

Impact of regional culture on business performance of women entrepreneurs with reference to small and medium enterprises in Pakistan

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Abstract: Women entrepreneurs' role is considered crucial for the overall economic development and growth. Entrepreneurship is embedded in the cultural norms and values of the society, and it affects the way individual define their behaviour, activities in terms of risk taking proactiveness. The aim of this study is to investigate the influence of the two cultural dimensions of Hofstede's model i.e., Masculinity and Individualism on the business performance of women entrepreneurs with special reference to small and medium enterprises. The Masculinity side of this dimension represents a preference in society for achievement while individualism indicates greater importance on attaining personal goals. The study intends to analyze the relationship of women entrepreneurship with cultural dimensions, Individualism and Masculinity in Pakistan's two culturally diversified regions, Gilgit-Baltistan and Islamabad, home to large numbers of women entrepreneurs. To capture the diversity of these regions by using the technique of purposive sampling, a sample of 374 was collected, 51% participants from the capital city and 49% belonged to Gilgit-Baltistan. The findings indicate that regional cultures within the context of Masculinity and Individualism have significant but antagonistic influences on the business performance of women entrepreneurs.

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1. Introduction

Entrepreneurship is a global phenomenon gaining significance in the modern era. Entrepreneurship has been seen as an alternative to employment and a way to reduce poverty (Bogan & Darity, 2008). Therefore, entrepreneurship is encouraged to stimulate growth. In this process of growth, it is highly recommended to learn how to stimulate entrepreneurship and why some people choose entrepreneurial careers while others refuse. Being strong national, regional, and sectoral actors in this competitive world scholars, policy makers should focus on this question (Turker & Selçuk, 2009). Culture plays the most influential role in this regard because of its deep connections with every human being and related to all fields and eventually people act as part of cultural values, myths, theories etc. Cultural values influence gender roles, thereby determining the career, occupations including entrepreneurship (Shinnar *et al.*, 2012). In the last few decades' researchers have paid attention to the role of entrepreneurship in determining the productivity and performance of the organizations. The developed countries have already gained the fruits of entrepreneurship development while in the developing countries entrepreneurship has gained importance in the recent past (Chavan & Makrute, 2016).

Entrepreneurship is one of the major components that contribute to the economic development of the nations and accelerates people's spirit for the development of new enterprises. This development is incomplete without the contribution of women entrepreneurs. They are termed as new growth engines and rising stars of the economic development in the developing economies (Chawla & Sujatha, 2016). Culture affects people's beliefs, attitudes, perceptions, achievements, lives and management which directly and indirectly affects firms' success and performance (Hechavarria, 2016). Culture can be critical for the success or failure of any business, while cultural differences may explain why management practices of one environment are not applicable to the other and might bring unfavorable results in other areas (Hofstede, 2002). Besides the extensive research on cross country differences, within country differences has also gained scholars attention in the literature (Minkov & Hofstede, 2011; Kibler *et al.*, 2014). Several studies call for further investigation of cultural differences specifically at regional level because there are still many conflicting results in the literature (Rajh *et al.*, 2015).

Previous research has tapped the concept of culture and entrepreneurship but mostly in a generic way. However, the unique mechanism of women entrepreneurship and regional cultures has not yet been explored. Eminent research scholars have been calling for new research directions and highlighted the importance of understanding the link between regional cultures and women's entrepreneurship. There is a lack of research in manifesting how regional cultural and their norms affect social interactions and constraints in women entrepreneurship (Beugelsdijk, 2007; Stephan & Uhlaner, 2010; Autio *et al.*, 2013; Hervacharia, 2016). Present study tends to look at the cultural influence based on the cultural model of Hofstede's culture because there is diversity of the social and cultural institutions in Pakistan. The country comprises a bunch of local languages, traditions, values and beliefs overlapping with the neighboring countries like Afghanistan, India and Iran (Khan & Aslam, 2017). Hofstede model states that by capturing women entrepreneurs' perceptions about their work environment that results in different ways in dealing with the daily work problems related to their businesses and studying women entrepreneurship among other six dimensions of culture masculinity and individualism should be more focused because they focus more on gender-based traits (Hechavarria, 2016).

