

FACTORS AFFECTING ENTREPRENEURIAL INTENTION AND ENTREPRENEURIAL ATTITUDES AMONG RURAL TUNISIAN WOMEN

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Abstract

Entrepreneurship is strongly affected by the intentions and attitude of an entrepreneur. Women entrepreneurs are the most important elements of success in all communities, but they are most often neglected by society which leads to a different attitude and intention of women towards entrepreneurship as compared to men. Both societal and familial factors are responsible for the development of the entrepreneurial attitude and intentions of an individual. Tunisian society is more rigid towards women's entrepreneurship due to the presence of patriarchal nature which causes a lower interest of women in business activities. This review provides insight into the factors responsible for the attenuation of entrepreneurial attitude (EA) and entrepreneurial intentions (EI) among rural women of Tunisia. We reviewed previous literature for this cause and tried to identify the most prominent effects of societal, cultural and familial factors affecting the EA and EI of women residing in rural Tunisia. Results from the data yield some factors which had a direct or indirect influence on the EA and EI of rural Tunisian women which included social capital, family support (Husband and parents), entrepreneurial education, entrepreneurial training, regional context (Culture), self-efficacy, pull factor, an emotional factor, lack of managerial skills, risk-taking, role model (Parental and organizational) and reference groups.

Keywords: Tunisia, rural women, entrepreneurial intentions

JEL: O18, P31, B54, F63, A14

Introduction

Entrepreneurship has been a male-dominated phenomenon, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs, even in traditionally male dominated sectors such as construction (Vinesh and Management, 2014). Entrepreneurship is today considered to be a relevant vehicle for economic development and women contribute to it significantly worldwide: indeed, in 2010, 187 million women were involved in creating and operating enterprises, meaning that almost 42% of entrepreneurs in the world were women (GEM, 2013).

Female entrepreneurship to date represents an important engine of economic growth for developing countries as it has a leading role in generating productive work, achieving gender equality and reducing poverty (GEM, 2012). Women entrepreneurs around the world are making a difference (Durmishi et al., 2023). They contribute numerous ideas and a great deal of energy and capital resources to their communities, generate jobs, and create additional work for suppliers and other spin-off business linkages (Farkas, 2021).

Entrepreneurial intentions and entrepreneurial attitude play a key role in the onset of entrepreneurship in a society. Entrepreneurial intention (EI) is described as “the intentional state of mind that triggers action and directs attention toward entrepreneurial behaviours such as starting a new business and becoming an entrepreneur” (Esfandiar et al., 2019). On the other hand a studies (Wu et al., 2022; Zhao et al., 2023) show that 'innovativeness' and 'opportunity recognition' have the greatest impact on entrepreneurial intention in entrepreneurial self-efficacy.

Entrepreneurial behavior is characterized by a desire for creativity and a shift in established structures (Guth-Vasa, 2003; Bujdosó-Szűcs, 2012; Tu et al., 2023). Since entrepreneurship is an embedded phenomenon, subjective views of one's environment and one's relative place in that environment are critical. Thus, entrepreneurial intentions are found to be linked to personal expectations of a given society's supportiveness, the market environment, and one's own skill (Bird, 1988).

Considerable evidence suggests that a society's culture, which reinforces certain personal characteristics or behaviors while penalizing others, plays a critical role in deciding entrepreneurial behaviors (Strike et al., 2006). That is, the underlying framework of values models normative and ability or perception towards the entrepreneurial operation and within it, the gender-belief system maintains a hierarchical valuation in which masculine qualities and attributes are valued more highly than feminine ones (Cranny-Francis et al., 2017, Marlow et al., 2005). In some Arabic Muslim countries, culture and attitudes can prevent women from fully participating in the economy (Maayoufi et al., 2019). Nonetheless, it is widely acknowledged that entrepreneurship plays a critical role in enhancing economic growth, so the role of women in entrepreneurship may be critical in achieving development (Carree and Thurik, 2010).

