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Research article

Moderators elements of entrepreneurship. Gender differences[☆]



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ABSTRACT

This article focuses on reviewing, through a competency analysis, the factors that favor or limit female entrepreneurship. Elements that affect both individually, as that influence from the environment are considered. The results show that relational capital, ideology, education, social class and age are important variables that may stimulate or restrain entrepreneurship in women entrepreneurs. As for the contextual factors of note are financing, the geographic scope, taxation and economic sector.

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Elementos moderadores de la capacidad empresarial. Diferencias de género

RESUMEN

Este artículo se ocupa de revisar, mediante un análisis competencial, los factores que favorecen o limitan la capacidad empresarial femenina, ya sean elementos que afectan individualmente o que condicionan desde el entorno. Los resultados obtenidos muestran que el capital relacional, la ideología, la formación, la clase social y la edad son variables importantes que pueden estimular o frenar la capacidad empresarial en las mujeres emprendedoras. En cuanto a los factores contextuales, destacan la financiación, el ámbito geográfico, la fiscalidad y el sector económico.

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Introduction

Gender differences have been analyzed from many perspectives. It is evident that there are social, psychological or sociological labor inequalities between men and women. These divergences are materialized at different levels of pay gap. In 2013, gross hourly earnings of women were 16.4 percent below those of men in the European Union, according to Eurostat (2008, 2015). This disparity may be related to the type of work positions developed by women, or the break that occurs occasionally in professional careers as a result of change in marital status, maternity, with the realization of part-time jobs or full-time, or interest in reconciling work and family life, to name a few possible reasons. Age is another factor that may influence the pay gap. In short, we find an inequality that can affect economic activities, in some cases positively (for instance in financial and insurance activities), and other negatively (sanitation and decontamination).

The example of the pay gap and their differences is one of the indicators of sustainable development that is considered in the analysis of gender equality, and is also a key variable in the framework of the strategy for equality between men and women in the European Commission.

In Spain, the Sustainable Economy Law, passed in 2011, based on the strategy for a sustainable economy in 2009, aims to achieve a model in which equal opportunities and social cohesion are ensured, in line with the Europe 2020 strategy.

All these considerations apply to female entrepreneurship and to the differences highlighted in various reports prepared under the Global Entrepreneurship Monitor (GEM) for several years. The need to support women entrepreneurs has resulted in the European Parliament resolution of September 13 of 2011, on women entrepreneurs in small and medium enterprises, which urges Member States to make available to women entrepreneurs economic benefits and financial to assist in the creation of companies through special grants, interest rate discounts, workshops and training seminars, etc., that can help the female entrepreneurship, encouraging the exchange of best practices. These measures are essential to promote female entrepreneurship.

Our aim in this paper is to analyze the elements of female entrepreneurship moderators. Reflect on those variables that can be a positive or negative for economic activity of women entrepreneurs conditioning. To do this, first, we attend the theoretical framework that supports this work. Second, we analyze the results and, finally, we will expose the conclusions obtained.

Theoretical framework

The need to achieve gender equality has become a priority in our society. It has come a long way in this direction, but it is a fact that has not yet been fully achieved. Many times women find few barriers, visible and invisible, that hinder the realization of activities, one of them, would be related to the implementation of entrepreneurial activities involving the creation of small businesses. Companies that in addition can help in the economic growth. According to the European

Union, in Europe 99 percent of the enterprises created are micro and small enterprises. Micro enterprises are those that employ less than 10 people and account for 91 percent of European companies. Well, many of which are created by women entrepreneurs, defined as “a woman who has created a business in which she has a majority shareholding and actively interested in the process of decision making, risk taking and the daily management” (European Parliament resolution of September 13 of 2011).

On the other hand, this same document states that women who see the option of being entrepreneurs is viable, is lower than in the case of men, and while they have increased in recent years, only one out of ten women it is an entrepreneur, compared to one in four men and that, although women university graduates represent the 60 percent of the total, so are underrepresented.

The need to improve the conditions of women entrepreneurs has been the goal and the cause of the realization of numerous studies in recent years. They have analyzed aspects such as the reasons that encourage people to become business owners, one of the precursors was Cromie (1987), and also Sarri and Trihopoulou (2005) – on female entrepreneurship spirit (Langowitz & Minniti, 2007) or social factors analyzed by Smith-Hunter and Boyd (2004) and economic (Mattis, 2004; Brindley, 2005) focused on women entrepreneurs, to name a few.

