THE NEW ALTERNATIVE
WOMEN’S ENTREPRENEURSHIP EDUCATION:
e-Learning and Virtual Universities

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ABSTRACT

Having in mind that due to fast changes in techniques and technology especially in the last decade of 20th century, new kinds of business and jobs emerged, the need for new knowledge became very clear. Accordingly, everywhere in the world the existing education system is being redefined, and educational programs that have to closely relate to practice are being improved. For that sake, “new schools for entrepreneurs and managers” are founded, which are based on modern programs and courses meant for various groups of businesspeople. Very popular are virtual faculties, which are founded all around the world and enable connection between businesspeople and business learners with lecturers from all around the world, no matter where they actually might reside. Participating in courses and testing via the Internet, essentially change previous way of gaining knowledge in classical classrooms.

This way of learning contributes to fast information exchange, more access to the newest knowledge and experiences in this domain and save the time and money. Thus, in this millennium the classic way of education will be slowly substituted with some other forms of education, in which learning from homes and offices with the help of computers, were true. Interactive education should provide a completely new dimension of gaining knowledge making learning faster and easier for those who attend certain courses. In this article the authors aimed to explain advantages and disadvantages of e-learning with a stress of special benefits for women. Additionally, presented are results of several researches relevant to the topic.

Keywords: e-learning, women, female learners, virtual faculty, education, knowledge, entrepreneurship, motivation, Serbia.

INTRODUCTION

It is well known that a correlation exists between entrepreneurship and economic performance. But entrepreneurship brings more than this correlation to our societies, because the science is also a vehicle for personal development. In spite of importance of entrepreneurship for personal and social development, all potentials are not fully being exploited particularly in the European Union (EU). The EU has failed to encourage an abundance people to become entrepreneurs. According to the Eurobarometar, although 47% of Europeans prefer self-employment, only 17% actually realise their ambitions (European Commission [EC], 2007). Regarding new entrepreneurial initiative, only 4% of
Europeans state to be engaged in creating a business, and 29% of Europe’s SME declared growth as their main ambition (EC).

Europe, unlike the United States, suffers from low expansion rates after start-up. Europe’s untapped potential appears to derive from a complex set of mutually interacting framework conditions, attitudes, and skills. In this paper, however, priority will be given to virtual learning as a means to enhance entrepreneurship among women. In that context, entrepreneur’s skills will be defined, which should fulfill present and the future needs of our societies. This dilemma leads to the following central research questions:

- How do we gain skills, which will meet new requirements of societies?
- Is high quality traditional entrepreneurship education the most effective choice for obtaining new skills for entrepreneurs or necessary to foster alternative ways of education?
- Which factors should become educational components to emphasize when devising an academic entrepreneurship program: perceptions, financial factors, productivity factors, product development, self-awareness, or self-motivation? Why?
- If entrepreneurship in taught in an online learning environment,
- what evaluation tools or measures should academia use to determine or identify success factors or traits to becoming an entrepreneur?

The core of this paper is to address, inter alia, the above set of questions while particular emphasis will be given to the question of how women may acquire entrepreneurial education while not balancing both their jobs at work and at home.

Definition of Entrepreneurial Education

“Entrepreneurship development concerns the development of people’s potential as a country’s most valuable resource” (Kroon, De Klerk, Dippenaar, 2003, pp. 319-322). The process is an innovative and dynamic technique, which is also an important segment of economic growth. Entrepreneur is a catalytic agent of change, which generates employment opportunities for others. Therefore, paying attention to improving skills of entrepreneurs and their education is necessary to increase competencies. Considering the importance of education for entrepreneurs, recently it becomes evident that entrepreneurship is one of the fastest growing science in today’s undergraduate curricula in the United States and worldwide (Radović Marković, 2007a).

The 1990s saw the growth of entrepreneurship as a profession within business, and in that professional approach lies the secret benefit of entrepreneurship education--it helps decrease the chances of failure by stressing a consistent and proven set of practices. That idea of professionalizing the process of entrepreneurship is the other great commonality across all of modern entrepreneurship education. (“Entrepreneurial Education,” 2009, para. 2) In the past 3 decades, formal programs (majors, minors, and certificates) in entrepreneurship have more than quadrupled, from 104 in 1975 to more than 500 in 2006 (“Entrepreneurship in American”). The development of courses in entrepreneurship has been exponential. Leaders in the field of entrepreneurship education recognized that there are many, many definitions of how entrepreneurship could and should be taught and much of performance depends on the level of education involved.