Tunisia, a developing Muslim country in North Africa, is a new Arab country attempting to catch up with more developed countries. It was found that educated male and females posed great intentions towards entrepreneurship and believed in joining hands towards the uprising of their country's economy (El Harbi et al., 2009). However, the entrepreneurial culture is not well founded in Tunisian families, especially among women. Rural areas are often marked by resistance to change, which stifles entrepreneurship (Maayoufi et al., 2020). Because of the entrenched and institutionalized marginalization of rural Tunisia and class distinctions, the interests of women outside Tunis differed from those of women in the capital (Maayoufi et al., 2022). Because of poverty and a lack of infrastructure, rural women in Tunisia saw urban women's statements as offensive, bourgeois, and irrelevant. Leading to an even wider gap in the entrepreneurial intentions and behaviors of the rural Tunis women (Khalil, 2014). Keeping these conditions in view, this paper aims to determine the factors affecting the entrepreneurial intentions and behaviors of rural Tunisian women through a meta-analysis of the already available literature.

Method

This paper was based on a systemic review of the already available literature on the required subject. A systemic literature review was conducted using the process defined by Tranfield et al., (2003); Denyer and Tranfield (2009); Macpherson and Jones (2010). A search was started on the given subject to define the potential relation of entrepreneurship and a persons' intentions and attitude. Entrepreneurial intentions (EI) were defined as the intentional motives towards entrepreneurial behaviour.

We defined entrepreneurial attitude (EA) as the attitude towards having or organizing a business setup. It was believed that attitude forms behaviour which can be referred to as the degree to which a person has a favourable or unfavourable appraisal or evaluation of the problem or behaviour in question. The complete set of accessible behavioural beliefs relating the behaviour to different outcomes and other characteristics determines attitudes (Farrukh et al., 2019). Objectives of the study, exclusion criteria, search sources and searched keywords are presented in figure 1.

Search strategy

After defining our key aspects of study, a comprehensive search through electronic databases such as Google Scholar and Science Direct was conducted using various keywords. Psychlit, ProQuest, and Dissertation Abstracts International were also been searched for the required data. Further, we conducted manual searches of reference lists from previous reviews, inquiries to leading researchers in the achievement motivation field to find some additional studies that had not been discovered by the other approaches were also made.

Population of study

Women entrepreneurs from Tunisia were the main target population of this study. The study was further narrowed down to the women of rural areas of Tunisia who are involved in business or are entrepreneurs. Further, during the search for data it was found the research in this area is too much limited to yield enough studies. Therefore, we expanded our study population and included the female students of rural areas of Tunisia in our study. We only selected population based on gender and women entrepreneurs of all ages were included in the study.

Data analysis

This systematic review is based on the factor identification of women entrepreneurs residing in the rural areas of Tunisia, a country that belongs in the Middle Eastern and North African (MENA) region. For information synthesis, a systematic technique was used since it provides precise and accurate data interpretation. Studies discussion EI and EA in details with confounding factors to affect these measures were considered as the main studies in this review while others providing one or more factors with no direct discussion about EI and EA were considered as indirect studies.

