

Entrepreneurial Motivations as Determinants of Women Entrepreneurship Challenges

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Abstract

Motivation is the set of forces that initiate behaviour and determine its form, direction, intensity and duration. Women are motivated into business by different factors. This article looked at the relationship between motivations and entrepreneurial challenges among women entrepreneurs. Examining the relationship between motivations and women entrepreneurial challenges tends to provide some useful insights into some theoretical issues on the one hand and on the other hand, it raises some practical implications for policy makers both in the government and women entrepreneurs. The results of the correlation analysis revealed that a positive relationship exists between motivational factors and women entrepreneurial challenges. Based on this finding, this study among others recommends that women entrepreneurs should take some time to study the nature of challenges women entrepreneurs face in business and possibly proffer solutions to them before starting their own business.

Key words: *entrepreneurship, motivation, women, entrepreneurs, challenges and feminism*

JEL Classification: *L26*

Introduction

Women entrepreneurs require confidence, leadership and managerial skills for their accessibility to new markets. Entering into business as a woman offers the omni-challenges of learning how to effectively operate the activities of such business while simultaneously attempting to meet all other expectations that are part of entrepreneurship (Schaefer, 2003). The worst of these challenges is malignant sexism, which according to Anyanwu (1993) ensures the complete economic manipulation, sexual exploitation, political marginalization and economic inequality of women. Emphasizing on this, Ayogu (1990) was of the opinion that "...women are groaning under unjust culture, beliefs and overbearing influence of a male dominated society especially in Nigeria where women are denied access to property and land ownership. Highlighting the categories of sexism that oppress women, Mazrui (1991) lamented the tragedy of the marginalization and dispossession of women in business especially among Nigerian women.

As in any complex undertaking, women entrepreneurship usually focus on survival and growth of the enterprises managed and controlled by women with less attention on those factors that are most likely to result in business failure when they are starting their businesses. The priority

choices and sacrifices made by women entrepreneurs can take the form of individual opportunity cost decisions, in which they reject alternative competing activities that vie for their time and consideration (Kickul, Welsch and Gindry, 2001). This necessarily means that other obligations and activities that can help them handle the challenges they are likely to face in business should receive more attention. The present study therefore focuses on a new area of career research as regards the relationship between women entrepreneurial motivation and the challenges they face in business. The study seeks to examine the effect of motivational factors on entrepreneurial challenges among women.

Literature Review and Conceptual Framework

Women Entrepreneurial Motivation

Motivation of women entrepreneurs, empirically are associated with different factors. The classification of these factors varies from author to author. For instance, Bartol and Martin (1998) classified these factors into: (i) Personal characteristics (ii) Life-path circumstances and (iii) Environmental factors. Shapero and Sokol (1982); Sexton and Vasper (1982); Hisrich and Brush (1986) classified these factors into push and pull factors. However, the results of their findings revealed that most women under their study cited push factors as their major motivation into business. These factors include: frustration, job dissatisfaction, deployment, divorce and boredom in their previous jobs. They also identified pull factors to include: independence, autonomy, education and family security.

Reviewing the findings of Carland, Hoy, Boulton and Carland (1984), achievement of entrepreneurial goals which may be: target for growth, profit or innovation were seen as reasons for women venturing into entrepreneurship. Ivancevich, Konopaske and Matteson (1997) and Gelin (2005) further argued that “pull and push factors” may include: survival, desire to achieve personal goals, to feed one’s family, to be respected, quest for pride of ownership, peer pressure, desire for social recognition, desire to deal with the issue of gender discrimination in the labour market and loss of job to mention but a few.

In the same vein, researchers such as Taylor (1988), Fierrman (1990) and Zellner (1994), reported that flexibility to manage their dual responsibilities and to live a more balanced life are the major factors why women leave paid job to start their own businesses. In support of this, Konrad and Langton (1991) and Morris et al (1995) reported that family issues and responsibility are important to women and can influence their career choices. Aside from these factors, recent researchers have devoted more attention to the issue of ‘glass ceiling’ (barriers that prevent female mid-managers from moving up to the executive suite) as a factor that motivate women into business (Morrison, White and Velsor, 1987; Lawlor, 1994; Griffin, 1995; Walbert, 1995; Crichton, 1996; Familoni, 2007). This was in line with the result of Hisrich and Brush (1986) which saw ‘glass ceiling’ as an organizational push factor that can motivate women to leave their corporate positions to become entrepreneurs.