One of the research lines of female entrepreneurship in which this paper is framed is related to the competence analysis (Olaz, 2009) of female entrepreneurship, which has been addressed in some jobs, like Romo, Suarez, and Flames (2007) in which the most important skills of women entrepreneurs and their limitations are discussed.

The set of skills that can influence whether undertaken on the part of women, especially highlighting the factors related to the environment (Alvarez et al., 2012) which may represent an incentive for entrepreneurship or, on the contrary, a limitation.

At the same time, the factors related to the individual and its characteristics can be elements that significantly affect the realization of entrepreneurial activity.

Therefore, in this paper we address the factors that influence entrepreneurial activity related to the environment and the person. To this end, and in order to develop in a practical way the objectives, we have worked with Atlas.ti program, which has been described in the study methodology. More specifically, we have dealt with the analysis of the issues contained in questions 4 and 5 of the script of interviews, which are:

- P4. Which of the following elements: education, social class, age, relational capital, ideology, which ones you consider to be more important than others in understanding female entrepreneurship (environment from perspective partner) Why?
- P5. From the following aspects: geographical area, economic sector, finance, taxation . . . which ones you consider to be more important than others in understanding female entrepreneurship. Why?

These questions have been categorized according to a number of codes in order to clarify the meaning of the terms of discourse that relate, first, to the person and, secondly, to the

context. As for the codes that relate to the person, we highlight the following:

- *Social class*: thus analyzing what they consider regard to social class as an element that may be important in understanding female entrepreneurship.
- *Relational capital*: entrepreneurship as a differentiating element, used in his speech when the interviewee refers to relational capital, either to emphasize how important it is when speaking and understanding female entrepreneurship, or because they think it is not relevant.
- *Formation*: attending to the opinion that deserves the formation as an element that may be important in understanding female entrepreneurship.
- *Age*: as an element that helps to understand the female entrepreneurship, considering the opinion that deserves their age as an element that may be important or not in female entrepreneurship.
- *Ideology*: in view of the opinion that deserves ideology as an element that may be important when it comes to understand or not female entrepreneurship.

With regard to related elements of the environment that may help understand female entrepreneurship, codes are:

- *Funding*: identifying the need or not of obtaining own or other funding sources for entrepreneurship and its importance.
- *Economic sector*: refers to the importance of the economic sector as an element that may be important to analyze the behavior of female entrepreneurship.
- *Taxation*: as variable of interest or for the realization of women's entrepreneurial activities.
- *Geographical coverage*: analyzing the opinion that deserves geographical coverage as a factor that may be important in understanding female entrepreneurship.

Once the variables are defined, we proceed to an analysis of the data and of the results obtained.

The descriptive and relational dimensions in the discourse on female entrepreneurship facilitators related to the environment and the person

We conducted a descriptive study, through the analysis of co-occurrence, or identification of the frequency with which appear the codes described above in the responses of those interviewed; and a relational test that will help us to improve awareness of women's entrepreneurship.

In Table 1, the frequency of use of codes, distinguishing between those related to the person or the environment is analyzed. It shows how the number of occurrences of each of the codes in the male and female speech is different, and so is the order of priorities established between men and women.

Based on the codes related to the person, in the female speech, repeated factor is "relational capital", which highlights the importance that entrepreneurs grant to this issue. In the men's argument, it is also the most often cited code, although

Table 1 – The frequency of use of codes in the discourse about the items related to the environment and the person who can facilitate female entrepreneurship.

Code	Male discourse	Female discourse
<i>Person</i>		
Social class	1	4
Relational capital	5	13
Training	4	5
Age (entrepreneurship)	2	3
Ideology	2	6
<i>Environment</i>		
Financing	7	8
Economic sector	7	3
Taxation	5	7
Geographical coverage	4	8
Source: Authors.		

in far fewer occasions than in women (13 times in women's speech to 5 in male). That is to say, it has much greater significance and importance for women than for men.

"Training" is also an important consideration, as is the second and third variable in importance in both speeches. In women this second place is the "Ideology" issue that is not very noticeable in the male responses (6 times cited by women and only two men).

The "Age" is another of the elements considered, and appears twice in the masculine discourse and 3 in the feminine discourse, so it is not an essential factor for any of them.

For men, the "social class" is not an important element for entrepreneurship, while for women it is of greater importance (1 occasion and 4, respectively).

With regard to the environment, the most important aspect for all is the "Financing" (8 times in both cases), which puts the financing in the center of the debate on entrepreneurship.