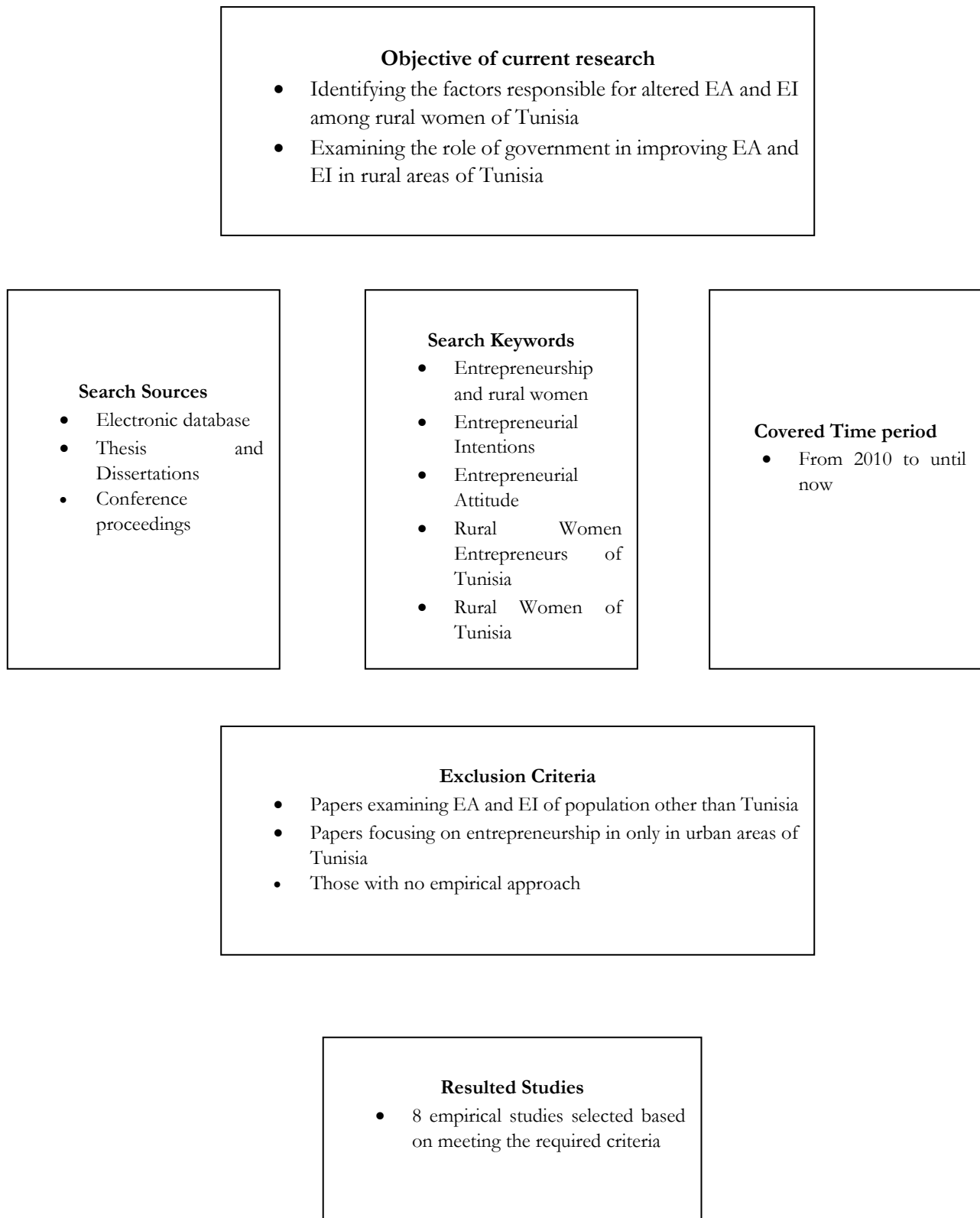


Figure 1. Research objectives, keywords details and exclusion criteria
Source: (Own Construct)

Results

Current review was conducted between 03/June/2021 to 20/June/2021. Initial search using the selected keywords led to more than a thousand papers discussing entrepreneurship among rural women. However, by narrowing down the search to our targeted population of rural Tunisian women, we found a very limited number of papers meeting our requirements. Only eight papers meeting the required criteria were selected for this review study which indicated the need for study in this specific area which are presented in table 1.