In support of this classification Boyd and Vozikis (1994) included the concept of self-efficacy as an important variable of antecedent factors. According to them, self-efficacy provides insight into efficacy judgments which influence one’s behaviour. Bartol and Martin (1998) also identified socio-demographic variables as factors that can influence women entrepreneurs: education, age, work history, relative experience, childhood family environment such as birth order and occupations of parents. Kjeldsen and Nielson (2000) classified these factors into personal characteristics, the surroundings, types of enterprise and the entrepreneurial process. Parboteeach (2000) categorized women motivational factors into: (i) the entrepreneur's background (ii) the entrepreneur's personality and (iii) the entrepreneur’s environment. Bird (1988) and Jones (2000) on the other hand classified these factors as personal and contextual

elements. While personal elements include: entrepreneur's experience, abilities, and personality characteristics, contextual elements include social, political, and economic variables such as changes in markets, displacement and government deregulation.

Challenges Facing Women Entrepreneurs

Although there are many contributions to be accredited to women entrepreneurs, a number of constraints have been identified as detriments to these contributions. Women entrepreneurs face many challenges, which include: government rules and regulations, lack of access to finance, assets, information technology, infrastructure and other facilities that enable their efficiency and business growth (United Nations, 2006). Kantor (1999) rightly argued that women often experience greater constraints on their economic actions relative to men. Mayoux (2001) also noted that there are certain factors that limit women entrepreneurs' ability to take advantage of the opportunities available to them in their environment and these factors have been identified as the reasons why their business fail (Kantor, 1999).

These factors according to Mayoux (2001) and United Nations (2006) include: poor financial management, liquidity problems, management inexperience and incompetence, poor or non-existent books and records, sales and marketing problems, staffing, difficulties with unions, the failure to seek expert advice, limited social and business networks, a low level of demand in the local economy, the value and system of tenure for housing, constraints in access to finance, lack of work experience and skill, and lack of role models. Other barriers to women entrepreneurship development are cultural obstacles, lack of motivation, high crime rates and problems during the transition from reliance on government benefits and employment.

Commenting on the challenges facing women entrepreneurs, Gould and Perzen (1990) classified women into 'better-off and low-income women'. According to them, 'better-off women' face the following challenges: lack of socialization to entrepreneurship in the home, school and society; exclusion from traditional business networks; lack of access to capital; discriminatory attitude of leaders; gender stereotypes and expectation: such as the attitude that women entrepreneurs are dabblers or hobbyists; socialized ambivalence about competition and profit; lack of self-confidence; inability to globalize the business: men are leading in the global market.

On the other hand, 'low-income women' face challenges such as: poor savings, longer hours to work, health care and other assistance, illiteracy, regulation that do not distinguish between personal business assets make it extremely difficult to start a business or to invest the time it takes to make it profitable, lack of managerial skill, cultural bias both within cultural group and in the larger society, high level of poverty. In support of this, Ando and Associates (1988) and Kizilaslan (2007) noted: "in spite of the increase in business activities of the global economy, it is sad to note that 88-93% of businesses owned by women did not export any goods or services due to the challenges they face in business".

Motivations and the Challenges Women Entrepreneurs Face in Business

Factors that motivate women into business have a way of determining the type of challenge they face. Understanding of the classification of motivational factors into intrinsic and extrinsic or push and pull or implicit and explicit factors will help to throw more light on the relationship between motivational factors and challenges women entrepreneurs face in business. As Kutanis and Bayraktaroglu (2003) rightly observed, women that are forced into business need many years to gain self-confidence and it takes them longer time to persuade others about their products and services. Kuratko and Hodgetts (1995) saw lack of experience and management skills before starting a business as a major challenge facing women that are pushed into business. That is why women entrepreneurs are largely found at mean and lower levels of

business success ladders (Kuratko and Hodgetts, 1995). Thus, motivational variables have become important factors in handling the issue of entrepreneurial challenges. Most women entrepreneurs suffer from scarcity of resources and therefore encounter challenges penalties in the pursuit of desired growth objectives. This is primarily caused by lack of adequate preparation on the part of women on how to handle the challenges associated with the type of business they do before embarking on such business.