For men the "economic sector" is also remarkable, as it is the least important of the codes considered for women (7 versus 3 times).

Moreover, women place at the same time that financing the "Geographical coverage", while the male discourse, this question is of minor interest (8 times what we said in the case of women and 4 men).

The "Taxation" is one of the most important keys in the feminine discourse – in fact, it is second in importance, appearing 7 times – so is in the men's speech, in which are named on 5 occasions.

The results obtained are very significant and allow us to advance in our knowledge of women's entrepreneurship. On the other hand, and while the data obtained are related to both the person and the environment, we will analyze them separately.

Elements related to the person and female entrepreneurship

Table 1 shows the importance of "relational capital", mainly in the feminine discourse, as an element that could help the success in entrepreneurship, relating to the formation, as can be seen in the following excerpts:

In relationships, women are unfortunately losing much of their feminine skill, innate in its history, because it has culturally been the one in charge of relations and is masculinizing, which is not good. That goes in his... But in theory, a woman who has skills in good shape can run a business well and bring it to good port... Relational capital is very important, I don't know if put it before the or after formation. That is why I have told you that go around. Without relations you will not going anywhere. You undertake on a social fabric and are immersed in a social fabric, if you do not know how to move in a social fabric therefore you do nothing. (E3-Women).

Well... that's important to know that people listen and give you their opinions and you just listen, not to judge or comment, just listen and then take your own review. Then have people around you, people who support you and not, of both you must have... Sometimes we say things we do not want to hear and we get angry but usually that's pretty important for me (E4-Woman).

Training... If you have to start from scratch... if you're starting the same business, if you're starting another... If you have training already in business you start with an advantage, now you need that the business you're going to take, you have knowledge in that business or in the activity to be undertaken... which markets have to look at, who I have to see, what relations I need to have for this business or who have to advise me... But once it's clear what you will do, as much advice of those who know more than you on that topic. Has no more... (E7 Man).

This last comment is linked to the training, which is another of the key elements for entrepreneurs, while some believe that there is no difference when it comes to undertake by training, it is equally accessible for some and for others:

When it comes to manage a business, chances are you may have small differences and insights, but not in what it is entrepreneurship because today men and women are undertaking, as you see so many young people coming out of college without direct experience they have it clear, they don't need a push. Because we have all been receiving the same training and everything is equal for both men and women. So I think there is no difference (E4-Women).

"Training" is repeated in the speech on fewer occasions than in the case of "relational capital", although it is necessary to consider that any subject refers to both technical training and human training and skills or abilities, linking these aspects to the relational capital:

Not only for women, for women and men would be the same, the formation. But not the technical but human formation. I mean, basically it would lose the fear, which is a matter of personal work, and also of social education, you do not learn that in school, when it should be learn in school... to make people to find their own resources themselves to develop... and the educational system needs to change so much, so much that anyone can't imagine, except some... (E3-Women).

The first is training and in terms of training I do not mean... well, yes, but not only training of "well, I get an accounting course." No, no, I mean skills courses, of dexterity, this is now done with little courses where different people go and issues are drawn to people dialogue and each give their opinions, which is the personal growth, focused on the company, of course, but personal growth. And then also because the training you need depending on the sector that you're focusing on. (E4-Women).

In some cases, training is also related to the need to ensure consistency in the work, as positive attitude can help:

We assume that you carry behind an acquired training... because if you have training but you don't have tenacity, perseverance, nor those factors, so what use have that training if at the end you don't use it. With those knowledge and those virtues at the end you have to get somewhere, whether further or shorter, but you have to get somewhere (E7-Man).

Age also appears in the speech as an element that influences entrepreneurship:

Age... Man, is not the same as starting a business at 50 years than at 30 or 35 years when you have the knowledge and a new training acquired than at 50 years. Although sometimes, by circumstances, the woman has to take charge of certain businesses and then it does not matter the age, no matter the subject, and launches at a later age. (E8-Man).

At other times, age is also related to the vital moment in which the entrepreneurial is located:

Age, as the situation is. For example, a married women, when undertaking always thinks in the entrepreneurship but thinks in what has to attend: her home. A person who is single for her is not a problem; it is an advantage (E2-Women).

However, in the case of men as in women, age does not seem a major element when undertaking and facilitate or hinder entrepreneurship.

Social class is also an element to value for female entrepreneurship. We found a greater number of times cited in the feminine discourse than males and generally not considered something important when undertaking:

I do not think so, that a person who is prepared is the same that have a higher social class than a low one. I think when it comes to starting a business, I do not think so, does not have to influence (E2-Women).

