wished to have but a difficult situation in her everyday life and a family matter drove her to start a business.

How their spouses are involved in their businesses vary, while their children actively help their mother run the businesses. This fact shows that their entrepreneurship has a significant impact on their children's behavioral patterns.

Let us look at the challenges and conflicts they had to deal with while setting up their businesses. Ms. Tayarani entered a male-dominated industry and learned international transactions the hard way; Ms. Parsi started out as a newcomer to a traditional social circle in a local farming community; and Ms. Ghods started the business for children with cancer in society where pediatric cancer was little known. The three women entrepreneurs underwent learning processes and built experience to meet the challenges, thereby boosting and diversifying operations. This unflinching entrepreneurship indicates that all three women have pioneering spirits.

The actions they took to clear the bars for starting businesses are also noteworthy. Ms. Tayarani created a knowledge-intensive business model to successfully avoid a huge initial investment. Ms. Parsi stayed in a village community to gradually learn and experience the local language, lifestyle, and farming practices, thereby not only earning standing in the local community, but identifying problems in their traditional farming methods. Ms. Ghods learned much from her experience of visiting Germany for her daughter's post-cancer treatment checkup. She understood differences in the needs of patients' families between Iran and Germany from the beginning, and thus did not apply the business concept common in Germany to her business in Iran. She also remained level-headed as she identified the limit of her capacity, and came up with the idea of tapping into the power of public figures to

launch organized outreach.

Consequently, their business activities have contributed significantly to the development of regional communities and Iran's society in general. Ms. Tayarani entered the business of providing chemical containers as a first private business in Iran. Her company has been driving the private sector to become more competitive since, in keeping with the Iranian government's efforts to promote free competition and encourage innovative entrepreneurial activities. Ms. Parsi not only worked toward efficient farming, but adopted organic farming methods to reduce environmental loads, thereby presenting a path to sustainable development of society. Her endeavors have garnered support from across the country as a role model of farming. The organization set up by Ms. Ghods founded a hospital to provide comprehensive support for children with cancer and their families. Today, the hospital enjoys a reputation as the most specialized support center for research and treatment of childhood cancer in the Middle East.

Their businesses are significant in that not only they have generated wealth, but they have offered "awareness," "new concepts," and "access to opportunities" for the public through their innovative efforts.

While these pioneering businesses run by women attract attention, female entrepreneurs in Iran are deeply frustrated with the country's system to support start-ups (see the survey results in the previous section). The Iranian government is increasingly expected to develop public policy designed to promote start-ups by female entrepreneurs in order to encourage women to enter the workforce, effectively use the country's human resources, promote innovation, satisfy various social and industrial needs, and address social problems.

Iran is currently working to provide better assistance for start-ups by women as part of its public policy focusing on education and empowerment, role-model building, and organization development. Iran has included support for entrepreneurial activity and self-employment as part of the employment creation policies in each of its Five-Year Development Plans. Accordingly, in addition to support for micro-enterprises, assistance for women entrepreneurs has been brought into focus in recent years, and the promotion of innovative business activities has been attracting attention. The actions for promotion range from identifying issues regarding start-ups by women, providing various skills training programs and a leadership development course, and helping with improvements in market conditions to provide better assistance with information technology. Another area worthy of attention is that of entrepreneurship training by higher education providers. This was launched as the "Entrepreneurship Development Plan in Universities (KARAD)" in 2002 at the time of the third Five-Year Development Plan. This remains an area of vigorous activity, with 122 entrepreneurship centers operating at universities across the country.

Another example that provides support at a more direct level is that which pri-

marily involves government institutions. In Tehran, for example, its local government has worked with relevant organizations and made training venues available with aims that include employment promotion and greater freedom of action for women within households. However, rather than start-ups, this support is intended to assist a wider range of sectors through an emphasis on existing business and empowerment. Furthermore, although government institutions offer diverse assistance programs, these programs are managed by different bodies. This makes those programs, particularly public funding ones, highly inefficient.

In addition to government institutions, NGOs and other private organizations are also committed to assistance geared for women.

