

Learning Women from Western Romania Business: An Empirical Approach

Elena Botezat

Abstract—The article analyse how entrepreneurial training releaved in the process of doing a business plan contribute to an entrepreneurial education in order to develop business among women from the West part of Romania. The business plans elaborated by the 576 graduates of the Entrepreneurial Business School at a Local Level organized under the project AntrES and the data collected through questionnaires administered at the start and end of the courses are the key-elements standing at the base of the research. In our view, developing a business plan is a first step towards success in business because in its development, the entrepreneur will have to find answers to many different questions that will allow better understanding of the business. The two target-groups of women in the Western part of Romania show a relative constancy of options concerning their chances to start a business, as arised: the self-confidance of women compose in their chances to open a business; the reasons for women to begin a business; the opinions related to the main abilities necessary for a business women. The study regards a limited area determined by the 6 counties from the West part of Romania: Bihor, Timiș, Arad, Maramureș, Caraș-Severin, Satu-Mare.

Keywords— business plan, learning, self-confidance, self-development, town business

I. INTRODUCTION

In these troubled times, in a world marked by the emergence of a major global crisis we need creativity, flexibility of business model, continuous innovation. Moreover, however, we need people, because people are creative, have ideas, make decisions and can change a state of affairs. The company's history is written by its people and their involvement is the "ingredient" especially the "magic formula" which manages to lead a business to grow, to develop, to shine. We believe that in the near future there will be no more than two main areas which may create differentiation and competitive advantage: the high quality and ability to learn and improve continuously.

Obstacles to be overcome by women to occupy their rightful place in business activities are numerous and difficult. First, in my opinion, it should be the other way and someone else, to internalize the culture of democracy and entrepreneurship in and out of the vicious circle of predestination by increasing education and developing the ability to learn quickly and well. Can they do it themselves? It seems so, as we undertook the study shows by Li-Chun Wang & Ming-Puu Chen, who revealed that: „(a) the female learners achieved higher comprehension and application performance than the males, (b) the female learners also perceived the employed peer learning to be more

“compensation” than the male learners, (c) the “enhancement” effect of peer learning on learning style was found for the imaginal learners on comprehension performance, (d) the “compensation” effect of peer learning on learning style was found for the verbalizer on application performance, and (e) the gender difference effect was significant on learners’ performance, learning progress and attitudes” [1].

The world today is not at all what it used to. Mankind is in an era of knowledge, a revised and enlarged edition of the information era, produced by the third revolution in the history of human civilization. Under the empire of new information and communication technology, the computer has become ubiquitous, its language invaded space, including that of thinking and remote has become the most visible domestic object. Concepts have been naturalized as Science and Technology, Research and Development, and innovation has become a cardinal point of the economy. The human factor has come to occupy a leading place in the classical formula of the factors of production. But here we are talking about a world that will reach 7 billion over two years and then will exceed 8 billion by 2025. The contrast between the rapid advance of science and technology world and stagnant stage, sometimes backward of the management of human organizations is becoming increasingly salient, which requires an understanding of their operation to other premises. Dumping economic interest from material to immaterial activities have shaped the creative economy, the last known stage of evolution of human society. For all its fibers, this requests, claims and requires radical changes. The agenda dictated by their early warning signs are discussions about the emergence of a so-called *big shift* or *inflection point* where the curves that describe the evolution of various aspects of our so familiar daily life changes direction [2] [3].

Experts in management issues agree that women respond better to the needs of new businesses than men. Women have always had a need to address life in a holistic way, combining effectively their career with their family. In the Panorama program of the British station BBC show "The Future is Female", Professor Dennis Malfese from the University of Illinois said: "If the company is likely to develop in the direction in which they do, ie demanding managers communication skills, creative acts, the assimilation of information, then women will be most advantaged."

The problem is that of finding the most appropriate methods in education, ways, reasons and solutions with regard to beneficiaries of the educational process in our case women from western part of Romania [4].

II. MOTIVATIONAL ARGUMENT

The theme of the research is very current, literature outlining the two directions of factors increases the self-employed women. The first one shows that women are attracted by the desire to be autonomous, to have a flexible schedule and the desire to avoid the obstacles imposed by politics and big business organizations. The second claims that women were determined to open their own business due to lack of jobs in public and private sector, due to restructuring and resizing. Labour market weakness does not necessarily influence women's decision to work on their own, although in many countries (Lithuania, Ukraine) was found to have played an important role in making this decision. Comparing statistics about women in business in countries with high unemployment, a United Nations study in 2002 on women entrepreneurs in Eastern Europe and CIS countries showed that the increase in unemployment has been accompanied by an increase in women working on their own [5].