So no matter what you have or do not have, ideology, money, social class, family, but what you want to achieve and what you're willing to do for it (E9-Man).

It has also been treated the ideology as a related element with the person who can influence in the entrepreneurship, and sometimes this code appears triple times in the feminine discourse than males always valued as a factor which does not influence entrepreneurship:

The ideological issue . . . well . . . no man, perhaps they like to go to put something related to that, but I think that has nothing to do with the ideology when it comes to starting a business (E7-Man).

Ideology is the last, because ideas and ideals change dependent on the people you are with (E4-Women).

I do not think so. To undertake I believe that religion has nothing to do and neither ideology because you can have an ideology . . . that issue goes when you start to work on your business. If you are a very advanced person your business will be a business where people socially have . . . I do not know how you would say . . . I do not think why have to influence (E2-Women).

The ideology sounds like political ideology . . . I do not think it's a matter of political ideology. In fact I think it's more the ideology as to which it marks some guidelines . . . (E3-Women).

Items related to the environment and women entrepreneurship

For the respondents, one of the elements related with the environment and the family undertaking that is repeated in both the female and male speech is related to funding, so we conclude that the most valued:

If it is a woman who lives in Africa maybe can have a chance, but if you have no training, if you have no expectations or funding for it, can hardly be a entrepreneurial. Now, if we look now in our countries, in Europe developed or developing, then yes there can generate many opportunities. (E6-Man).

Sometimes it referred to the difficulty of obtaining the necessary funding to undertake:

What funding is, to go to seek financing from banks or entities that can help you do that, it has to be a very clear very innovative thing, so you can give a push to do that. That is not easy, neither for new or those who are on the subject a long time ago (E7-Man).

I insist on the idea that being a woman does not think it will have more problems than if you were a man when it comes to starting a business. (E8-Man).

Funding is important because if a company does not have funding an entrepreneurial needs money . . . if I don't have savings I have to borrow. For all the companies that I have start I asked for a loan and I have endorsed with what I had. That's critical, you can not start a business without money and you can not start a business waiting for a grant, even less. (E1-Women).

Sometimes the greatest difficulties in obtaining financing from women to men is highlighted:

What happens is that women always have more financial problems because banks when financing women always have more problems than men, but according to all the

statistics say we are paying more than men, but do not know why have more problems when . . . (E2-Women).

Taxation is a code also repeated in the feminine discourse more than males, although considered as an element that generates no differences between men and women, rather it is seen as a problem for all of them:

And taxation, since taxation is the same for both . . . no matter whether they are women, that has nothing . . . there is no reason that I know where being male or female will have more or less taxation (E7-Man).

Taxation is high. We support the greater taxation of all European countries. In Spain the autonomous have taxation . . . (E1-Women).

First, taxation . . . pay both the Treasury, that throws back the people. That's an obstacle; taxation is an obstacle (E2-Women).

. . . I'm working for the State practically, and that is one of the reasons that we have a submerged economy. Not that the economy wants to be submerged, is that will not let you because you have to survive, that's clear. If you really do a much lower taxation would come out much more work that there are because in fact people work (E2-Women).

It's true that we are specialists obstructing people who want to do great things in Spain, for example taxation and I think it is not well targeted. . . . I already begin with an associate of mine and is the Spanish State, a third of what I do this year I know he will take it. Taxation is essential . . . and I think . . . that taxation as it is in Spain . . . is one of the biggest problems that people have to be an entrepreneur and entrepreneurship. It is outrageous (E9-Man).

All interviewees agree that the obstacles posed by the existing taxation and the need to make changes in this regard, so that problems of financing and taxation seem to be what most hinders entrepreneurship, both male and female, in line with results obtained by other authors ([Fuentes and Sánchez, 2010](#)), although in the case of financing women also may have additional problems to get it.

The financial sector also appears as one of the elements that influence female entrepreneurship, appearing as sectors in which, traditionally the entrepreneur have been male, while in others have not been. Sectors and genres are linked:

In this sector, well maybe, there are fewer women who are stuck in this business most are male. There are other businesses that maybe it's the opposite and it is women who are related to the subject . . . fashion business, the subject of another kind . . . have more sensitivity in bringing those businesses and other features that men maybe do not reach . . . (E7-Man).