Table 3 : Summaries of Best Practices of Assistance for Women Entrepreneurs by NGOs in Iran

	Established in	Assistance service	Feature
The National Association of Women's Entrepreneurs (NAWE)	2004	<ul style="list-style-type: none"> - Support of institutionalization of education, research and dissemination - Assistance in organizing related activities - Networking the parties concerned in and out of Iran 	<ul style="list-style-type: none"> - Established by women entrepreneurs - Aiming to promote entrepreneurship among Iranian women
The Entrepreneurship Development Foundation for Women and Youth (EDF)	2005	<ul style="list-style-type: none"> - Assistance in capacity building in Iran - Providing encompassing assistance programs to NGOs - Conducting workshops based on needs 	<ul style="list-style-type: none"> - Promoting entrepreneurship and production activities among women and youth - Providing training opportunities to individuals, NGOs, and families in various parts of Iran

NAWE is actively engaged in ensuring that the perspectives of women entrepreneurs are reflected in institutional design, whereas EDF provides detailed assistance based on local considerations to entrepreneurs engaged in local community development and the NGOs that support these women. In other words, along with bringing women entrepreneurs into contact with each other, these NGOs also have a broad involvement that encompasses building relationships with stakeholders, coor-

minating different support organizations, and engaging in dialogue with local communities.

Both organizations were pioneers of the public and private sectors working together in Iran.

In this way, a systematic appreciation of diverse needs is being built up through the activities of NGOs as they seek to progress toward the establishment of frameworks for organic and effective support. The environment for entrepreneurship is improving thanks to the mutually complementary joint actions of the public and private sectors.

The next section discusses best practices of businesses set up by women entrepreneurs in Japan (see Table 4).

Table 4 : Summaries of Best Practices of Business Run by Women Entrepreneurs in Japan

	Established in	Description	Prompted by	Feature of business
Ms. Yoshimoto	2006	Production and sales of bottled high-class tea beverages	Experiences of being unable to be in employment due to illness for a certain period and of greatly enjoying food with tea	Products intended to give another depth to food culture; high-class product lines for differentiation
Ms. Ikeda	2010	Assistance for start-ups by women and outsourced services for micro-enterprises	Limited prospects for personal growth in previous employment	A wide range of assistance in meeting challenges common to women entrepreneurs
Ms. Hiraga	2014	Secret Pâtissière	Need to work in the hometown she returned to after having her first baby; difficulty in having her own shop due to family circumstances	A B2B business, the company suggests ideas for sweets to shops and restaurants as new items on their menus, and works with a business that assists women entrepreneurs

This section focuses on the three women entrepreneurs who displayed their leadership to successfully deliver new products and services. It is noteworthy that Ms. Yoshimoto and Ms. Ikeda were not clear about the business models and plans they would adopt when they started their businesses. Ms. Hiraga was determined to draw on her skills and experience as a pastry chef, yet she consulted a company that assisted women entrepreneurs to clearly define what she hoped to achieve in her business. And all of them initially went through a process of trial and error to finalize their business plans.

Their entrepreneurial activities indicate that they identified the needs for their businesses from women's perspectives and suggested unprecedented concepts and added value to the public. However, they also stated that it was difficult to get their stances across to financial institutions, ventures, or restaurants where most decision-makers are men. Ms. Yoshimoto and Ms. Hiraga especially had a hard time raising funds and finding customers when they started the businesses. In Japan, most decision-makers are male officers/managers in both public and private organizations. Successfully presenting a new potential market from a perspective unique to women does not make it easier for the entrepreneur to access resources needed for start-ups. Gender bias is deeply entrenched in Japan's economic and social structures, and the three successful entrepreneurs are not immune to it. The business model that Ms. Ikeda created implies that women entrepreneurs need comprehensive support in dealing with these social issues and developing their skills.

These realities have not led to the increase of the number of entrepreneurs assistance programs designed for women. That said, Japan has good public assistance programs for small and medium enterprises in general, and women are not particularly excluded from the programs. However, the businesses that "mompreneurs" plan are not easily understood, and these women often lack knowledge needed to run a business. Consequently, when they meet people at a financial institution, they "cannot communicate with them" or "cannot explain the business in a way understandable to them." In short, they have issues in the interface, and this is where they need supporters and/or mentors who specialize in helping women entrepreneurs. The following paragraphs present Japan's pioneering efforts as part of a project designed to assist women entrepreneurs.

At the national level, the Abe administration announced the "Realization on Dynamic Engagement of All Citizens" policy in October 2015 to focus more on developing women entrepreneurs. Government ministries and agencies have also begun to work in line with the policy. The Ministry of Economy, Trade and Industry has launched Network for Support Female Entrepreneurs Project that focuses on entrepreneurs with children ("mompreneurs"). The project aims to increase its recognition and build and keep improving the support network, illuminate the needs of women entrepreneurs, and boost the benefits that the system offers.

