sector, and membership in the associations). And second section Secondly, how many years has the relationship has lasted? The test indicated the that women join the communities like men, just as they establish relationships with managers in the industry sector, but averagely, but on an average, less woman have relationships with banks and financial firms compared to men. It was also indicated that the duration of women's relationships with banks and their membership in communities are generally shorter than men's. These results confirmed the second hypothesis based on the difference between men's and women's social capitals. These results are in accordance with the studies of Orser et al., 2006, Goffee and Scase, 1983, Aldrich and Zimmer 1989, and Hill et al., 2006.

In the third hypothesis of this survey, the growth of women's businesses came to comparisonwas compared with male men businesses. The previous studies indicated that women seek less growth- in their businesses when compared to men, and in this survey the pursuit for growth is compared between women's and men' businesses and this survey attempts to follow a similar path. The difference between this survey and the other ones surveys was that this improvement was investigated from 3-in three aspects (plans for growth-business growth, the ffields of growth, and expected growth rate). The achieved Obtained results showed that woman plan for the growth of their businesses, almost like men do the same as men.

Men and women behaved in the same way to growth in different fields (sales, number of employees, production capacity and exports), and women had a more average rate than men, merely about new products.

The achievements also showed that women expect the same growth rates (sales, number of employees, production capacity, new products and exports) as men sedo.

Therefore, the hypothesis of less growth of women's businesses compared to men <u>businesses</u> was not confirmed, and these achievements were in contrast to the some authors (Orser et al., 2006; Orser and Hogarth-Scothh, 2003; St- cyr. 2002; Menzies et al., 2004; Morris et al., 2006; Carter et al., 1997; Boden and Nucci, 2000; Fairlie and Robb, 2009).

In the fourth hypothesis of this survey, we compared the reasons of women and men-owned businesses for not seeking external capital. The pPrevious studies indicated that women have more difficulties toy in acquiring financial capital, so therefore they den't simply do not seek external capital. We compared the reasons of women and men in 4-five aspects (difficulty, time consuming consumption, cost of debt financing, collateral, and fear).

The results show women have different reasons in two aspects (collateral, difficulty). some Some authors noted (Marlow and Carter, 2004; Amatucci and Sohl; 2004, Buvinic and Berger, 1990; Klapper and Parker, 2010; Coleman, 2002; Narain, 2009; Orhan, 2001; Angus Reid, 2000; Chamlou, 2008). But However, about regarding the cost of debt financing, time consuming consumption and fear, there is no difference between women and men. It This is because in Iran, the bank cost of debt financing and the time required for request analyzing analysis is the same for both women and men in Iran. So Hence, this hypothesis is was partially confirmed.

While investigating the hypothesis 5 which questions if whether male and female entrepreneurs have different turndown rates in regarding bank loans, the results show the difference between gender, in a way that women have more turndowns in comparison to men, and thus this hypothesis is confirmed. It was observed that 45.8% of women have had their demands rejected at least once rejected, while as for men this percentage is 15.3%. This issue was previously stated by many researchers (Belcourt et al., 1991; Goeffee & Scase, 1983; Hisrich & Brush, 1984; Humphreys & McClung, 1981; Stevenson, 1986; Constantinidis et al., 2006; St-Cyr et al., 2003; Klapper and Parker, 2010; Buvinic and Berger, 1990; Aguilera-Alfred et al., 1994; Coleman, 2000 and 2002; Carter and Shaw, 2006).

6. CONCLUSION

از آنجایی که زنان بخش قابل ملاحظه ای از نیروی کارجامعه راتامین می کنندوعملکرد کارآفرینانه آنان(راه اندازی و توسعه کسب و کار ، رشد تولید و فروشی ، افزایش سرمایه ، قدرت رقابت و صادرات)به توسعه اقتصادی جامعه کمک میکند.علاوه بر این ، جامعه ای که خواهان توسعه همه جانبه است باید امکان رشد و شکوفایی استعدادها را برای همه اعضای خود از جمله زنان کارآفرین فراهم سازد.

Since women form a significant proportion of the society, their work performance (business startup and development, sales and production growth, increase in capital, export and competitive capabilities) aid economic growth. In addition, an all-round development demanding society should provide means of growth and aptitude for all members including women entrepreneurs.

Considering the results of this paper, women should improve their personal abilities and social relationships; in order to appear more powerful in the society and business, so that they can use their comparative opportunities versus men's,

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