Baranik et al. (2018) targeted rural women of Tunisia to study the impact of different factors linked with Muslim ethnicity on the entrepreneurial performance of rural women. All the study participants were female with most of them between the ages of 25-35 years old ($n = 27, 32.5\%$), 35-44 years old ($n = 22, 26.5\%$) or 45-54 years old ($n = 19, 22.9\%$). The only variables suitable for this review were education, marital status and self-efficacy of the participants. The values for standardized beta (β) were recorded as 0.24 and 0.11 for level of education and self-efficacy of the participants, respectively. This study contributed as an indirect study relating the importance of education and self-efficacy to the intrapreneurial performance. Education has a stronger role in character building and attitude development of a being which ultimately leads to a more self-efficient individual. An entrepreneurship driven more self-efficient individual means an individual with better intentions towards entrepreneurship.

In our next selected paper, Cheraghi et al. (2014) compared women residing in different societies to understand the role of culture in determining the education, competency and work opportunity of women entrepreneurs. For this purpose, the study surveyed five countries including three traditional societies, Algeria, Morocco and Tunisia and two secular-rational societies, France and Belgium. This study included a total of 39,336 women, including 2,306 entrepreneurs.

Results from the study data of Cheraghi et al. (2014) revealed that women in the traditional societies were less educated as compared to the ones residing in secular states. Years of education were 13.3, 13.6, 10.5 and 10.1 for France, Belgium, Algeria and Tunisia. A probability value of 0.01 was observed for the effects of tradition on education of women entrepreneurs while using a hierarchical liner mixed model. Both the culture and education had shown to be affecting the level of entrepreneurial competency with a probability value of less than 0.5. However, the effects of culture were found to be more eminent as compared to education. The effects on opportunity upon motive was also found to be quite strong ($p < 0.01$). Secular-rational culture promoted the opportunity-motive while traditional culture increased the necessity-motive.

In another one of our selected studies, Adly and Khatib (2014) made a thrive of understanding the entrepreneurship in the post evolutionary Egypt and Tunisia. As an indirect study, it focused on the Tunisian population targeting different regions (mainly rural populations) and evaluated the status of entrepreneurship status of these regions. A total sample size was 100 with the female population sharing 30% of the overall sample. The author used simple descriptive statistics to present results. Among the Tunisian females, the access to financial resources was of interest for this review. A greater number of the female respondents were dependent on business profits (57%) and private savings (47%) for their entrepreneurial financial support. Yet these percentages were low as compared to the male respondents (71% for business profit and 63% for private savings) which revealed a lower access of females to financial resources.

Choukir et al. (2013) entrepreneurship motivation among Tunisians. 100 participants from rural Tunisia (Sfax) were surveyed for this study yet only 45 questionnaires provided complete data which was used further. 30% of the study population was composed of rural female entrepreneurs of Tunisia.

This study used a linear regression model to analyze different motivator factors including pull, push, balance and emotional factors. Motivation is closely linked with attitude and both of these are strongly dependent on one another. This study found a significant relation between the pull factor and emotional factor (Pull factor: people are pulled into, or attracted by entrepreneurship for reasons or such factors as the desire for greater independence, financial independence, being one's own boss, challenge, self-fulfillment, financial opportunity and self-determination; Emotional factor: when a focal individual is exposed to an eliciting stimulus, registers the stimulus for its meaning, and experiences a state of feeling and some physiological changes, with downstream consequences for attitudes, behaviours and cognitions, as well as facial expressions and other emotionally expressive cues) (Belcourt and Entrepreneurship, 1988, Elfenbein, 2006). Sidrat et al. (2016) checked different factors influencing decision making regarding business.

Decision making is directly attributed to a person's attitude and intentions regarding a perspective. The study contained a total of 120 participants providing complete data, among those 26 participants were female. These participants were selected from all over Tunisia (Both from urban and rural areas) and most of them had a higher education. Results from multiple linear regression analysis of the data showed that lack of managerial and business skills, poor training programs and risk taking had a highly significant ($p < 0.01^{**}$) relation with the decision making of these young entrepreneurs.