This investigation has got relevance in the context of Pakistan as being a developing nation there is a rigorous need to promote entrepreneurship for boosting economic growth. In this regard. Women entrepreneurship is underrepresented in Pakistan as it stands last among 77 listed countries (FEI, 2015). therefore, there is a dire need to work on women entrepreneurship. Women entrepreneurs are undoubtedly the key drivers for the economic development of any nation (Alexandre-Leclair, 2014). Findings of the current study will contribute to stimulate, develop, and adopt policies at regional level to promote and develop women entrepreneurship. In nutshell, this study intends to investigate the impact of regional cultures on the business performance of women entrepreneurs with special reference to Small and Medium Enterprises (SMEs). In addition, the demographics will also be studied to find whether they have any influence on the business performance of women entrepreneurs or not. The objective of the study is to find out the impact of Individualism and masculinity on the business performance of women owned Small Medium Enterprises (SMEs). The study aims to study the effects of these variables on the culturally diverse regions of Pakistan: Gilgit Baltistan and Islamabad, based on business performances and cultural dimensions.

2. Literature review

Entrepreneurship is a broad term and describes many facets and dimensions. The entire management science is unable to agree on a single universally accepted definition (Toghraee & Monjezi, 2017). Due to this complexity, it is difficult to accommodate entrepreneurship in a single definition (Zhao *et al.*, 2011). A brief historical background of this concept traces back to the eighteenth century when this phenomenon was first recognized as bearing a risk “buying at a certain price and selling at uncertain prices” and thus uncertainty became the first ever explained determinant of entrepreneurship (Stevenson & Jarillo, 2007). In the early 19th century along with the inclusion of risk as its key determinant, entrepreneurship tended to include factors of production; capital, labor, and knowledge as new dimensions in establishing business enterprises (Storey & Greene, 2010). In the mid-20th century entrepreneurship was solely predicted upon the establishment of new business enterprise as Castano *et al.* (2015) also noted that factors of production are a routine management in existing businesses and the dominant theme of entrepreneurship at this time became “acting outside the pale of routine and creatively destroying existing structures”. In another way, entrepreneurship covers assimilating creativity, innovation, and cultural consents (Toghraee & Monjezi, 2017). Other studies proposed that entrepreneurship involves lucrative opportunities, risk and establishment of enterprises or enterprising individuals (Vossenber, 2013) and is a means of generating economic wealth, social welfare, and wellbeing of the community (Laurenco et al. 2014).

2.1. Women entrepreneurship

The women's productive activities empower them both socially and economically by reducing gender differences in the society and by providing employment opportunities that enable them to contribute to the overall development of the country. The study on female entrepreneurship began in the 1970s by the scholars and authors when women started to join the professional labor force in larger numbers than previous years but still it is neglected in the society (Parker, 2010). Intensified research on women's small businesses was started from the mid-1980s. The increase in women entrepreneurs has created a number of significant research studies in studying gender and entrepreneurship. Majority of the studies on women entrepreneurs are descriptive and largely focus on the characteristics and motivations. The studies that are able to effectively theorize and build explanatory theories were deficient (Jennings & Brush, 2013).

This was because women in business were not counted as a distinct group in the past in many countries and media attention was not given to the women business owners there. Consequently, women entrepreneurship was likely to be studied by scholars and academics. Moreover, many scholars have assumed that there is no difference between male and female entrepreneurs (Brush *et al.*, 2013). Although women entrepreneurship is still an under-researched field, the concept is becoming a global phenomenon noting the significant role they play in the nation's economic development (Mazumdar & Ahmed, 2015).