Municipalities have also launched a wide range of assistance programs tailored to local realities surrounding women, and these programs have begun to achieve results. For example, Musashikoyama Sougyoushien (start-up support) Center in Shinagawa, Tokyo, offers a venue for networking events and organizes business contests, thereby providing opportunities to acquire knowledge and skills; and the Yokohama city government in Kanagawa manages seminars and a community website, and runs a mentor system.

Let us look at best practices of assistance for women entrepreneurs offered by private organizations. In these practices, the women entrepreneurs successfully provide support that suits women's characteristics and situations, drawing on their own experience or referring to experience someone close to them had. Table 5 below shows the two organizations run by women entrepreneurs that can be considered as best practices.

What the two businesses in common is that they assist in coping with barriers that only women entrepreneurs face. They installed baby beds and set up spaces for children to play in their offices to receive clients with children. Moreover, both entrepreneurs are active users of ICT. Ms. Terada uses Skype and SNS for efficient communication with women entrepreneurs working at home; and Ms. Ito provides knowledge and information through email newsletters and her blog to get work done efficiently under time constraints.

Table 5 : Summaries of Best Practices of Assistance for Women Entrepreneurs by Private Organizations in Japan

	Established in	Assistance service	Feature
Bizhope (Ms. Terada)	2015	<ul style="list-style-type: none"> - Assistance in public relations and marketing for small and medium enterprises and sole proprietorships - Product and service planning and promotion - Providing and managing outsourced services 	The services are designed to help develop good relationships with the government, external assistance agencies, and local businesses. The organization also offers a shared office space and introduces businesses to women entrepreneurs working at home

Watarakushia (Ms. Ito)	2015	<ul style="list-style-type: none"> - Organizing seminars and events for women entrepreneurs - Career guidance - Consultation on how to use the Web; designing websites and helping run the sites - Building and managing online consumers' communities using SNS 	<p>The organization offers long-term suggestions and advice suitable for the level of growth the business has achieved. The proprietor provides support as a certified administrative scrivener.</p>
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They also effectively help deal with obstacles to starting a business and constraints on business operation that women often face. Moreover, they offer not only support needed to set up a business but also long-term assistance to ensure that their clients will continue their businesses. As previously stated, start-ups often do not receive recognition they deserve in Japan's society, especially when they are run by women entrepreneurs. Hence, female business owners have difficulty in raising funds and finding marketing channels and customers. Ms. Terada works with the local government and chamber of commerce, and makes vigorous sales pitches to local businesses. She also frequently appears in the media, thereby raising public awareness of how much recognition women entrepreneurs deserve. Furthermore, she created a system for women entrepreneurs to help each other with parenting, along with a process of jointly receiving orders in such a way that helps participating entrepreneurs use their professional skills. Ms. Ito also works with the government and assistance agencies, and offers networking opportunities for her clients to meet experienced or other emerging entrepreneurs. According to Ms. Ito, women tend to underrate themselves, and the absence of self-confidence often stands in the way of women entrepreneurs' activities. A certified administrative scrivener, Ms. Ito also offers services of preparing the documentation needed to establish a corporation and contract documents.

As these best practices show, for women entrepreneurs in Japan to thrive more, they need support mainly in the following two areas: creating a business model that considers the course of life and a work-life balance that is often required of women; and acquiring business skills, knowledge, and techniques needed for sales pitches and promotions that make or break their businesses. Various organizations have begun to offer services to meet these needs, such as hosting business contests and a wide range of seminars, organizing networking events, developing channels to access appropriate resources, and providing relevant information.

Conclusion and Outlook

The preceding sections discussed different aspects of situations surrounding start-ups by women in Iran and Japan. With these facts and information in mind, the following aspects should be emphasized as policy proposals for the two countries.

In Japan, it is difficult for women to continue working full-time once they have babies, regardless of how skilled they are, and many women withdraw from the labor market partly because of daycare shortages. This reality indicates that women start their businesses at home so that they can do housework, parenting and/or nursing care while working. On the other hand, Japan's society in general does not give start-ups recognition they deserve, and Japanese people tend to avoid risks. These social norms act as obstacles to starting businesses, especially to start-ups by women who must deal with the gender role entrenched in society and who tend to be more afraid to fail than men.

To address these issues, developing human resources capable of effectively assisting women entrepreneurs is proposed as a primary policy. When women start businesses with concepts developed from women's perspectives, new markets are generated, and unprecedented and appealing products and services become available to the public. Hence, the country needs more human resources who understand this whole idea and act on it using relevant knowledge and skills. In this light, having more women supporters for women entrepreneurs is the key.

It is also crucial to create a framework designed to help local women entrepreneurs not only start their businesses but also continue to receive work so that they will stay in business. Paving a way for enabling women to bring their children to work and providing networking opportunities for entrepreneurs will also be needed to ensure the continuation of their businesses. As one of the fundamental actions to achieve these goals, educational activities to raise public awareness of the importance of start-ups by women should be launched, thereby ensuring that women entrepreneurs will receive recognition they deserve.

In Iran, female labor participation is limited in the first place. Nevertheless, women are increasingly achieving higher levels of academic attainment than men, with many examples of women working in specialist roles with high levels of knowledge and skill. Likewise, an increasing number of women are keen to enter the workforce to build and enhance their careers, a tendency that is particularly notable among the young. Given that the country is currently unable to use its human resources effectively because of the tight balance of labor supply and demand, more women will likely look to start their businesses, and the demand for assistance with start-ups will grow.

Entrepreneurial activities are received more positively in Iran than in Japan, and the government has long implemented assistance programs as public policy center-

ing on the promotion of small and medium enterprises. Nevertheless, women entrepreneurs in Iran are dissatisfied with public assistance, which indicates that the system design and operation has room for improvement. As mentioned previously, the country's public funding programs are currently inefficient because they are managed by different institutions. These programs should first be revamped. Similarly, the country's policies for women empowerment seem too dispersed and diversified, needing improvements. It is vital to review how the programs and policies are managed in order to determine appropriate incentives to offer. Just as Japan, Iran has no laws that stand in the way of women's employment or start-ups. Unfortunately, however, women are also subject to the negative impacts of economic conditions and international relations, and progress on the economic empowerment of women has been limited, with many challenges remaining. While Iran faces many internal problems that are difficult to address, even under these conditions, education and support from the financial sector in particular have potential benefits for employment.

It is also reasonable to infer that the assistance system was designed before real needs were identified. Iran should review its information gathering and monitoring processes, along with statistical indicators related to start-ups and how the indicators are made public. In this respect, the country will need to tap actively into know-how built across the world.

Meanwhile, the human and financial resources of government institutions are finite and there is a limit to how many sectors can be covered by public policy. The government should work more closely with NGOs and private organizations to ensure efficient resource allocation, along with support more tailored to different needs.

Promoting start-ups by women may lead to unearth markets that have been overlooked, satisfy ever-diversifying consumer needs, and reduce mismatches in the labor market. Both Iran and Japan have huge regional gaps. Encouraging women to start businesses in their regions and helping them succeed will likely create jobs and then positive growth cycles for the local economies.

The experiences that the women entrepreneurs had in the two countries are thought-provoking. These examples suggest that, in Japan, priority should be given to raising public awareness of the value of women entrepreneurs, and that these women have much to learn from their Iranian counterparts' entrepreneurship. Aspiring women entrepreneurs in Iran, on the other hand, have higher levels of self-efficacy than their counterparts in Japan. However, the country's assistance system that has much room for improvement could draw inspiration from initiatives launched in Japan, such as entrepreneurs contests that award grants as extra prizes and enhanced monitoring systems. In fact, women entrepreneurs of both countries who assisted with this research project had questions and suggestions relating to the

state of their respective societies and how things are done there. Accordingly, people involved from both countries found the opportunity to see and hear about the various different practical initiatives up close to be very stimulating.

Women's entrepreneurial activities have potential for providing a wide range of opportunities for the country's society and markets. They also serve as opportunities for the entrepreneurs to become clear about the choices they should make and the preferences they should express. This is significant in that, based on the choices and preferences, the entrepreneurs will get to boost their potential that encompasses their earning capacity, skills and techniques, and business networks. To enhance assistance programs for entrepreneurs and assistance systems for start-ups, and to ensure that the whole of society is aware of the significance of start-ups by women, realities surrounding women entrepreneurs should be identified more in detail, and what must be done should be explored from different perspectives.

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