Well, in the area where I am the female presence is growing but in general I also detect it, it is something that I think is being well . . . Any sector can have, both men and women, they have the same capabilities to do it. I can't think right now any in particular (E8-Man).

Perhaps in more industrial sectors is harder to see women, in more sectors of services more women are seen, but not

particularly. Perhaps if the sector is more industrial you see less women, why, I could not say but it is true that if I scan clients that I have in a segment and another where fewer women I see, is more industrial the issue (E10-Man).

There are professions that women do not have access because they are men prototype of life, which are things that ... as issues of engineering ... the women undertake fewer there. What women can put a mechanic shop? ... No ... And other sectors that are needed, I mean to undertake ... a plumbing workshop ... all that kind of stuff already are masculinized and when undertaking would not necessarily have to be an obstacle ... but nevertheless you can't undertake in such business. I think that also influences a lot (E2-Women).

In a sector where there are more men entering will cost more, as the first woman who went to college and everyone looked at her. Now no longer surprised to see a woman in college. (E4-Women).

Yes, but in this aspect is more of men, and more in our sector that is machinery for the stone industry. Imagine, marble factories, there are few women ... On other issues as decoration or selling marble stones, yes I am for that. It is a world of men, the entrepreneurs of stone factories are men. It can have women in positions of administration and management but of the commercial area, as they are more men (E5-Women).

The geographical area is one of the most important codes related to the environment for women, as eight times appears in the feminine discourse, while for men is less important:

Search an original idea that is not exploited in the geographical area in which they will develop and then undertake it because it is detected that there is a lack of that particular activity or service and then say you undertake it out there. Looking for originality or specialization, because there is plenty of everything but we miss the specialization of something concrete that if any would be, we go to it. It's how I would approach those projects initiatives (E8-Man).

Sure the place matter, very much, the welcome you get, the way you feel, how you feel, how they support you ... Clearly influences. (E3-Women).

Geographic scope, that is true, depends on where you live, where you were born and where you are at that moment, you have access to more or less information, training, people with different values ... I'm going to an extreme: a woman in Iraq, when it will undertake may be more complicated than an Arab born in France. So it depends on where you are born more or less ... (E4-Women).

Influences. Note that in rural areas the woman takes longer to undertake than in urban areas. (E2-Women).

The different codes analyzed to improve the understanding of female entrepreneurship, both related to the environment and the person, paint a picture in which certain aspects stand out as harmful variables to female entrepreneurship, such as the difficulty in getting financing or taxation. While others

may have a positive impact on entrepreneurship, this is how relational capital or training appears.

Conclusions

Female entrepreneurship is a highly topical issue in recent years and has been approached from different perspectives. Issues such as the reasons that encourage people to become business owners are investigated – one of the precursors was Cromie (1987), also discussed these points Sarri and Trihopoulou (2005) – on female entrepreneurship (Langowitz & Minniti, 2007), social factors analyzed by Smith-Hunter and Boyd (2004) or economic (Mattis, 2004; Brindley, 2005) all focus on women entrepreneurs. In this article we focus on the completion of a competence analysis of some of the factors that influence women's behavior when undertaking. Specifically, we aim to explore the moderators elements of female entrepreneurship, those who may pose a constraint on the realization of economic activities performed by women entrepreneurs, focusing primarily on various factors related to the person and the environment. We managed to characterize elements that may influence, both positively and negatively, female entrepreneurship, which is an improvement to the understanding and to the analysis of the subject matter; while it is serving to set training structures or economic or social policies that might influence the improvement of women's entrepreneurship.

Once the study is completed we can conclude that the “relational capital” was the most repeated code in both female and male speech. For them, this code is very important, and is understood primarily as women's abilities to undertake, or the need to listen to ratings and reviews from people close to pros and cons of entrepreneurship. Ideology, education, social class and age are other factors considered by women as elements that affect entrepreneurship, although the priority is not exactly the same in male and female speech.

The variables related to the environment of greater importance in female entrepreneurship are related to funding, the geographical scope and taxation. In the case of finance and taxation, the difficulties arising from both discourses – male and female – affect both genders, although in the case of financing, some women consider it more difficult to obtain for them than for men. Other factors that affect female entrepreneurship are related to the economic sector, although in this case the males are the ones who pointed this variable as very important when women undertake and implement various companies. That is to say, they identify areas with gender, which is not observed in female speech.

In short, this paper wants to contribute information and insights to those already made on women's entrepreneurship. Especially the factors that influence it, both in relation to the environment and as a person, in order to advance and delve into such an important subject as current.

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