2.2. Culture

Many authors and scholars have acknowledged culture as a complex concept. Swanson and De Vereaux (2017) defined culture as “set of ideas and practices embedded in the plural and diverse historical experiences of a society”. Culture is the collective programming of the mindset that distinguishes one group from another (Hofstede, 2011). Culture affects the way individuals define their behavior, activities in terms of risk taking proactiveness, and willingness to become self-employed (Kibler *et al.*, 2010). Over time the concept of culture has evolved (Claval, 1995). He explained the diversified concept of culture by stating it as mediation between man and nature, inheritance, the result of a game of communication, a way to project oneself into the future, language, and social differentiation. Numerous entrepreneurship studies have tried to establish link between Hofstede's dimensions of culture and prevalence of entrepreneurial activities by arguing that factors like low avoidance of uncertainty and individualistic culture will promote entrepreneurial ventures by encouraging risk taking bold vision (Swierczek & Ha, 2003; Ibrahim *et al.*, 2017).

2.3. Hofstede taxonomy of cultural dimensions

National culture reflects the underlying system of values, beliefs, and preferences that are common among residents of a country. The cultural differences can be captured by the quantifiable dimensions, power distance, masculinity vs femininity, collectivism vs individualism, uncertainty avoidance, and long/short term orientation (Hofstede *et al.*, 2010).

- a) Power distance refers to the extent to which less powerful individuals in a country accept inequality. It is characterized by hierarchy, vertical communication, and centralization of power (Hofstede, 2001).
- b) Individualism describes which individuals are integrated into groups. In individualistic societies individuals are focused on their personal goals in addition they are emphasis on externalities and achieving high self-actualization (Hofstede, 2001).
- c) Uncertainty avoidance refers to a country's level of tolerance for uncertainty and ambiguity. This shows the level of risk aversion, avoidance for unstructured and unknown situations (Hofstede, 2001).
- d) The masculinity dimension represents a preference in society for achievement, heroism, assertiveness, and material rewards for success. Its opposite, Femininity, stands for a preference for cooperation, modesty, caring for the weak and quality of life. Society at large is more consensus-oriented. (Hofstede, 2001). Masculinity captures the extent to which dominant values in a country are masculine and emphasize assertiveness, values, challenges, and recognition (Hayton *et al.*, 2002).

According to Hofstede, low uncertainty avoidance, individuality, and masculinity implies high entrepreneurial activities. In Hofstede models with high masculinity aspiration of men and women are different. Men must be concerned with “economic and high achievements” while the women must be concerned with “taking care of family and people”. This is the biggest barrier for women to enter entrepreneurial activities (Hayton & Cacciotti, 2013). His conclusion to these differentiations leads to male dominance. Male dominant society considers entrepreneurship as male activity (Brush *et al.*, 2013). According to Hofstede, one of problems with this role orientation is that the dominating patterns in a society have a spill over on other institutions (Hayton & Cacciotti, 2013).

2.4. Individualism and masculinity

Culture affects the general treatment by society faced by women entrepreneurs. Consequently, in collective societies, male dominance tends to lower the engagement of women in business activities (Werbel & Danes, 2010). In contrast, in individualistic society women feel more independent and risk taker to fight against uncertainties and more ambitious to start any kind of business (Adkins *et al.*, 2013). In collective culture male find it easier to form social networks, access to capital than female entrepreneurs despite influencing the performance of female owned enterprises performance (Azmat, 2013).