While many definitions of entrepreneurship and entrepreneurs exist, the following definition by Jeffrey Timmons (n.d.) of Babson College is consistent with our belief that entrepreneurship involves more than just “starting businesses.” “Entrepreneurship is the ability to create and build something from practically nothing” (Timmons, Section 1). The science of entrepreneurship involve initiating, doing, achieving, and building an enterprise or organization, rather than just watching, analyzing or describing an entity. Entrepreneurship is the knack for sensing an opportunity where others see chaos,
contradiction, and confusion. Though Entrepreneurship, the ability to build a “founding team” that complements self-efficiencies and talents becomes enhanced. It is the know-how to find, marshal, and control resources (often owned by others) and to ensure that funding is available when needed. Finally, entrepreneurship is the willingness to take calculated risks, both personal and financial, by performing at maximum capacity to get the odds in your favour ("Criteria for Youth,” n.d.).

MULTIFACETED CHARACTERISTICS OF EDUCATIONAL PROGRAMS

Proponents of educational technology for years have stated that faculties need to focus more on teaching “21st-century skills,” such as problem solving, critical thinking, and collaboration. The 21st century learners will need to meet the complex demands of the new economy and society in a globalized form (Radović Marković, 2006-2007). The workplace of tomorrow will increasingly require 21st century learners to work in teams, collaborating across companies, communities, and continents. Certain skills cannot be developed solely by simple multiplechoice exams. New education programmes for entrepreneurs must be based on exchanging good practice through studies and networks among strategic partners (researchers, entrepreneurs, financiers, advisors, policymakers, and so forth).

To address individual needs of learners, attention must be paid to adaptability of the curriculum and the learning environment. A worthy institution views quality issues as primary and integral throughout the conceptual design of its education programs. True quality institutions, must govern their curriculum, instruction, and support services by policies and standards established to assure future success of the participants (Capogrossi, 2002).

In many occasions, the assessment and examination vehicles have been evaluative measures of knowledge and competencies of learners measured against learning objectives derived from the needs of the industry and professions. Successful institutions must design their learning objectives to serve the demonstrated needs of the desired student audience.

The academic and professional needs of the student audience will be at the foundation of the curriculum, and the subject matter objectives will become the focus of quality control process (Capogrossi, 2007).

GENDER AND DISTANCE LEARNING

The changes in women’s educational and career attainment may have multifaceted characteristics. Women might have increased their enrolment in colleges compared to men, but women may still differ in terms of the types of subjects in which they are enrolled. A study conducted by the World Bank has recently shown that if women in the field of agriculture had the same education as men did, the agricultural yield in developing countries would increase by 6 to 22% (Radović Marković, 2007b). This example, as well as other similar ones, gives every rightful reason to focus greater attention to further development of educational programs aimed at women, but also to enhancing contemporary technologies that will improve e-learning.

Distance learning is becoming increasingly attractive for women, as shown by some research studies. Namely, more than 60% of those over 25 years of age and female opt for this type of development and education in the world (Radović Marković, 2006a). The reason for this lies in the fact that this method of learning offers numerous advantages. Among the most prominent benefits, the following may be pointed out:
The flexibility of the learning process (learners study at the time most convenient to them).

Achieving a better balance between personal and other commitments (they may spend more time at home with their families).

Minimizing costs (both time and money savings are made).

A deeper sense of self-fulfilment (acquiring relevant and useful knowledge and achieving professional goals).

Furthermore, women at a certain age, over the age typical for learners (18-22 years of age), consider virtual classrooms to minimize the embarrassment and alienation factor (Capogrossi, 2002). In addition to these advantages provided to women by online studying, distance learning also enables women to choose a certified course, offered by more than 90% of faculties in the world (Radović Marković, 2007b).

Accordingly, women are given the opportunity of choosing some of the programs from a broader range, the ones that best suit their professional interests and goals, without the requirement to move geographically. In other words, women are no longer limited to the local educational institutions, but have at their disposal a more comprehensive choice of educational programs offered worldwide. Studying over the Internet enables women permanent development thus reducing the educational gap in comparison to men. At the same time, the social status and life quality of women are being improved. Higher qualifications enable women to contribute more to their community.

ADVANTAGES OF ONLINE LEARNING FOR WOMEN

The Internet has extended many new opportunities to businesspeople both men and women. One such opportunity is the ability to complete programs online. Most universities, polytechnics, and other training providers are presently using study-away approach capitalizing on the online potentials of the Internet programs delivery as and when services are warranted. More and more, learners completing a traditional degree and people who want to expand their skill sets are reverting to online programs. The selection is partly due to convenience and effectiveness and partly because the programs as a whole are affordable. As with in any other program, a certificate is earned upon the accordance with its mission to help educate and train its members, views online classes however, the most significant contribution of online programs particularly to women is having the opportunity to self-pace within a desired time frame. Through the online programs, learners can complete projects whether at work, home, or selected locations. On many occasions, a busy executive may not be able to leave the office, and yet, assignments, term papers and even research projects have to be finalized somehow; the magic of getting the assignments complete may be made possible through the online mode. Where programs are completely in online mode, all class lectures, assignments, tests and instructions are delivered through the Internet. Some programs have voice and/or video assisted delivery, and may also include PowerPoint and iPod presentations.
That is the main reason that Internet service provider, a browser, and a computer with plenty of random access memory (RAM) are needed prior to an online course commencing to receive lectures from anywhere and any time. According to Barbara Sleeper, on different occasions, learners do travel from one location to the other in the course of their programs; this may be some weeks or even months at a time so that learners create networks while continuing their studies (ABWA, 2001). Sleeper was an ABWA national member who served as 1987-1988 National Secretary, 1986-1987 District II Vice President, and was named one of the 1989-1990 Top Ten Business Women of ABWA. Sleeper is the Director of the MBA program at Dallas Baptist University, and has developed an online marketing course in consumer behaviour in support of his opinion and ideology (ABWA). Sleeper opined that for graduate programs, universities should transfer credits to and from one another on reciprocal credit recognition basis without experiencing resistance (ABWA). Hence, graduate learners should have the option to continue their education and not lose the hours of completed courses when transferring into another educational institution.

**Methodologies and Findings**

Serbia does not have extensive experience deploying online studies and virtual faculties. Forming an international learning network of women may enhance entrepreneurship opportunities in Serbia as well as in countries that are developing or in transition (Radović Marković, 2006b).

Because the functionality of the technologies and the benefits of virtual learning to learners and professors have been misunderstood, the entrepreneurial process although improved in Serbia has been impacted due to the lack of awareness (Radović Marković, 2006b).

If Serbians or citizens of other nations become more familiar with the techniques, potential learners as well as educators may be able to effectively discern the pros and cons of how e-learning enhancing entrepreneurialship.

In a 2005-2006 mini-study conducted by Brigette's Technology Consulting and Research Firm, 4 female managers responded to how human progress is driven and measured. However, 2 female managers indicated that human progress could not be measured. Factors indicated as drivers and measurers of human progress included perceptions and acceptances of others, financial and productivity factors, and development of new products, which can be applied to technical and educational programs. A nurse manager reported, “Human progress is driven by self-awareness and self-motivation. To measure human progress is a subjective observation, not a reliable tool available yet.” Incorporating the factors into online educational curriculum may assist female learners with preparation to becoming successful entrepreneurs.

Professor Marković conducted a study in 2009 that aimed to measure the role of online learning and how much the process has been accepted among learners and entrepreneurs in Serbia. Marković interviewed and asked 54 participants (34 women and 20 men) between the ages of 18 and 30 the following associated subquestions:

- What do you think about online learning?
- What do you think about virtual professors?
- What is the interaction between students, students and professors?
- Does new technology isolate students from teachers?
- Do you prefer online learning than face-to-face? Why yes or why not?
- Does gender matter in online learning for entrepreneurs?
- What are online learning outcomes vs. Face-to-Face?
Although the majority of participants (68%), think that online learning is great as an new alternative for learning, the great amount of participants (63%) are not familiar with online courses for entrepreneurs and are unsure how virtual faculties function. Although it is fair to state that virtual learning will not obviously inspire every learner, it is fair to state that since a lack of knowledge exists concerning the process, most learner will consider the alternative as means to achieve knowledge in most subject areas thereby stimulating human progress. Thirty percent of participants stated that lots of reasons exist for taking online courses. Low cost was a primary reason. Several participants (45%) proposed that women and elderly learners are more motivated to enroll in some online course because they are better at communicating online and scheduling their learning. Seventy percent of opined, “anytime, anyplace” nature of online learning suits female students more than male, whereby women are fitting their education in among their regular work. It is fair to conclude that women more so than men utilize management skills to complete their studies, driving human progress.

Although 50% of the participants do not desire to have discussions with other learners and professors who cannot be seen, most participants (95%) stated that computer literacy is the most significant for online studying. Although women choose some computing courses when offered in combination with other disciplines that emphasize social issues and computer applications, women think that online studying and virtual faculties are not so much popular in Serbia because of the lack of computer literacy, specially among women. It is fair to state that if women in Serbia as well as other nations are readily to enroll in virtual courses due to the low costs, women may not

- readily participant in discussions due to computer literacy or
- be open during discussions due to resistance, thereby, limiting human progress.

CONCLUSION AND RECOMMENDATIONS

Open communication and management approaches will become the driving techniques to enhance learning skills in virtual environments, which will meet new requirements of societies. High quality traditional entrepreneurship education can be used as a means to obtain new skills for entrepreneurs or necessary to foster alternative ways of education for women in Serbia as well as other nations that does not support virtual learning. Self-motivation, as a means for women to acquire computer skills, seems to be the major educational components to emphasize when devising an academic entrepreneurship program. The percentage of female virtual learners who are motivated to become entrepreneurs and have taking actions to becoming an entrepreneur should be used as evaluation tools or measures to determine or identify success factors of educational programs, particular in the study of entrepreneurship. Further research may explore how and when online instruction is most effective for female learners who are entrepreneurs. For instance, additional investigation should describe motivational factors of female entrepreneurs learners in taking elective and required courses in traditional, online, and blended approaches that are team oriented, which minimize being alienated. Future research might also determine the effects of mandating computing courses in educational program as a prerequisite to other virtual courses, which may minimize embarrassment.