Further, Ibtissem (2019) conducted a study on Tunisian graduate students with study participants from all over Tunisia (Both rural and urban regions). Study contained a total of 106 graduate students with 60.4% of the samples being female. This study tested the influence of entrepreneurial training, family context, regional context and political context on entrepreneurship. Results from the multiple regression analysis showed that entrepreneurial training and regional context has a significant impact on the entrepreneurial intent of individual ($\beta = 0.121^*$ and $\beta = 0.238$ for entrepreneurial training and regional context, respectively).

In our next study, Amouri et al. (2016) studied the effect of a role model on the entrepreneurial intentions of graduate students. A total of 180 participants were selected for the research among which the percentage of women participants was 41%. These students were selected from different universities of Sfax which contributes to both rural and urban population. All of the studied factors including organizational role model, parental role model, family context and reference group were found to have a significant effect on the development of entrepreneurial intention. Test statistic used was multiple linear regression and the presented results showed an overall significance value of $p < 0.01$.

In our final study, Moussa and Kerkeni (2021) tried to understand EI with the interference of family financial support, personal independence and role models. The study contained a total of 297 individuals with 63.3% of the participants being females. All of these participants were undergraduate students elected from different universities, all over Tunisia. By using a multiple regression model, the study found a significant ($p < 0.01$) interaction between parental autonomy support as the promotion of independence and entrepreneurial intention while the other factors of family environment were found to be non-significant. The relation between entrepreneurial role model and EI was also found to be significant ($p < 0.01$) while the two components of family showed a non-significant effect on the EI.

Discussion

Both attitude and intentions are strong variables to consider in entrepreneurial success of an individual. Theory of planned behaviour states that intention is determined by individual's attitude toward the behavior, subjective norm, and perceived behavioral control. This makes EA as one of the predictors of entrepreneurial intention. According to Kusmintarti et al. (2014) EA is a proclivity to respond positively or negatively to entrepreneurship. Someone with an interest in entrepreneurship could start a new business in the future. Lüthje et al. (2003) proposed that entrepreneurial attitude has a powerful and important impact on entrepreneurial intent. These can provide the of a strong link present between EA and EI.

Factors affecting EA and EI of rural Tunisian women

Baranik et al. (2018) tried to explain the idea of different factors affecting the entrepreneurial or business performance. Business performance is believed to be strongly co-related with EI which makes them quite important for one another (Radipere and Ladzani, 2014). Which means any factor affecting performance of an entrepreneur must have an indirect affect on the EI of that person. As EA and EI have a strong link coexisting (Kusmintarti et al., 2014, Lüthje et al., 2003) therefore, it can also be determined that entrepreneurial performance also have some impact on the EA of an entrepreneur. Baranik et al. (2018) found out that social capital had a significant affect on the entrepreneurial performance of a female rural Tunisian entrepreneur. The form of social capital studied was marital status. Apart from this, self-efficacy and education status of an entrepreneur were also considered important factors in affecting his performance.

Though social capital is considered as an indirect factor in our study, Mahfud et al. (2020) found that social capital supports the entrepreneurial intentions in rural individuals which makes it an important factor for consideration. Further, while discussing the current status of entrepreneurship in different regions of Tunisia Adly and Khatib (2014) identified hurdles faced by a women either to start a new business or to run an older one (Figure 2). Data from there research showed that most of the women face problems related to culture, family obligations and access to business networks. All of these are different factors linked with social capital which has a direct influence on the entrepreneurial attitude of women from all over Tunisia. Cheraghi et al. (2014) found a lower education of rural women entrepreneurs of Tunisia as compared to France, Belgium and Algeria. Culture was considered to be the most important element in affecting education, competency and working opportunity. This study provided an indirect way of understanding the role of education, competency and working opportunity on the EA and EI of rural Tunisian women.

Factors Affecting Entrepreneurial Intention and Entrepreneurial Attitudes
Among Rural Tunisian Women

Table 1. Data extraction of the selected articles

Source	Sample size	Independent Variable	Dependent Variable	Test Statistics	Test Results	Study Participants	Test Type/Study Type
(Baranik et al., 2018)	84	Self-Efficacy	Entrepreneurial performance	OLS Regression Analysis	Beta=0.11	Rural women entrepreneurs	Descriptive study
		Education			Beta=-0.46		
		Marital Status					
(Adly and Khatib, 2014)	100	General Culture	Entrepreneurship/Entrepreneurial Attitude	Descriptive statistics	---	Entrepreneurs	Questionnaire
		Family Obligations					
		Access to Business Networks					
(Cheraghi et al., 2014)	2306	Culture	Education	Hierarchical minear mixed model	p<0.1	Women Entrepreneurs	GEM Questionnaire
			Competency		p<0.1		
			Work opportunity		p<0.1		
(Choukir et al., 2013)	45	Entrepreneurial attitude (Pull factor)	Entrepreneurial Motivation	Linear regression model	Beta=0.261	Rural women entrepreneurs (30%)	Questionnaire
		Entrepreneurial attitude (Push factor)			Beta=0.012		
		Entrepreneurial attitude (Balance factor)			Beta=-0.591		
		Entrepreneurial attitude (Emotional factor)			Beta=-0.441		
(Sidrat et al., 2016)	120	Lack of managerial and business skills	Entrepreneurial decision making	Multiple regression analysis	p<0.01	Rural entrepreneurs (26 women)	Questionnaire
		Poor training program			p<0.01		
		Risk taking			p<0.01		
(Ibtissem, 2019)	106	Entrepreneurial training	Entrepreneurial Intentions	Multiple regression analysis	Beta=0.121**	Entrepreneurial students	Questionnaire
		Family context			Beta=-0.042		
		Regional context			Beta=0.238**		
		Political context			Beta=-0.006		
(Amouri et al., 2016)	180	Organizational role model	Entrepreneurial Intentions	Multiple regression analysis	p<0.01	Business and Management students	Questionnaire
		Parental role model			p<0.01		
		Family context			p<0.01		
		Reference group			p<0.01		
(Moussa and Kerkeni, 2021)	297	Promotion of independence	Entrepreneurial Intentions	Multiple regression analysis		Entrepreneurial students	Questionnaire
		Role Model					
		Family financial support					

A study from Choi et al. (2017) found out that business related competencies are strongly correlated to EI of individuals. Positive EA was reported among Tunisian women towards all the elements of competency (Cheraghi et al., 2014). Rural Tunisian women shown to have a lower education as compared to secular societies which was attributed to the culture of these societies. Tunisian women have a lower tendency of education which in terms can affect their EA and EI. Entrepreneurship education has been identified as one of the most important tools for increasing people's EA and EI (Hoppe et al., 2017) so, a lower status of overall education can strongly affect an individual's approach to entrepreneurship.

Apart from this, it was also found that effect of culture upon working motive is quite strong, secular cultures promoted the opportunity-motive while traditional culture increased the necessity motive. Motivation can have a direct effect of certain factors

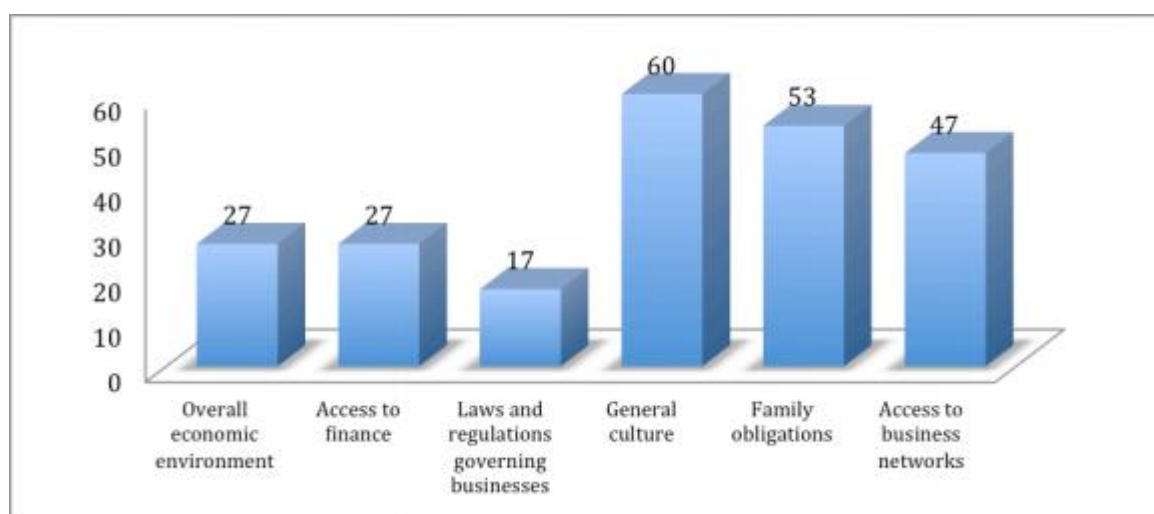


Figure 2. Problems faced by rural Tunisian women

Source: (Adly and Khatib, 2014)

which can set the tune of a person's attitude and intentions. Choukir et al. (2013) studied push, pull, work-family balance and emotional factor in response to entrepreneurial motivation and found a direct influence of pull and emotional factor on the entrepreneurial motivations of Tunisian students from rural Tunisia. An attitude is a state of mind, while motivation is the reason you have for behaving in a certain way. Both of these two combines together to give rise to intentions towards a certain activity, so its highly likely that factors affecting motivation will have a direct influence on both EA and EI. Push factor and balance factor showed a non-significant effect on entrepreneurial motivations (Choukir et al., 2013). Moreover, decision making towards entrepreneurship requires a background of EA and EI. Lack of marginal business skills, poor training programs and lack of risk-taking behaviors were found to have quite an impact on the entrepreneurial decision makings of young Tunisian entrepreneurs.

When Tunisian young entrepreneurs attempt to start their own ventures, they believe they lack the necessary management skills to run a business (Sidrat et al., 2016). The inability of aspiring entrepreneurs to concretize their entrepreneurial venture is due to a lack of business skills (Papulová and Mokroš, 2007). Poor training programs and lack of risk taking also played their part in the entrepreneurial decision making of Tunisian entrepreneurs and both were found to be significantly associated with decision making. These results are further strengthened with the

findings of Herrington et al. (2010) who proposed that a poor business practice in South Africa is due to a poor training of business personals who've failed to achieve the right attitude towards entrepreneurship. According to Robinson and Innovation (2008) the biggest impediment to young businesses starting a company is a lack of desire to take risks. As a result, young entrepreneurs' fear of disappointment acts as an obstacle to their desire to hold a competitive role in the market (Sidrat et al., 2016, Botha, 2006).

Entrepreneurial training was studied indirectly by Sidrat et al. (2016) yet Ibtissem (2019) found a significant relation between the training of entrepreneurship and EI. This approves the idea of Tounés (2006); Gasse and Territoires (2003) that for the development of a strong EI, a greater investment is requirement in proper entrepreneurial trainings. Regional context also had a significant effect on EI in the study of Ibtissem (2019), results demonstrated that areas with the less development were providing more of an EI which provided the conclusion that less developed areas are greater motivators of entrepreneurship.

Regional context was also affected by the unemployment of individuals of specific regions i.e., a more unemployed society showed greater EI than an employed one. Amouri et al. (2016) identified the effects of role models on the EI of young Tunisian entrepreneurs from all over Tunisia. All forms of the studied role models (Organisational, parental, familial and reference groups) showed a significant effect on the EI of participating individuals.

The organisational role model, which is reflected in getting business connections with other entrepreneurs, has a positive influence on the choice of aspiring business developers to begin their enterprises (Gnyawali et al., 1994). Both parents and family can influence the decision making process of a new business setup of an individual which ultimately affects EI and EA among those individuals. Sequeira et al. (2007) and Van Gelderen et al. (2008) shared similar views regarding the importance of parental role modeling affecting the EI of individuals while Sequeira et al. (2007) and Franco et al. (2010) shared similar views of the impact of family role models.

The involvement of reference group works as a push force fostering the EI of individuals which is found to be relevant to the findings of Altinay et al. (2012) who assumed that peers can three folds more effect on the start of a new business as compared to one's own attitude. Our final reviewed study conducted by Moussa and Kerkeni (2021) also found a significant association between role modelling and EI of individuals. The factor of parental support was elaborated a bit further, and it was found that promotion of independence by the parents had a significant effect on the EI while volitional functioning had a non-significant affect on EI. These results are continuous with the findings of Schmitt-Rodermund (2004) who found a significant association between parental support and EI of German students.

Role of the government in improving EI and EA of rural Tunisian women

In comparison to wealthy countries such as those in Europe and North America, most MENA nations including Tunisia lack strict implementation of rules and regulations. Because of this procedural laxity, wealth sharing and conflict resolution are decided more by nepotism and cronyism than by merit (Cunningham et al., 1993, Mehar, 2000). Due to the existence of a cultural and economic factors that lead to a patriarchal society, the MENA region is incredibly challenging for female entrepreneurs. These facts can help identify one the root cause of lower development among the females (especially the rural women) in Tunisia.

As our research found a significant effect of training programs and entrepreneurial education on EA and EI, it is highly necessary to develop training programs and provide entrepreneurial education to the rural women of Tunisia, in order to develop their motives regarding new business

setups or reorganizing the old ones. Solesvik (2013) studied the entrepreneurship skills and intentions of 321 students from different universities of Ukraine and found that those students having attended a training program had better EA and EI as compared to those who haven't attended. Entrepreneurship training has an important and beneficial impact on entrepreneurial activity, meaning that an improvement in entrepreneurial training would result in an increase in entrepreneurial behaviour proportionate to the increase in entrepreneurial training (Jahazi David Mwangi Kariuki, 2018). Many researches argued that the "old university" must be transformed into an "entrepreneurial university" by increasing creativity and conducting internal and external mutations (Rajhi, 2011). So, the most understandable role of the government in Tunisia exist in providing a system that has prominent implementation plans regarding the policies set for entrepreneurship.

Secondly, Entrepreneurial training programs should be focused by both government and non-government organizations for the development of sufficient skills among the rural women entrepreneurs of Tunisia. Education institutes should include entrepreneurial approaches with in the learning system to develop greater EI and EA among the students of all ages which will help them become quality entrepreneurs in future.

Conclusion

Entrepreneurial intentions and entrepreneurial attitude play a vital role in the development of a strong entrepreneurial society. Rural women of Tunisia are living in a traditional patriarchal society which provides least opportunities towards women entrepreneurship as compared to western societies. Certain factors are responsible for affecting the EI and EA of rural Tunisian women which have a direct influence on the entrepreneurial status of Tunisia. Identified factors in this study includes social capital, family support (Husband and parents), entrepreneurial education, entrepreneurial trainings, regional context (Culture), self-efficacy, pull factor, emotional factor, lack of managerial skills, risk taking, role model (Parental and Organizational) and reference groups. These factors either showed to be affecting the EI and EA directly or indirectly yet the influence through both means is quite visible. The role of the government in this contrast is to develop entrepreneurship supporting policies and providing sufficient terms for the implementation of these policies. Promotion of entrepreneurial education and training programs can improve the conditions up to a greater extent. Though the identified factors are quite reasonable still, more studies are required to confirm these findings due to the lack of sufficient data on the subject.

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