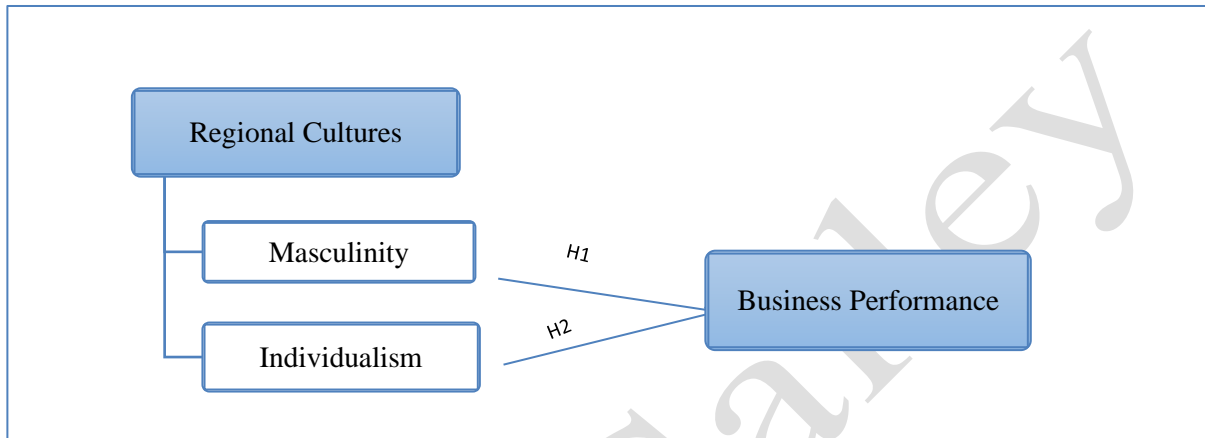
Contrary to individualistic culture, collective culture emphasizes on masculine characteristics such as ambitious, confident, risk taker, high achievement and assertiveness behavior and the determinants of entrepreneurs. And men are stereotyped to these characteristics according to lack of fit theory (Hofstede, 1980; Morris *et al.*, 1993). In Schein’s (1988) model, culture exists on three levels, first the artifacts – artifacts are difficult to measure, and they deal with organizational attributes that can be observed, felt and heard as an individual enters a new culture. Secondly there comes values which deal with the espoused goals, ideals, norms, standards, and moral principles and is usually the level that is usually measured through survey questionnaires. The cultural dimensions of masculinity and individualism come under the values mentioned by Schien (1988) and are shaping the women entrepreneurial characteristics around the world. Performance of women entrepreneurs and culture are related to each other. It is important to study masculinity while studying women entrepreneurship because male entrepreneurs have always dominated business because male dominant culture is their biggest supporter (Davis *et al.*, 2010). Male oriented culture rules and customs in the society have always resulted in barriers for women and the intensity of these barriers influence the performance of women entrepreneur owned enterprises (Naidu *et al.*, 2014). Davis *et al.* (2010), Azmat (2013) and Zhao *et al.* (2011) highlighted that in male dominated society’s women entrepreneurs are victims of societal perceptions that they are inferior in the society which tends to lower the success of women’s firms. While studying women entrepreneurship, it is important to consider the masculinity of the society because entrepreneurship norms have deep association with male stereotypes (Adkins *et al.*, 2013).

2.5. Culture and entrepreneurship

Culture means enduring set of norms, values, customs a nation, region or an organization and entrepreneurship is process those societies, regions, organizations, and individual identify opportunities to create wealth (Hayton *et al.*, 2002) and this combined definition recognizes the values (Ratten & Welppe, 2011). Cultures should identify entrepreneurial opportunities that could integrate cultural values and social wellbeing of a community (Sweida & Woods, 2015)

. Entrepreneurship is embedded in the cultural norms and values of the society thus cultures with high perceived value of entrepreneurship can enhance more new startup businesses (Liñán *et al.*, 2011). Culture affects the way individuals define their behavior, activities in terms of risk taking proactiveness, willingness to become self-employed (Hofstede *et al.*, 2010; Kreiser *et al.*, 2010). The social context has an important role in defining the roles of the gender and the acceptability of the female entrepreneurs (Meyer *et al.*, 2017).

3. Conceptual framework and research hypothesis



H1: There exists a positive relationship between Individualism and women owned SMEs performance.

H2: There exists a positive relationship between Masculinity and women owned SMEs performance.

H3: There is no significant difference in mean of two regions based on their regional cultures.

H4: There is no significant difference in mean of two regions based on business performance of women entrepreneurs.

4. Research methodology

To address the research problem and to accomplish the research objectives, the researcher employed purposive sampling technique. The data was collected from female entrepreneurs who own or manage micro, small and medium enterprises from the two regions of Pakistan namely, Islamabad Capital territory (ICT) which is the main study setting and Gilgit-Baltistan (GB). The questions asked are based on a five-point Likert scale where 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree and 5=Strongly Agree. The sampling technique was non probability purposive in which data was collected from the target group of women entrepreneurs who own and manage enterprises because only they can respond to the questions related to performance and prevailing regional cultures.