SUMMARY

This paper dealt principally with merits of virtual learning particularly in regards to women after a brief discussion on the correlation between entrepreneurship and economic performance.
The authors opined that entrepreneurship brings more than this correlation to 21st century societies, because the science is also a vehicle for personal development and human progress. In spite of importance of entrepreneurship for personal and social development, the authors agreed that all potentials are not fully being exploited particularly in the EU and other developing nations. With 30% of Europeans desiring to become entrepreneurs and not realizing their ambitions (EC, 2007), virtual learning is becoming a more popular topic as a means to stimulate awareness and motivation.

The paper went further to reveal that Europe, unlike the United States, suffers from low expansion rates after start-up. Europe's untapped potential appears to derive from a complex set of mutually interacting framework conditions, behaviours, and skills. Giving priority to entrepreneurial skills among women provided insight on the techniques that are possibly needed to motivate women to master virtual learning and achieve entrepreneurial success. In that context, entrepreneurial skill was defined as those skills that should fulfil present and the future needs of the societies.

As part of two studies, the authors considered some pertinent questions including how to gain skills, which aimed to understand techniques that can be used to meet new requirements of societies and measure human progress. It was this question of “how” that formed the core of this paper.

The authors concluded that computer assisted learning (e-learning) through the Internet was the most significant mode of entrepreneurial education particularly for women in managerial positions who tend to be very busy like their men counterparts. In some European countries, such as Serbia, e-learning has evolved; therefore, the process is very difficult to consider its cons and pros in this country.


**BIODATA and CONTACT ADDRESSES of the AUTHOR**

Mirjana RADOVIC MARKOVIC, B.Sc., M.Sc., Ph.D., D.Sc. (hon.), D.Litt. (hon.), F.R.S.A. Full Professor Mirjana Radovic-Markovic PhD was born in Belgrade. She gained complete expert education from the Faculty of Economics in Belgrade, where she got her PhD in 1987. After her dissertation completing, she continued her advanced studies in the Netherlands, USA and Russia, where she specialized in 1988 at Lomonosow on the multidisciplinary studies department. Since she was twenty-five she is a scientist. Her scientific career started at the Economics Institute in Belgrade and continued later at the Institute of Economic Sciences, also in Belgrade. Meanwhile, she was full-time and part-time engaged as a lecturer and professor for entrepreneurship and management at the Faculty for Management BK in Belgrade, at the Faculty Farleigh Dickinson University in the USA, Akamai University US, Lacrosse University USA, Pebble Hills University International,EU,CalCampus,US .She is an author of programs as follow:"Women’s Entrepreneurship","Human Resource Management", “Small Business Management”,” Entrepreneurship for Genealogists”," Organizational Behaviour”,"E-Business” and,"Principles of Management". Since 2004, prof. Dr. Mirjana Radovic-Markovic has employed full time at the Institute of Economic Sciences. She is Chairman of Scientific Board, Head of Center for Economic
Researches and member of the Managing Board of the Institute of Economic Sciences. Also, she is Editor-in-Chief of peer Journals: Economic Analysis and Women's Entrepreneurship and Education and the editor of five international peer journals, of which one is on the Thomson Reuters list. She was elected to the position of full professor in a number of universities- She teaches "Entrepreneurship" at the University of Kragujevac, as well as the " Applied Business Economics and Entrepreneurship " at the Irish University Business School, London, "Management and Entrepreneurship " at the Pebble Hills University International, EU," Female entrepreneurship "at Akamai Universit", and " Entrepreneurship and female entrepreneurship" at the International College of Management and Technology (ICMT)-Center for Women and Gender Studies. In addition, she has taught worldwide classes as “Women as Entrepreneurs”, “Global Challenge” (GVF) at the Faculty Farleigh Dickinson University, New Jersey, US. By invitation, she has given a number of lectures abroad. Recently, she had presentation during the meeting of OECD experts (March, 2010) and gave a lecture at Said Business School (June, 2010), Oxford University, UK.

Professor Radović–Marković has written twenty books and over one hundred peer articles. Professor ‘s new book is WOMEN IN BUSINESS: Theory, Practice and Flexible Approaches, published by Adonis & Abbey Publishers Ltd, June 2010. London, UK. Prof.Dr Mirjana Radovic-Markovic is elected to the World Association of International Studies (WAIS), Stanford University ,USA.

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