Another study on female entrepreneurship and participation in the labour market, conducted in 1997 by the Foundation for Economic Development of Small Enterprises in Hungary showed that although women's participation in the labour market has dropped 30% due to the massive reduction of staff in the public sector in particular which hired in the past half of the active female population, only 6% of women who have become entrepreneurs were previously employed [6].

In Romania, promoting women in leadership position was made quite late. Before 1989, there were few women in positions of middle and top management and required a relatively long period to allow them access to the lofty and challenging business environments. A necessary step was to remove the prejudices about the traditional roles held by women and men. Moreover, in the first years after the change of regime in 1989, rapid gains represented a primary aim, regardless of how to obtain them. Currently there is a tendency to tilt towards a solid business whereas education is imperative. It was concluded that what prevails is value and not gender.

In this respect the need for a robust entrepreneurial education focused on learning outcomes has increased.

This framework is useful for understanding women's business potential simply defined by entrepreneurial intentions developed in the business plans developed by the 576 graduates of the Entrepreneurial Business School at a Local Level organized under the project AntrES and the self-confidence of women compose the two target-groups in their chances to start a business.

The general objectives of the AntrES Pproject aim on one hand, developing entrepreneurial and managerial skills of women in counties located along the western border of Romania (Maramureş, Satu-Mare, Bihor, Arad, Timiş, Caraş-Severin), in order to improve current performance and their training, to develop the spirit of entrepreneurship and to generate an increasing number of businesses, both rural and urban, and on the other hand, the promotion of equal opportunities in entrepreneurship by encouraging women's involvement in general, rural women in particular, the initiation and development of its business in the context of

sustainable development of communities in the counties located along the western border of Romania.

In our view, developing a business plan is a first step towards success in business because in its development, the entrepreneur will have to find answers to many different questions that will allow better understanding of the business. Focused effort towards this goal changes the entrepreneur who is able to avoid some mistakes because she has already anticipated them in her mind, acquire skills in business planning and long-term thinking, gain confidence in their managerial capacity to initiate and conduct effective business, develop skills in order to be persuasive in presenting ideas on which the business is based. This business plan becomes a resource, a materialized intention. But how can we keep this up and convert it into concrete action, namely - starting a business [7].

The business plans, in number of 576 have been developed during January-June 2010, by the 576 graduates of the Entrepreneurship Local Centres School: 144 women-managers who formed Target group I and 472 women who wish to start a business - Target group II, held at the 24 local centers (LC) - small cities in 6 counties, as follows: Bihor - LC Aleşd, LC Beiuş, LC Marghita, LC Salonta; Timiş - LC Lugoj, LC Recaş, LC Buziaş, LC Jimbolia; Arad - LC Ineu, LC Lipova, LC Pecica, LC Chişineu-Criş; Maramureş - LC Baia Sprie, LC Sighetu Marmăţiei, LC Târgu Lăpuş, LC Seini; Caraş-Severin - LC Caransebeş, LC Băile Herculane, LC Bocşa, LC Moldova Nou; Satu-Mare - LC Tăşnad, LC Arad, LC Negreşti-Oaş, LC Carei.

In the six months that were conducted business school courses, the 576 students developed, based on the business idea identified and developed gradually over the six issues, a business plan for starting a business or for business development for those who had it already. Developed business plans include information on: business, products and services, marketing, sales strategy, customers, competitors, location, management, personnel, financial issues.

The research based on theoretical documentation, analysis of documents prepared in the six territorial centers: Bihor, Timiş, Arad, Maramureş, Caraş-Severin, Satu-Mare and on collecting data from participants through questionnaire administered at the start and end of the courses has allowed the achievement of research objectives. Each woman that follows the courses was asked to fill out a short questionnaire with 13 structured questions.

III. RESEARCH OBJECTIVES

3.1. Theoretical objectives

- a) to give an outline of communication in the two target-groups from a systemic perspective, combining formal and informal aspects;
- b) to highlight relevant aspects of the women business potential;
- c) to define business potential determinants and their role in the articulation of a business.

3.2. Practical objectives

- a) to analyze the business plans elaborated in order to identify the business potential; b) to evaluate the self-

confidence of women compose the two target-groups in their chances to start a business;

c) to identify the main motives of women to begin a business in order to maintain this motivation in the monitoring period (the next month after finish courses);

d) to identify the opinions related to the main abilities necessary for a business women in order to increase the self-confidence in entrepreneurial chances.

IV. RESULTS AND CONCLUSIONS

The study was conducted based on two questions: "Why do most business plans developed by women graduates of Entrepreneurial School concern the services sector?", "What is the value of their business plans for female entrepreneurship in western Romania?" So have emerged two working hypotheses:

- First: the services sector is generally dominated economy, the economy in western Romania in particular, as demonstrated by the number of viable SMEs in this sector which is "a guarantee" for female entrepreneurs in western Romania;
- Second: a lot of business value lies in its founder's mind, and because business plans are drawn up in a very special asset, although you will need to study and learn more about the importance of intellectual capital and on unaudited values.

The Business Plans - 576 were issued during January 5 to June 30, 2010, of the 576 graduates of the Entrepreneurial School organized at the level of 24 Local Centers, mentioned above, Bihor - LC Aleșd, LC Beiuș, LC Marghita, LC Salonta; Timiș - LC Lugoj, LC Recaș, LC Buziaș, LC Jimbolia; Arad - LC Ineu, LC Lipova, LC Pecica, LC Chișineu-Criș; Maramureș - LC Baia Sprie, LC Sighetu Marmăției, LC Târgu Lăpuș, LC Seini; Caraș-Severin - LC Caransebeș, LC Băile Herculane, LC Bocșa, LC Moldova Nou; Satu-Mare - LC Tășnad, LC Ardud, LC Negrești-Oaș, LC Carei (144 female managers, ages 20-66, monthly income - 2611 lei; 432 women wishing to start a business, ages 19-58, monthly income - 1197 lei). In the 6 months that were conducted business school courses, the 576 students developed, based on identified business idea and developed gradually over the 6 issues: a business plan for starting a business or for business growth which they already have. Developed business plans include information on: business, products and services, marketing, sales strategy, customers, competitors, location, management, personnel, financial issues.

From the 144 business plans developed by female managers in the six counties located on the western border of Romania, 113 business plans, or 78.47% have a business idea based on the services sector. By counties, the order is: Arad (83,33%); Caraș-Severin (83,33%); Satu-Mare (83,33%); Timiș (79,16%); Maramureș (70,83%); Bihor (70,83%) presented in table no. I. Business Plans distribution of women-manager by major sectorial activities - Western Part of Romania.

The same trend is also found for composing the Target group II - women who want to start a business. Specifically, they developed a business plan in services in the following

percentages: Bihor (88,88%); Timiș (86,11%); Satu-Mare (86,11%); Caraș-Severin (77,77%); Maramureș (72,22%); Arad (69,44%) presented in table no. II. Business Plans distribution of women-potential entrepreneurs by major sectorial activities - Western Part of Romania.

It is noted the absence of business plans on the constructions domain, possibly based on the current crisis.

Several SMEs are operating in the 6 counties, whose number and distribution sectors are presented in table no. III - Number of active SMEs as the sector in western Romania. In the 6 counties researched, the number and structure of employment are mentioned in table no. IV - Primary data on employed population, absolute and per cent values - Western Part of Romania. The services sector generally dominates the economy, the economy in western Romania in particular, as demonstrated by the number of viable SMEs in the sector and the share of employed population in services, which represents "a guarantee" for the 144 women-manager, respectively 432 women who want to start a business, and have pursued rationally and intuitively to reduce the risk of failure.

The overall plan registered an increase of confidence in the ability of women to succeed as a business. The percentage of subjects which accredited medium and high level chances for a woman to open a business in the new conjuncture of crisis that Romania passes through, increased from 71.34% to 78% after attending the course - Table no. V. The opportunity levels for a woman to open a business in the current circumstances of the country. Increased optimism can be attributed to participants' subjective belief that with the participation rate, they accumulated knowledge and developed skills to manage a business in difficult times.

Table no. V. The opportunity levels for a woman to open a business in the current circumstances of the country and Table no. VI. Reasons why a woman is willing to start a business shows that there is a slight shift towards a choice of internal motivations. Self-development desire as motivation for starting a business increases by 1.5 percentage points and this is associated with increased desire to have a higher social and professional status could be an acknowledgment of the contribution made by the process of personal development courses to participants.

There is a growing skepticism amid subjects probably based on a more acute perception of the phenomenon of crisis. The percentage of women who appreciate the chances of opening a successful business are low, but register an increase from 21% to 26%, the difference appeared as a shift of options from medium chances to low chances.

Table no. I. Business Plans distribution of women-manager by major sectorial activities – Western Part of Romania

SECTOR OF ACTIVITY	Business Plans developed BIHOR		Business Plans developed TIMIȘ		Business Plans developed ARAD		Business Plans developed MARA MUREȘ		Business Plans developed CARAȘ-SEVERIN		Business Plans developed SATU-MARE		Business Plans developed in the 6 counties	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Agriculture, forestry, fishing	5	20,83	3	12,5	2	8,33	2	8,33	1	4,16	1	4,16	14	9,72
Industry, Energy	2	8,33	2	8,33	2	8,33	5	20,83	3	12,5	3	12,5	17	11,80
Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Services	17	70,83	19	79,16	20	83,33	17	70,83	20	83,33	20	83,33	113	78,47
TOTAL	24	100	24	100	24	100	24	100	24	100	24	100	144	100

Source: author's calculations based on data provided by partners: Bihor, Timiș, Arad, Maramureș, Caraș-Severin, Satu-Mare

Table no. II. Business Plans distribution of women-potential entrepreneurs by major sectorial activities – Western Part of Romania

SECTOR OF ACTIVITY	Business Plans developed BIHOR		Business Plans developed TIMIȘ		Business Plans developed ARAD		Business Plans developed MARA MUREȘ		Business Plans developed CARAȘ-SEVERIN		Business Plans developed SATU-MARE		Business Plans developed in the 6 counties	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Agriculture, forestry, fishing	6	8,33	4	5,55	10	13,88	13	18,05	6	8,33	6	8,33	45	10,41
Industry, energy	2	2,77	6	8,33	12	16,66	7	9,72	10	13,88	4	5,55	41	9,49
Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Services	64	88,88	62	86,11	50	69,44	52	72,22	56	77,77	62	86,11	346	80,09
TOTAL	72	100	72	100	72	100	72	100	72	100	72	100	432	100

Source: author's calculations based on data provided by partners: Bihor, Timiș, Arad, Maramureș, Caraș-Severin, Satu-Mare

Table no. III. Number of active SMEs as the sector in western Romania, 2007

SECTOR	Number of active SMEs BIHOR		Number of active SMEs TIMIȘ		Number of active SMEs ARAD		Number of active SMEs MARA MUREȘ		Number of active SMEs CARAȘ-SEVERIN		Number of active SMEs SATU-MARE		Number of active SMEs in the 6 counties	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Agriculture, forestry, fishing	518	2.88	718	3.22	698	5.68	504	2.75	349	3.79	342	4.19	3129	3.54
Industry, energy	2082	11.59	2443	10.96	1593	12.97	2314	12.63	1181	12.84	1151	14.11	10764	12.20
Construction	1583	8.81	2236	10.03	1116	9.09	1645	8.98	952	10.35	1241	15.23	8778	9.95
Services	13771	76.72	16883	75.77	8867	72.24	13853	75.64	6709	72.98	5420	66.47	65503	74.28
TOTAL	17954	100	22280	100	12274	100	18316	100	9191	100	8154	100	88174	100

Source: Statistical Yearbook Romania, 2007 and author's calculations based on statistical data: Bihor, Timiș, Arad, Maramureș, Caraș-Severin, Satu-Mare County Directorates of Statistics, 2007.

Table no. IV. Primary data on employed population, absolute and per cent values – Western Part of Romania, 2007
thousands of persons

EMPLOYED POPULATION 2007	Employed population in BIHOR		Employed population in TIMIȘ		Employed population in ARAD		Employed population in MARA MUREȘ		Employed population in CARAȘ-SEVERIN		Employed population in SATU-MARE		Employed population in The six counties	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Agriculture, forestry, fishing	87	31.28	74.1	22.09	47.5	22.45	73.28	37.16	42	34.26	56.1	37.25	381	29.34
Industry, energy	71.6	25.75	92.8	27.66	68.6	32.42	46.2	23.26	27.4	22.35	38.6	25.63	345	26.6
Construction	14.5	5.21	20.9	6.23	10	4.71	8.5	4.28	7.1	5.79	7.9	5.25	68.9	5.31
Services	105	37.76	148.2	44.02	85.9	40.51	71.02	35.3	46.5	37.60	51.4	31.87	508.01	38.75
TOTAL	278	100	336	100	212	100	199	100	123	100	154	100	1303	100

Source: Statistical Yearbook Romania, 2007 and author's calculations based on statistical data: Bihor, Timiș, Arad, Maramureș, Caraș-Severin, Satu-Mare County Directorates of Statistics, 2007

Table no. V. The opportunity levels for a woman to open a business in the current circumstances of the country

Opportunity levels -%- Target Group (TG)	High	Medium	Low	Missing	Total
Women-manager (TG I) – test	14,67	56,67	28,00	0,67	100,00
Women-manager (TG I) – re-test	25,00	53,00	20,00	1	100,00
Women-potential entrepreneurs (TG II) – test	10,75	67,30	21,39	0,54	100,00
Women-potential entrepreneurs (TG II) – re-test	11,00	61,00	26,00	1,00	100,00

Table no. VI. Reasons why a women is willing to start a business

Reasons Target Group (TG)	Choice 1 - Self- development desire	Choice 2 - Need to earn more	Choice 3 - Desire to have a higher social and professional status	Choice 4 - Market opportunities	Choice 5 - Passion
Women-manager (TG I) – test	50,5 %	36,8 %	9,4 %	2,9 %	0,4 %
Women-manager (TG I) – re-test	52 %	33 %	10 %	3 %	2 %
Women-potential entrepreneurs (TG II) – test	50,49 %	36,75 %	9,43 %	2,91 %	0,42 %
Women-potential entrepreneurs (TG II) – re-test	46 %	39 %	9 %	3 %	3 %

Table no. VII. Opinions of female-managers towards the main qualities of a women who needs to open a business

Quality/Feature	Frequencies test	Rank test	Frequencies re - test ¹	Rank re - test
Confidence, courage, optimism	38	1	36	1
Professional skills, knowledge and experience	18	2	18	2
Intelligence, intellectual resources	16	3	17	3
Will and ambition	15	4	16	4
Working power, tenacity, perseverance	13	5	10	6
Managerial skills, leadership qualities	11	6	12	5
Motivation, determination, desire to succeed	11	6	12	5
Creativity, imagination, initiative	8	7	9	7
Responsibility, reliability, consistency	5	8	7	8
Capacity of socialization, communication skills, flexibility, adaptability	4	9	5	10
Financial potential, access to resources	3	10	4	11
Fairness, character, honour, honesty, integrity	2	11	6	9

Table no. VIII. Opinions of women who want to start a business towards the main qualities of a women who needs to open a business

Quality/Feature	Frequencies test	Rank test	Frequencies re - test ²	Rank re - test
Confidence, courage, optimism	170	1	106	1
Professional skills, knowledge and experience	103	2	67	2
Will and ambition	98	3	57	3
Intelligence, intellectual resources	86	4	39	4
Working power, tenacity, perseverance	55	5	31	6
Motivation, determination, desire to succeed	50	6	36	5
Responsibility, reliability, consistency	36	7	36	5
Creativity, imagination, initiative	34	8	25	8
Managerial skills, leadership qualities	23	9	30	7
Financial potential, access to resources	20	10	18	9
Capacity of socialization, communication skills, flexibility, adaptability	13	11	5	11
Fairness, character, honour, honesty, integrity	12	12	16	10

¹ three subjects did not answer this question

² three subjects did not answer this question

The subjects show a relative constancy of options as we can see in Table no. VII. Opinions of female-managers towards the main qualities of a woman who needs to open a business and Table no. VIII. Opinions of women who want to start a business towards the main qualities of a woman who needs to open a business.

Relating the meaning of the factor working power, tenacity can be observed a noticeable increase. In the case of Choice 2, the frequency choice in Class IX increases from 21 to 36 points which can be interpreted as a greater awareness of the need for personal effort and continued commitment to investment. Business success is probably perceived directly related to a positive self image and good motivation ability in terms of external pressure. Overcoming the difficulties of the crisis is, according to subjective perceptions, an effort of will and this is reinforced by the accumulations made during the course. (Class Will and ambition recorded a slight increase during Choice 1 and 2)

However it can be appreciated that the lower confidence and optimism, intelligence resources, are the effects of perceived hostile business environment and the distrust of authorities. The unfriendly tax system, the tax system could be grounds for consideration.

V. IMPLICATIONS AND LIMITS

Our study can be used like a model in order to analyse how the process of doing a business plan or entrepreneurial training contribute to an entrepreneurial education in order to develop business among women from the West part of Romania.

We see how studying women-manager (TG I) and women-potential entrepreneurs (TG II) from the West part of Romania – 6 districts, 24 towns, could be more more efficient and able to give an outline of entrepreneurial education from a systemic perspective, combining formal and informal aspects. Literature review add to our understanding of reasons why a women is willing to start a business and opinions of women towards the main qualities of a women who needs to open a business [8], [9], [10], [11], [12], [13], [14].

Most important is that our study identifies the main reason why a women is willing to start a business - **the self-development desire** and the main quality/feature of a women who needs to open a business - **confidence, courage and optimism**. Based on this, teachers, experts, actual and future female entrepreneurs benefits from a better understanding of how interest, motivation and intentions are formed and maintain and how beliefs, perceptions and reasons coalesce into intentions to have the own business. This paper shows how the model can be used in active and interactive entrepreneurial education. “Active” means that women really take part and contribute to the process. “Interactive” is in the sense they create a collaborative and dynamic set of mechanisms to stimulate their own learning [15].

In conclusion due to these results we consider that women’s business potential from the west part of Romania is high related by:

- 1) the business plans elaborated;
- 2) the self-confidance of women compose the two target-groups in their chances to start a business;
- 3) the strong internal motives of women to begin a business;
- 4) the opinions’s hierarchy related to the mains abilities necessary for a business women.

The study regards a limited area determined by the following counties: Bihor, Timiș, Arad, Maramureș, Caraș-Severin, Satu-Mare.

REFERENCES

- [1] Li-Chun Wang & Ming-Puu Chen, *Enhancing ICT Skills Learning through Peer Learning: Perspectives of Learning Style and Gender*, International Journal of Education and Information Technologies, Issue 1, Volume 2, 2008, pp. 18-23
- [2] Malița Mircea, *Criza și culturile nesustenabile în volumnul România după criză. Reprofesionalizarea*, Institutul de Proiecte pentru Inovație și Dezvoltare, București, 2010
- [3] Mark McGuinness, *Time Management for Creative People, Manage the mundane - create the extraordinary*, London, 2007
- [4] R. Pirinen, *Integrative Action Process in Perspective of the Three Metaphors of Learning*, International Journal of Education and Information Technologies, Issue 4, Volume 2, 2008, pp. 226-237
- [5] UNECE (2002) *Women and Entrepreneurship in Eastern Europe and CIS Countries*. United Nations Geneva
- [6] *Organizing for Success: Women and Business Associations*, Economic Reform Today, No. 2, 1977, Centre for International Private Enterprise
- [7] H.J Harrington., J.S.Harrington, *Management total*, Editura Teora, București, 2001, p.86; Jahan, R., *The Elusive Agenda: Mainstreaming Women in Development*, Zed Books: London, 1995
- [8] W.Guth, Kuraswamy M.A.&McErlean, *Cognition, enactment&learning in the entrepreneurial process*, Paper presented at babson Entrepreneurship Conference, 1991
- [9] Davorin Kralj, *Education for Sustainable Management*, International Journal of Education and Information Technologies, Issue 3, Volume 4, 2010, pp. 157-164
- [10] R.Jahan, *The Elusive Agenda: Mainstreaming Women in Development* Zed Books: London, 1995
- [11] H.Johnson, *Women’s Empowerment and public action: experiences from Latin America*. In: Wuyts, M.; Mackintosh, M. and Hewitt, T. (eds.) Open University Press: Milton Keynes, 1992
- [12] M.Karl, *Women and Empowerment* Zed Books Limited: New York, 1995
- [13] Z.Oxaal, *Gender and Empowerment: Definitions, Approaches and Implications for Policy*. BRIDGE Report (40), Institute of Development Studies: Brighton, 1997

- [14] S. Wieringa, Women's Interests and Empowerment: Gender Planning Reconsidered. *Development and Change* 25 (4): 43-51, 1994
- [15] Edson Pacheco Paladini; Fabrícia Gonçalves de Carvalho, Active and Interactive Learning Processes: A General Model using Expert Systems Approach, *International Journal of Education and Information Technologies*, Issue 2, Volume 2, 2008, pp. 138-148