4.1. Research instrument

In this study questionnaires were used to collect data. The items for each variable of the questionnaire were determined from literature review. For measuring the independent variable regional culture, two dimensions of Hofstede Individualism and Masculinity were used. The two dimensions of the culture Individualism and Masculinity the researcher had them evaluated by eight items, four items each adopted from the Hofstede Value Survey Module, VSM (2013).

The instrument used to measure the dependent variable Performance, the strategic model Balance Score Card (BSC) introduced by Kaplan and Norton (1996) and widely used in research has been adopted (see annexure I). The four highly applicable perspectives of performance have been used. To measure the performance both financial and non-financial perspectives have been used. Non-financial measure is evaluated through Customer perspective, internal business perspective and learning and growth perspective. To measure the performance through four perspectives, eighteen items have been used.

4.2. Data collection

For this study, a sample of 374 was collected from the two regions of Pakistan, 51% participants from the capital city and 49% belonged to GB. Data was collected with the help of Chamber of Commerce Islamabad (Women Wing), Karakoram Area Development Organization (KADO) and by distributing questionnaires to women entrepreneurs personally and interviewing to ensure the clarification of possible ambiguities. Remaining were incompletely filled. Majority of the participants were between the age of 31-35 years, married and with college education.

Table-1: Demographic profile of respondents

		Frequency	Percent
Region	ICT	191	51.1
	GB	183	48.9
Age	25 or below	58	15.5
	26-30	76	20.3
	31-35	117	31.3
	36-40	80	21.4
	41 or above	43	11.5
Education	Secondary or below	32	8.5
	Higher secondary	115	30.7
	Bachelors	131	35.0
	Masters or above	64	17.1
	Diploma	32	8.6
	Total	374	100.0
Marital Status	Married	215	57.5
	Unmarried	125	33.4
	Divorced	8	2.1
	Widow	11	2.9
	Separated	15	4.0

5. Results and analysis

Multiple regression analysis was performed to investigate the impact of the cultural dimensions. The value of R square change is 0.135 showing that individualism had 13.5% influence on the business performance of women entrepreneurs owned SMEs. The value of B (beta) is 0.368 which means that the two variables individualism and Business Performance were positively correlated. Hence, there exists a relationship (positively correlated) between Individualism and the Business Performance of women entrepreneurs, therefore, hypothesis H1 is accepted. The p-value is 0.006 less than 0.05 that indicates the relationship between the two variables is significant. The value of R square change is 0.146 showing that individualism had 14.6% influence on the business performance of women entrepreneurs owned SMEs.

Table-2: Relationship between individualism, masculinity and business performance

Model	R square change	B	T	p-value
Individualism	0.135	0.368	7.264	0.000
Masculinity	0.146	-0.297	-5.812	0.006

Dependent variable: Business Performance

The value of B (beta) is -0.297 which means that the two variables Masculinity and Business Performance are negatively correlated. Hence, there exists a relationship (negatively correlated) between Masculinity and women entrepreneurs' business performance so hypothesis H2 is accepted.

Table-3: Correlation between variables

		IND	MAS	FP	CP	IBP	LGP
IND	Pearson correlation	1					
	Sig. (2-tailed)						
MAS	Pearson correlation	-.257	1				
	Sig. (2-tailed)	.000					
PER	Pearson correlation	.331	-.282	1			
	Sig. (2-tailed)	.000	.000				
CP	Pearson correlation	.382	-.265	.925	1		
	Sig. (2-tailed)	.000	.000	.000			
IBP	Pearson correlation	.339	-.296	.984	.912	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
LGP	Pearson correlation	.392	-.262	.936	.942	.952	1
	Sig. (2-tailed)	.000	.021	.000	.000	.000	
	N	374	374	374	374	374	374

** . Correlation is significant at the 0.01 level (2-tailed). * . Correlation is significant at the 0.05 level (2-tailed). IND= individualism; MAS=masculinity; FP=financial perspective; CP=customer perspective; IBP=internal business process; LGP=learning and growth perspective

To check the impact of different cultures of ICT and GB on business performance an independent t-test was performed. The significance value of 0.000 and 0.005 less than 0.05 indicates the difference in means based on cultural dimensions Individualism and Masculinity are significant in the given regions which proves the significant difference in mean of two regions based on their regional cultures and H3 is accepted. Similarly, the P values 0.003 less than 0.05 among the two regions. This indicates the difference in means based on business performance of women entrepreneurs' is significant in the given regions. There exist differences among two regions based on regional cultures and business performance.