H₁: Motivational factors determine the challenges women entrepreneurs face in business.

Theoretical Framework/Methodology

Liberal Feminist Theory

The theoretical framework underpinning this study is liberal feminism. Liberal feminism discusses how sex and gender are intimately related to socialization. It sees women as disadvantaged relative to men due to overt discrimination and to systemic factors which deprive them of vital resources required for business and economic decisions such as; finance, education and experience (Fisher, Reuber and Dyke, 1993). This theory works towards an egalitarian society which would uphold the right of each individual to fulfill their potential (Kutanis and Bayraktaroglu, 2003). Liberal feminism advocates that social and economic reform can only be possible if women are given the opportunities and status as their men counterpart to participate in economic developmental issues.

The treatment of liberal theory is conventional in terms of established feminist theory, evoking the idea that men's and women's ways of exposure to the world challenges are essentially the same. The main task of feminist research and policies is to allow women's estate to reach a state of similarity with men's via the removal of overt or systemic forms of discrimination mainly directed against women. Liberal feminism somehow supports the nineteenth-century feminists, and 'new' feminism, which argued that equality between male and female gender could not be achieved by mere legislation but by the conscious effort of the government to ensure that women-based challenges are reduced. The reason for this is because women's social needs differ from that of men in many ways due to their biological and psychological differences. In an attempt to reduce women's burden and improve the living condition of millions of women in the world, the liberal feminists are advocating for women's welfare, education and health reforms. This notwithstanding, women are still seen as inferior to men and this has compounded the challenges they face in business.

Sample Size

Five Hundred and seventy (570) respondents were randomly selected from the registered women entrepreneurs from three different states in the South West Nigeria (Lagos, Ogun and Oyo State) used as the population of the study. These three states were purposively selected out of the six states in the south-west Nigeria (Bailey, 1987; Singleton, Straits, and Straits, 1993; Asika, 1991; Otokiti, Olateju and Adejumo, 2007). This study was carried out under four sectors (agricultural, manufacturing, trade and service sectors). These sectors were seen as sectors where women are mostly found (Soetan, 1991; Josiane, 1998 and COWAD, 2004). A list of women entrepreneurs from these sectors was drawn with validation and verification from documents made available by the Nigerian Chamber of Commerce, Industry, Mines and Agriculture (NACCIMA), National Association of Small and Medium Enterprises (NASME), Nigerian Association of Small Scale Industries (NASSI), other related associations of Nigerian women entrepreneurs of the states involved and some Local Government Areas. Out of the total questionnaires distributed to the respondents, 422 or 91.15% of them were retrieved.

Measurement of Variables

Some demographic variables of the women entrepreneurs under the study reviewed include; age, marital status, number of children, nature of their business, business structure and other variables. These were obtained through questionnaire. Questionnaire as an instrument for data collection was chosen because it can help respondents to be objective and more precise in responding to the research questions. The design of the questionnaire was simple and respondent-friendly. Structured questions were formulated so as to elicit information on the women's profiles. The questions were structured into five sections with one hundred and thirty five (135) items. The respondents were required to select from a five-point Likert- scale which include a category of strongly agree (5), agree (4), undecided, (3), disagree (2) and strongly disagree (1). To be able to test the hypothesis of this study (which states that there is no relationship between motivation and the challenges women entrepreneurs face in business) correlation coefficient was used. This enabled the researchers of this study to test the relationship between the independent variables on the dependent variable. Entrepreneurial motivational variables and the challenges of the business as regards women entrepreneurs were obtained from the instrument of questionnaire. These variables include; antecedent, triggering and supporting factors such as desire independence, desire for extra income, drive for autonomy, job dissatisfaction, loss of paid job, divorce, education, desire of development of personal skills, quest for knowledge and so on.

Survey Results

To analyze the survey results of this study, SPSS 12 (SPSS, Inc., 2003) statistical program was used. Frequency distributions, mean and standard deviation were developed based on the respondent's responses for each item based on the demographic, business, motivation, challenges by women entrepreneurs' variables and other aspects relating to information on the research questions. The results of these are shown below. Table 1 revealed that 138 (32.7%) of the women entrepreneurs under the study are from Lagos State, 134 (31.7%) of them are from Ogun State and 150 (35.6%) of them are from Oyo State. It was shown that majority of the businesses owned by women entrepreneurs are in the distribution of 127 (30%) in agricultural, 122 (29%) in trade, 118 (28%) in service and 55 (13%) in manufacturing sector.

The ethnic background of those surveyed was Yoruba 388 (92%), Ibo 22 (5%), Hausa 10 (2.0%) and Minority 2 (0.5%). Few of the respondents 18 (4%) were at the age range of 15-20; 155 (37 %) were at the age range of 21-26; 174 (41%) were at the age range of 31-35; 51 (12%) were between the age of 40 and 45; 24 (6%) of them were 46 old and above when they started their business. Considering the respondents educational qualification, majority of them 344 (82%) have WASE, 54 (13%) of them are with OND certificates, 15 (4%) were with HND/BSc certificates while only 4 (1%) obtained MSc status in their certification and only 2 (0.5%) have other certificates which was not actually specified.

Out of the 422 respondents, it was observed that 263 (62%) were married while 146 (35%) were still single, 7 (3%) of them were divorced while 6 (2%) of them were widow. Two hundred and two or 48% of them had two children, 102 (24 %) of them had three children, 48 (11%) had 4 children while 24 (6%) of them had five dependants and above. The majority of the women entrepreneurs surveyed had prior experience in their fields of endeavour. For example, 10 (2.4%) of the respondents had less than one year working experience, 48 (11.3%) of the respondents had one year working experience, 202 (47.8%) of them worked two years, 136 (32.2%) had working experience of three years, while 20 (4.7%) and 6 (1.6%) had a working experience of between four and five years respectively before they started their business. In other words, out of the women that owned business, more than half of them had related prior experience in their kind of trade. Considering how the respondents started their businesses, the survey revealed that 243 (58%) of them started their businesses from the scratch, 73 (17%) of

them purchased their businesses, 50 (12%) of them inherited their businesses while 56 (13%) of them joined their husband to start their business.

Table 1. Descriptive statistics of entrepreneurs by sectors and religions n=422

State of Origin	Freq.	Per. (%)	Tribe	Freq.	Per. (%)
Lagos	138	32.7	Yoruba	388	92.5
Ogun	134	31.7	Ibo	22	5.0
Oyo	150	35.6	Hausa	10	2.0
Sectors			Minority	2	0.5
Agriculture	127	30	Religions		
Manufacturing	55	13	Islam	157	37.2
Trade	122	29	Christianity	259	61.3
Service	118	28	Others	6	1.5
Marital Status			Highest education qualification		
Single	146	35	WASE	344	82
Married	263	62	OND	54	13
Divorced	7	3	HND/BSc	15	4
Widow	6	2	MSc	4	1
Age			Others	2	0.5
15-20	18	4.26	Number of Children		
21-26	155	36.72	None		
31-35	174	41.23	1	46	11
40-45	51	12.08	2	202	48
46-above	24	5.71	3	102	24
			4	48	11
How many yrs did you work for someone?			5 and above	24	6
Less than one yr	10	2.4	How did you start your business?		
One yr	48	11.3	From the scratch	243	58
Two yrs	202	47.8	Purchased	73	17
Three yrs	136	32.2	Inherited	50	12
Four yrs	20	4.7	Joined husband to start the business	56	13

Source: Field Survey, 2007

Table 2 below identifies challenges to women's entrepreneurial development. The strongest of these challenges is competition which has a mean score of 3.7116.

Table 2. Challenges to Women Entrepreneurial Development

Statements	Mean	Std. Dev.
Competition and customers' complaints are my major Challenge	3.7116	1.57563
Lack of access to finance have been my major Challenge since I started this business.	3.2736	2.03998
I am facing financial challenge because of my lack of Financial skill before I started this business.	3.0658	1.14323
I am facing these challenges because of the nature of the business that I am into.	3.1406	1.15652
The rate of labour turnover in my business is high	3.1090	1.11128
Sexual harassment from the opposite sex. is a major challenge I am facing in business	3.1442	2.52121
The role I play in my family is a challenge to my business.	3.2673	1.11525
The challenges facing women entrepreneurs are gender-related	3.5171	1.49808

Source: Field Survey, 2007

This might be as a result of many businesses springing up to pose as a challenge once a business is started and hence they become a barrier to the business expansion. Second to this is ‘whether the challenges facing women entrepreneurs are gender-related’ with a mean score of 3.5171. Another major challenge facing women entrepreneurs is finance with mean score of 3.2736. This is probably because of the poverty level in the country. This is followed by family related problems and sexual harassment with mean scores of 3.2672 and 3.1442 respectively. Other factors that pose as challenges to women entrepreneurs are lack of financial skill and the nature of business with mean scores of 3.0658 and 3.1406 respectively. On the issue of how the entrepreneurs perceived the relationship between the factors that motivated them into entrepreneurship and the challenges they were facing in business, 81% of them were of the opinion that the challenges women face in business depend on what motivated them into business while 29% of them disagreed with statement.

Hypothesis Testing

The research hypothesis was raised and tested in this study using correlation coefficient as a statistical tool. The hypothesis sought to differentiate between motivational factors across different business sectors operated by women entrepreneurs and the challenges women face in business.

H₀: Motivational factors do not determine the type of challenges women entrepreneurs face in business.

Table 3. Correlation Coefficient between the Factors that Motivate Women Entrepreneurs and the Challenges Women Entrepreneurs face in Business.

Variables	Family	Psychological	Financial	Environmental	Challenges
Family	-	0.83*	0.75	0.72	0.55
Psychological		-	0.65*	0.81*	0.42
Financial			-	0.61*	0.49
Environmental				-	0.52
Challenges					-

Note: P<0.05 (2-tal test)

Source: Field Survey, 2007

Results

The correlation coefficient of this study reveals a significant relationship among the motivational factors and challenges women entrepreneurs face in business. The result from the testing of the research hypothesis shows that the factors that motivate women entrepreneurs (family influence, psychological, financial and environmental factors) and the challenges they face in business exhibit moderate positive values with family factor having the highest influence of 0.55, followed by environmental factor (0.52), psychological and financial factors with values 0.49 and 0.42 respectively. The highest value exhibited by the family factor is an indication that majority of the respondents are married and are probably finding it difficult coping with their family issues and business activities. Also financial factor recorded the value of 0.49. This confirmed why majority of them saw finance as one of the challenges they are facing in their business. In likewise perspective, the null hypothesis which states that motivational factors do not determine the challenges women entrepreneurs face in business is rejected in preference for the alternative hypothesis.

Discussion, Conclusion and Recommendations

Discussion

Looking at the factors that motivate women entrepreneurs and the challenges they face in business, the findings of this study uncovered the fact that several relationships exist between the underlying facets of motivational factors and the challenges women entrepreneurs face in the field. This supports the report of Brunstein and Maier (2005) whose work revealed that about 80% of women-based entrepreneurs <http://timbuktuchronicles.blogspot.com/2006/01/fadzavanhu-enterprises.html> are stuck at the micro level while more than 70% of women-based small enterprises fold up between 1-5 years of their operation. They were unable to expand their business because they lack properly coordinated support, cheap and long-term credit and sufficient access to new technologies. They face poor infrastructure, low capacity and sometimes obstructive government policies. Many of them were restricted to choose businesses that do not require high skill because they were intrinsically motivated into entrepreneurial venture (Finnegan and Danielsen, 1997). The findings revealed that most women who are forced into business usually encounter challenges such as inadequate resources and lack of managerial skills required for effective operation of their businesses. This according to Kuratko and Hodgetts (1995) is as a result of their inadequate preparation before starting such business.

On the other hand, it was revealed that women who are extrinsically motivated into business encounter challenges such as mismanagement of business finances, high rate of labour turnover and distraction from the business objective due to involvement on unrelated business transactions. The findings also indicated that women entrepreneurs who face challenges such as lack of managerial skills, lack of infrastructural facilities and lack of access to capital (related to business start-up and growth) tend to be in areas of trade and service enterprises which were intrinsically motivated. Other findings based on family financial histories act as barriers to women wishing to develop their own businesses and they are mostly found in the real sectors of the Nigerian economy (agriculture and manufacturing), which generally are not supported by traditional financial institutions are mostly found to be extrinsically motivated. Amit, MacCrimmon and Oesch (1996) also found out that women were more likely to undertake entrepreneurial activity in SMEs where they presume that the challenges involved are lower than in large enterprises. There are inherent societal and self-imposed expectations of women in both their personal and professional lives that influence the way(s) they respond to the challenges they encounter in business (Collins, Chrisler and Quina, 1998).

Women entrepreneurial intensity and willingness to handle their business challenges were found to be key motivating factors that propel them to seek for high performance in the industry. This argument is in concordance with the work of Bhawe (1994) on entrepreneurial motivation at more established venture stages and also in support of Wicklund et al (1998) study on motivational perspective and entrepreneurial challenges. Such motivations seem to induce women entrepreneurs to put in their best and incur significant personal or business sacrifices in pursuit of the success of their enterprise. This has a way of reducing the challenges they face in their business. The understanding of the reasons why women go into business may help in predicting the kind of challenges women face in business. For example, if a woman starts business either as a result of intrinsic or extrinsic factor, and gives up secure jobs in the paid profession without paying much attention on the likely challenges that may result from her decision and makes an effort on how to handle such challenges before starting the business; instead of success, she may end up having some challenges that can lead to business failure (Kickul, Welsch and Gindry, 2001).

Conclusion

This study seeks to find out the relationship between motivational factors and women entrepreneurial challenges. To throw more light on the multiple effects of each of the motivational variables on women entrepreneurial challenges, past researches into personal dissatisfaction (a motivational factor) concluded that personal dissatisfaction as a 'push factor' which has an intrinsic effect on women entrepreneurs' performance can help in tackling the challenges they face in business. This study discovered that motivational variables whether intrinsic or extrinsic, push or pull are positively related to the challenges women entrepreneurs face. To investigate more on this, statistical analysis was conducted to determine the multiple effects of family influence, financial, psychological and environmental factors as motivational factors on the challenges women entrepreneurs face in business.

Recommendations for Policy Implications

Based on the findings of this study, the following recommendations are made for policy implications. (i) Women entrepreneurs should take sometime to study the nature of challenges women face in business and possibly proffer solutions to them before starting their business. (ii) Irrespective of the factor(s) that motivate women into business, there is need for their adequate preparation before starting the business. (iii) Attending of training programmes, seminars, workshop and conferences by women entrepreneurs is very important. This will help to reduce the challenges they face in business. (iv) Some challenges encountered by women entrepreneurs can easily be avoided if they would not mind to start their business from micro or small level and allow it to grow gradually into maturity stage. (v) There is also need for women who are successful in business to assist other women who are just coming into business through a mentorship programme. This will help to reduce the challenges these women are likely to face in business.

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Motivațiile antreprenoriale ca factori determinanți în provocările cu care se confruntă femeile de afaceri

Rezumat

Motivația reprezintă setul de forțe care determină comportamentul și forma sa, direcția, intensitatea și durata. Femeile sunt motivate să intre în afaceri de către diverși factori. Articolul de față a urmărit relația dintre motivații și provocările antreprenoriale cu care se confruntă femeile de afaceri. Examinarea relației dintre motivații și provocări tinde să ofere pe de o parte, o perspectivă teoretică asupra lucrurilor, iar pe de altă parte, conduce la implicații practice demne de luat în considerare de către decidenții din guvern dar și de către femeile de afaceri. Rezultatele analizei indicilor de corelație dezvăluie faptul că există o relație pozitivă între factorii motivaționali și provocările cu care femeile de afaceri se confruntă. În baza rezultatelor, acest studiu, ca și multe altele, recomandă ca femeile de afaceri să își facă timp să studieze natura provocărilor cu care se confruntă în afaceri și să recurgă la soluționarea lor înainte de a porni propria afacere.