Table-4: Independent sample t-test based on culture and business performance

Variables	Region	N	M	SD	T	Sig. (2-tailed)
Individualism	ICT	191	4.219	0.518	3.040	0.000
	GB	183	3.970	0.601		
Masculinity	ICT	191	0.060	33.774	3.198	0.005
	GB	183	4.028	0.431		
Business Performance	ICT	191	3.998	0.451	3.040	0.003
	GB	183	3.830	0.521		

6. Discussion and findings

Findings of the study propose that regional cultures and business performance are positively correlated. Culture encourages and fosters innovation in the business by means of creativity and knowledge diffusion (Sousa et al., 2017). Cultural difference in values and beliefs help in understanding and to explain the regional variations in the firm performance (Muhammad *et al.*, 2017). The findings of the present study are aligned with the literature. A recent study done by Pakistan Microfinance Network, 2018 (PMFN) has acknowledged that apart from financial barriers cultural values and belief also limit women entrepreneurship in Pakistan.

One of the main objectives of the study was to find out the relationship between Individualism and the business performance of women entrepreneurs. The findings indicate that there exists a strong relationship between individualism and women owned business performance. Individualism reflects to act independently (Tahir & Baradie, 2019). Desire to work independently enhances the business performance (Efrat, 2014). Findings of the present study has shown that ICT culture is more individualistic than that of GB resulting in better performance. Hofstede (1980) also indicated that societies with individualism welcome entrepreneurship and have a higher tendency to innovate which results in better business performance and high economic growth. Shinnar *et al.* (2012) also found that individualistic cultures are more inventive oriented. Individualistic culture is more autonomous and freer from social groups that results in better performance.

On the other hand, findings also indicate a negative relationship between masculinity and women entrepreneurs owned business performance. These results have been supported by the literature. According to Hofstede (2001) masculine societies have male norms defined as assertiveness, competitiveness and ambitious norms. It has also been reported by GEM (2012) that the low women entrepreneurship performance in Pakistan is due to the male dominant mind set. This patriarchal approach hinders the active participation of women in mainstream business activities which results in lowering their business performance (Rosique-Blasco *et al.*, 2016). Thus, the male dominant approach is not adequately supporting women and has a negative impact on the business performance of women entrepreneurs specifically in small, medium enterprises. Female entrepreneurial activities contradict traditional ideas, which ascribe the role of homemaker and mother to the woman and the role of breadwinner to the man (Goby & Erogul, 2011; Tlaiss, 2014). Masculinity in many studies has been frequently reported as a cultural attribute limiting the performance of women owned businesses (Tahir & Baradie, 2019). In masculine culture women entrepreneurs' performance is affected because women are expected to assign themselves to roles that are not expected from their cultures (Said *et al.*, 2015).

In general, findings of the present study regarding masculinity and women business performance support the claim of other studies that both are negatively correlated. Though regions being geographically separated this also leads to some of the differences towards socio cultural and economic factors. As a result of this difference, there has been an impact on the business performance of women entrepreneurs.

6.1. Practical and managerial implications

One of the noteworthy implications of the study for women entrepreneurship is that women entrepreneurship in different regions and their business performance can be explained through

the salient features of cultural attributes. In line with the culture-assigned roles, the government should facilitate women entrepreneurs with training and workshops, childcare facilities, and institutional reforms to encourage growth and success of women owned small medium enterprises. This could be done with the help of NGOs. Regional government activities are important in raising the societal awareness about the women entrepreneurs' role. They are tools for poverty alleviation by generating employment opportunities and economic development. This study adds a number of contributions to the regional cultures and women entrepreneurship in Islamabad Capital Territory (ICT) and Gilgit-Baltistan (GB). The study widens understanding in this field, even though a lot of work has been done in developed countries in this regard, in the developing countries the empirical work is limited (Fletcher, 2013).

6.2. Limitations of the study

This study has come up with some significant findings that extend women entrepreneurship literature regarding regional cultures. However, there are some limitations that need to be identified and may lead to future research. First, the business performance approach is a broad phenomenon and can be extended beyond the studied factors to areas such as growth stages and performance measurements. Second, the sample size of the study should be improved both in terms of size and gender; this study concentrated only on women entrepreneurs, so male-owned businesses should be included in a comparative analysis which will strengthen existing knowledge. Finally, the study concentrated on a small group of women entrepreneurs limited to two regions; this may limit generalizability; that is, future research can add other regions of Pakistan to the existing model.

7. Conclusion

The emerging role of women as business-owners in the global economy is a significant phenomenon and it is impacting economic indicators positively. In this regard the role of culture, particularly, regional culture is of great significance. Findings of this study suggest that regional culture impacts the business performance of women entrepreneurs. However, when it comes to dimensions of culture proposed by Hofstede (1980), Individualism has a positive impact on performance of women entrepreneurs as societies with individualism welcome freedom and rewards one's own personal achievements (Lima & Ehrl, 2018). Though the women in the study acknowledge that individualism has a positive impact on entrepreneurship, in the same study respondents have also highlighted that due to lack of masculinity characteristics such as aspiration, high achievement orientation, ambitiousness in regional women which serves as the basis of lack of accomplishment in their businesses. One of the reasons for masculinity to have a negative relationship with entrepreneurial performance is that if masculinity characteristics are governed by the norms and values of the society (Salis & Flegl, 2021) only then there is a higher tendency to innovate in business processes which results in better performance. Contrary to this, masculinity has negative relationship with the business performance of women entrepreneurs, being patriarchal society Pakistani people discourages the masculine characteristics i.e., heroism, assertiveness in women no matter how educated or financial independent they get (Kokab *et al.*, 2020)

In future, more research avenues related to other dimensions of culture can be explored which includes, uncertainty avoidance, power distance and long short-term orientation. Likewise, comparative studies of women entrepreneurial trends across different cultures are another emerging domain, which needs future research attention of scholars worldwide.

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Annexure-I: Research Instrument

Questions	SD	D	N	A	SA
1. According to our culture it is important for me to acknowledge personal and immediate family commitments.					
2. Our culture considers, entrepreneurial activities I am involved in are secure form of employment.					
3. Culture I belong to encourages me to pursue my own ideas and start business of my own interest.					
4. My success in business might be associated with collective decisions from the family.					
5. My culture keeps me away from the domain of achievement, placing in roles near the housework, childcare etc.					
6. I am not powerful enough to engage in entrepreneurial activities that need careful supervision & power according to my culture.					
7. Entrepreneurship is too demanding for me because I am not tough as men to do some businesses and not aggressive enough to fight against life uncertainties.					
8. As per my culture to achieve entrepreneurial goals and dealing with entrepreneurial activities I am less; ambitious, assertive and tough compared to men.					
9. Our business gets actual number of annual sales units against predetermined targets.					
10. Our business actual number of annual sales values against predetermined Targets is achieved.					
11. Actual number of annual collections against predetermined targets is achieved by our business.					
12. Our business gets actual number of annual profits against predetermined targets.					
13. Our business spends actual number of annual costs against predetermined targets.					
14. Our business considers the customer feedback and suggestions to keep them satisfied.					
15. Our business is committed to improve the quality of services and products regularly to increase their value.					
16. Quality of our service keeps customers loyal and hence repeated visits take place strengthening relationship with customers.					
17. Reputation of our business in eyes of customers has improved.					
18. With time our business brings innovation in products & services.					
19. Ratio of timely completed orders is better than competitors.					
20. Our business's efficiency in operations has increased maintaining a good internal audit result target.					
21. Average decision-making time in our business has improved.					
22. Employees participate and learn through the trainings provided.					
23. We retain existing employees and manage to attract new ones.					
24. Learning ability and adaptability of employees is high.					
25. Frequency of direct contact with customers has increased.					

SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree