

ENTREPRENEURSHIP ATTITUDE AND RISK ATTITUDE OF SELECTED MARKET WOMEN IN THE HINTERLANDS OF LAGOS, NIGERIA

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Abstract

Boosting entrepreneurial attitudes and capacities of women entrepreneurs is imperative for both national and global upliftment. This study examined the effect of entrepreneurial attitude on risk attitudes of selected market women in Lagos State, Nigeria. The study employed a survey approach cum multiphase sampling technique. Descriptive statistic, Friedman's rank test and multinomial logistics regression analysis were adopted in the data analysis. This study contributes immensely with the tabular and graphical models that explain the metrics for entrepreneurial attitudes among selected market women; and thus, the relationship that subsist between entrepreneurial attitude and risk attitude of selected market women in Lagos State, Nigeria. The study established the relationship between entrepreneurial attitude and risk attitude of market women using a multinomial logistic regression. The study recommended that risk management guidelines be designed to assist women entrepreneurs in their managerial capacities to handle risks. Also, more enlightenment should be yearned for by women entrepreneurs in the areas of entrepreneurship creation, operation and accomplishments. Government, on their side, should encourage entrepreneurship at all levels; to engage more of female gender. The study contributed to knowledge by filling the methodological and literature gaps

Keywords: Entrepreneurial attitude, entrepreneurship education, risk attitudes, market women, Nigeria

Introduction

Entrepreneurship is key to the stability of economic activities in the world (Fauzi, Sapuan, & Zainudin, 2023; Abdelwahid & Kaoud, 2022). By convention, it is a process of initiating and handling a business, majorly starting a small business, by adopting the entrepreneurial skills and capacities; ensuring that offerings are readily made available to the society on the basis of the innovative ideologies of entrepreneurs. Studies (such as Manafe, Ohara, Gadzali, Harahap, & Ausat, 2023; Naguib, 2022; Robinson & Gough, 2020; Subramaniam & Shankar, 2020) had noted that, in developing entrepreneurs, it is imperative to fertilise the mindsets of individuals in terms of developing their entrepreneurial attitudes (EA) by moving in the right direction, doing the right work, and possessing the potential abilities to bring their entrepreneurial ideas to reality.

Entrepreneurs have well been recognized as the cornerstone of society for their huge actions to restoring the society's living standards with some level of creativity (Kaur & Chawla, 2023; Ratten & Jones, 2020). In respect of this, entrepreneurship education has become an

intervention crucial to educational pursuits; which helps enhances individuals' stock of knowledge, competencies, and abilities, thereby increasing their entrepreneurial attitudes (Carpenter & Wilson, 2022; Liao, Nguyen, & Caputo, 2022). Entrepreneurial attitudes are considered to be exhibited among women but involve some levels of risks, that may affect their intention, skills, competencies, behaviour, knowledge, and successes (Araar, Awel, Boka, Girma, Shafi, Yitbarek, & Zerihun, 2019; Romero-Galisteo, Gonzalez-Sanchez, Galvez-Ruiz, Palomo-Carrion, Casuso-Holgado, & Pinero-Pinto, 2022; Staniewski & Awruk, 2021). The enormous responsibilities, controls, and influence shoulder by business women in the current-day societies, and at a higher pedestal should never be belittled. Studies (such as Gimenez-Jimenez, Edelman, Dawson, & Calabro, 2020; Mozumdar, Hagelaar, Velde, & Omta, 2020; Siba, 2019) had noted that enterprising women with superior skills, and inspiring instinct, on every direction, of the World have high-spirited competencies as great contributions to both domestic and foreign environments. They noted that women have continually established huge expertise and tenacity to inspire enterprises in all facets of the country.

However, the participations of women in entrepreneurial activities had long been recognized hence they are seen as major tools to reducing poverty, creating more job capacities, attaining gender balance, and accelerating the socio-economic progression of any society. Studies (such as Chhabra, Raghunathan, & Rao, Matharu & Juneja, 2021; Sobhan & Hassan, 2023) had noted that the proportion of women entrepreneurs in numerous countries internationally differs largely especially, in developing economies. They further stressed that entrepreneurs from developing countries face diverse obstacles ranging from, but not limited to insufficient education and training, lack of entrepreneurial spirit, inaccessibility of financial motivation, political instability, inadequacy of entrepreneurial education and attitudes.

Studies (such as Ahmed, Khattak, & Anwar, 2020; Baluku, Nansubuga, Otto, & Horn, 2021; Dankiewicz, Ostrawska-Dankiewicz, & Bulut, 2020) proposed the desired entrepreneurial attitudes with the height of an entrepreneur's knowledge, to include risk tendency, self-esteem, inner control, and innovative ideas. No matter the extent to which the drive for education by entrepreneur and discouragement for hunting for opportunity may be, entrepreneurial abilities, competencies, and attitudes are imperative for the growth of women entrepreneurs. The entrepreneurial spirit and attitudes in an individual who desire to be right thinking towards risk will invariably impact on their entrepreneurial outcomes and successes. The specific objectives of this study are to evaluate the rank analysis of entrepreneurial attitude metrics among selected market women in the hinterlands of Lagos, and thus, examine the relationship between entrepreneurial attitudes and risk attitudes of selected market women in the hinterlands of Lagos, Nigeria.

Review of Literature

Conceptual Review

Entrepreneurship is the tenacity and preparedness to develop, organize, and man an enterprise, along with any of its uncertainties in a bid to make a profit (Naguid, 2022). In order to achieve this, proper education is required for the entrepreneurs to be able to advance his/her feet. Entrepreneurship education (EE) is a viable instrument for any country's stability. According to Korzhov and Pasko (2020), entrepreneurship education is a conscious activity aimed at developing students' preparedness to observe and comprehend entrepreneurial activities and thus, be aware of its connectivity in developing an individual entrepreneur's own personality. It is a structured delivery of entrepreneurial knowledge, which can be further described as the skills, concepts, and mentality necessary to business owners or managers (Ghafri & Malik,

2021). In all this, the attitudinal disposition of an entrepreneur is essential in attaining the heights longing for.

Attitudes do not only predict intentions but thus immediate future and entrepreneurial behavior, which include intention implementation, start-up action as well as persistent entrepreneurial activities (Baluku et al., 2021). However, when an individual perceives entrepreneurship to provide great outcomes, then the individual will have more positive entrepreneurial attitudes, which culminates strongly into entrepreneurial intentions (Tornikoski & Maalaoui, 2019). Entrepreneurial attitude influences outcome desires and consequently interest in entrepreneurship. Entrepreneurial attitude is a persistent disposition and thinking, which are to assist the creation and running of an enterprise (Krishnan, 2019). Entrepreneurial attitude is a predetermined but changeable feeling, thoughts, and behavioural intentions covering organizational creation and operations (Barit, 2023). Abebe, Hundie, and Tsign (2020) stipulated that entrepreneurial attitude is better expressed in terms of an individual feelings, thoughts regarding self-employment. It was further expressed as a function of belief, value, and favourability of an individual's imbedded mental process (Yang, 2017). The entrepreneurial attitudes of the entrepreneurs are not without risk. More so, the risk capacities of the entrepreneurs can be found in their risk dispositions in the entrepreneurial processes.

Risk taking concerns with a business preparedness to pursue opportunities in spite of uncertainties regarding the eventual outcomes. Risk taking, may also be viewed as a firm's management intentionally devoting stupendous proportion of resources to projects in expectation of greater returns but may also involve a tendency of higher failure (Victor & Godwin, 2019). Risk-taking propensity hinges on the competencies of a person to either take or avoid risk in a perilous or odd situation. Dvorsky, Belas, Gavurova and Brabenec (2021) noted that risk-taking ability also differentiates entrepreneurs from the managers basing on the fact that they undertake the risks related to financial and other concerns under an unpredictable and uncertain business environment.

Theory of Planned Behaviour

This theory was propounded to explain behavioural intent of mankind and its adoption decisions. It is thus called the theory of reasoned action, which assumes that human disposition is fully volitional and the insinuated intent, which is encapsulated by subjective norms and attitudinal expressions (Fishbein & Ajzen, 1975). Ajzen (1991) as cited in Zeweld, Huylensbroeck, Tesfay, and Speelman (2017) expressed criticisms regarding the volitional assumption of mankind, when he noted that some mankinds may not be affected due to external factors. Under this theoretical framework, intent turns out as a weighted function of human attitude, perceived control, and subjective norms.

More so, Taylor and Todd (1995) as cited in Brahmama, Brahmama, and Memarista (2018) argued the one-way dimensional belief, which further reclassified attitudinal belief components into perceived compatibility, usefulness, easiness, and self-efficacy. This theory serves as the basis for which conceptual framework is developed; as it explains the relationships between entrepreneurial attitudes and risk attitudes among market women in the hinterlands of Lagos, Nigeria.

Empirical Review

Victor and Godwin (2019) evaluated the entrepreneurial risk-taking on performance among women entrepreneurs in River State, Nigeria. The study was conducted among 158 female respondents. The study adopted cross sectional design cum simple random sampling. The data

analytical tool adopted were descriptive statistics and Spearman's rank correlation. The study's outcome revealed a significant nexus between entrepreneurial risk-taking and women entrepreneurs' performance. The study recommended that women managers should employ mindsets fully entrepreneurial in risk taking to be able to handle their entrepreneurial intentions.

Bayero (2020) evaluated the influence of entrepreneurial education (EE) and entrepreneurial attitude (EA) on entrepreneurial intention (EI) of graduating students in the Nigerian University. The study adopted descriptive quantitative technique cum structured questionnaire with a sample size of 157 participants. Partial Least Squares Structural Equation Modeling was used in the data analysis. The results revealed a strong influence of EE and EA on EI among graduating students. Both reliability and validity of all variables using 5000 bootstrapping algorithm re-sampling method. The results have huge relevance on both government and the academic environment.

Khan, Salamzadeh, Shah, and Hussain (2021) examined factors affecting women entrepreneurs' success, with small and medium-sized enterprises (SME), as research ground in Pakistan. The study adopted a structured questionnaire in data gathering from 181 registered SMEs. The finding revealed that the internal metrics consisting of risk-taking, self-confidence, and achievement needs and external factors comprised of socio-cultural and economic factors have both positive and significant effects on women entrepreneurial successes. The study recommended Authorities such as Small and Medium Enterprise Development Authority (SMEDA), practitioners, and government to inspire women entrepreneurs to manage their business on a long-term basis, with variety of supports through internal and external metrics.

Aljarodi, Thatchenkery, and Urbano (2022) assessed the role of institutions on female entrepreneurial activity, with empirical evidence from Saudi Arabia. The study employed a structured questionnaire in the data gathering, with the engagement of female entrepreneurs. The study adopted simple random sampling cum 208 participants surveyed. The findings revealed that fear of failure and intervention policies were major barriers confronting the entrepreneurial activities of female entrepreneurs in Saudi Arabia. The results from the study was to assist government, practitioners, and future researchers regarding institutional effects on female entrepreneurship around the Middle East region.

Simba, Ogundana, Braune, and Dana (2023) investigated community financing in entrepreneurship, with major focus on women entrepreneurs in the developing world. The study was exploratory in nature. Data generation was conducted by interviewing 75 women entrepreneurs engaged in 'Ajo'. The study revealed that pooling and sharing of financial resources were done via solidarity, camaraderie, collectivism, and an overlay of prosocial acts of reciprocity. The study contributed to knowledge in areas when women entrepreneurs were made to engage and interact with a community financing scheme in an attempt to advance their enterprising prowess.

Research Methods

This study adopted a cross sectional survey design anchored on a quantitative method; which provided an improved perception of critical decisions essential to the market women's entrepreneurial attitudes and their risk attitudes. The design thus assisted in sufficient study's planning and execution in a manner to elicit influential outcomes and further constructed a relationship with the real-life scenario (Creswell & Creswell, 2018; Gray, 2017). The population of the subjects for this study was infinite in nature. The choice of the hinterlands of Lagos, as study areas, was because they housed greater numbers of market women who came

together at common market days for their trading, specifically at EPE (Oluwo, Aiyetoro, Mojoda, & Pobo Markets), Badagry (Agbalata, Ajara Agamade, Tokpa, & Ikoga Markets), and Ikorodu (Gbogbo, Bayeku, Imota, & Ebute Markets).

A multiphase sampling technique was employed comprised of judgmental and convenience sampling methods. For judgmental purpose, the knowledge of the numerous market women was crucial to the study at hand. For convenience, the researchers' readiness and engagement were displayed in being able to access the various participants. To this end, a sample size of 123 was determined having conducted thorough checks on non-returning and non-response of survey instrument distributed to the various participants.

The data collection instrument chosen for this study was a structured questionnaire, being a primary source technique. The choice of the survey technique was due to its suitability to the selected research design, its inexpensive nature in terms of costs and time, large sample representation, ease of administration, and its generalisability to similar subjects (Bell, Bryman, & Harley, 2019; Kothari & Garg, 2016). The research instrument was into two divisions made up of section A and B. For section A, participants' profiles were stated, while section B is designed in line with the variables in the study. The study observed tests of validity comprised of congruent, logical, internal and external validity. While the congruent validity was conducted in relation to study concepts, logical validity was measured based on the judgment made by experts in the field of entrepreneurship and risk management. For internal validity, precautions were taken to safeguard against extraneous variables that might influence the study outcomes. External validity was measured to ensure that the findings were generalisable only to populations supported by the tests (Ghauri, Gronhaug, & Strange, 2020; Leavy, 2017). More so, test-retest reliability was conducted to test the subjects or participants in this study twice for results consistency (Fallon, 2016). The internal consistency was tested and gave a Cronbach's alpha ranged between 0.713 and 0.792 for the research variables. The results of the alpha values were in consonance with statistical inferences of the statistical validity of the scale

The research variables were operationalised and modeled in specific terms towards the research objective as clearly expressed below:

Model specification

$$\text{a.} \quad \ln \left(\frac{p(Y=RS)}{p(Y=RN)} \right) = f_0 + f_1 EA \quad (1)$$

$$\text{b.} \quad \ln \left(\frac{p(Y=RA)}{p(Y=RN)} \right) = g_0 + g_1 EA \quad (2)$$

Likewise, f_0, f, g_0, g_1 are the regression constants

However, the data analytical technique employed for the study was multinomial logistics regression. The technique was employed because it links with outcomes of polytomous variables whose categorical values were more than two categories. The statistical technique permitted for the recognition and juxtaposition of parameter calculations to the response variable's reference category (Asampana, Nantomah, & Tungosiamu, 2017). It is thus seen as an extension of the binomial (dichotomous) model (Senyefia, Adams, & Prah, 2019).

Results and Discussion of Findings**Descriptive Analysis of Participants Responses****Table 4.1: Participants' Bio-Data Information**

Variable	Response Label	Frequency	Percentages
Age Bracket	18 but less than 30	14	11.4
	30 but less than 40	29	23.6
	40 but less than 50	42	34.1
	50 but less than 60	31	25.2
	60 yrs & above	07	5.7
Educational Qualifications	SSCE/GCE/NECO	36	29.3
	OND	29	23.6
	BSC/HND	19	15.4
	Professional/Vocational	24	19.5
	Others	15	12.2
Business Scale	Large Scale	17	13.8
	Medium Scale	47	38.2
	Small Scale	59	48.0
Capital Structure	Less than #300,000	46	37.3
	#300,000 but less than #500,000	38	30.9
	#500,000 but less than 700,000	21	17.1
	#700,000 but less than #1,000,000	14	11.4
	#1,000,000 & above	04	3.3

Source: Researchers' Computation, 2023

Table 4.1 above reveals that while thirty-four percent was recorded for those age bracketed 40 years but less than 50, twenty-five percent recorded for those 50 years but less than 60, twenty-four percent recorded for those aged 30 years but less than 40, eleven percent and six percent were recorded for aged 18 years but less than 30, and those in 60 years and above respectively. This is an indication that most women interacted with were from 40 years and above. For *educational qualification*, most market women, in the hinterlands of Lagos State, hold SSCE/GCE/NECO certificates with a twenty-nine percent reaction. While twenty-four percent of the participants hold OND, twenty percent was recorded for professional/vocational, fifteen percent and twelve percent for those market women that hold BSC/HND and Other certificates. These responses indicate that most market women that responded to the research instrument were above secondary education.

For *business scale*, many of the market women were both of medium-sized and small-sized enterprises with respective responses of thirty-eight percent and forty-eight percent. Only fourteen percent was recorded for large-sized enterprises among them. This is an indication that most businesses managed market women in the hinterlands of Lagos State are of medium and small enterprises. For *capital structure*, thirty-seven percent was recorded for those market women whose capital were less than #300,000. While thirty-one percent was recorded for those whose capital were #300,000 but less than #500,000, seventeen percent was recorded for #500,000 but less than #700,000. eleven percent and three percent were recorded, respectively, for those participants with #700,000 but less than #1,000,000, and #1,000,000 & above. This affirms that most market women's capital structure in the hinterlands of Lagos State were less than #300,000.

Descriptive Analysis of Research Variables

Table 4.2: Factors affecting Market Women’s Entrepreneurial Attitudes

Variables	Scale Level					Mean	Std Dev.
	SD	D	U	A	SA		
	1	2	3	4	5		
My personality has influenced my entrepreneurial attitudes.	2.5	3.8	16.9	37.4	39.4	3.53	1.205
My traits have influenced my entrepreneurial attitudes.	5.7	7.8	17.2	41.3	28.0	3.69	1.156
My knowledge has influenced my entrepreneurial attitudes.	6.3	8.9	12.9	39.4	32.5	3.92	1.278
My experience has influenced my entrepreneurial attitudes.	8.7	12.1	18.3	13.4	29.5	3.55	1.119
My family background has influenced my entrepreneurial attitudes.	13.2	17.3	18.3	31.4	29.5	3.45	1.122
My social background has influenced my entrepreneurial attitudes		18.3				3.75	1.122
My economic conditions have influenced my entrepreneurial attitudes	11.3	19.2	19.7	28.3	22.7	3.88	1.143
	13.7		16.7	31.8	18.6		

Source: Researchers’ Computation (2023).

In Table 4.2 (and Fig 4.1), the entrepreneurial attitudinal factors survey items for which data were gathered from the entire participants were *personality, traits, knowledge, experience, family background, social background, and economic conditions*. The participants reacted to the numerous items, wherein 6.3 percent expressed their disagreement in terms of *entrepreneurial personality*, 15.9 percent indifferent, and 76.8 percent indicated their agreement. For *entrepreneurial traits*, while participants expressed 13.5 percent in not supporting this item, 17.2 percent were undecided with it. Then, 69.3 percent supported. As for *entrepreneurial knowledge*, 15.2 percent of the entire participants exhibited their disagreement, 12.9 percent were indecisive, and 71.9 percent agreed.

For *entrepreneurial experience*, 20.8 percent disagreed, 18.3 percent undecided, and 60.9 percent expressed their agreement. For *entrepreneurial family background*, 30.5 percent disagreed, 49.4 percent agreed, and 20.1 percent indifferent. For *entrepreneurial social background*, 29.7 percent disagreed, 19.3 percent indecisive, and 51 percent expressed agreement. For *entrepreneurial economic conditions*, 32.9 percent disagreed, 16.7 percent indecisive, and 50.4 percent expressed agreement. The mean and standard deviation scores supported the outcomes for all the factors surveyed. This implies that market women’s judgments towards the survey items were normally distributed and centered around the mean. The result of the descriptive statistics on market women’s entrepreneurial attitudes clearly show that all the metrics have similar judgments about all the subject matter in the distribution of the participants’ judgments.

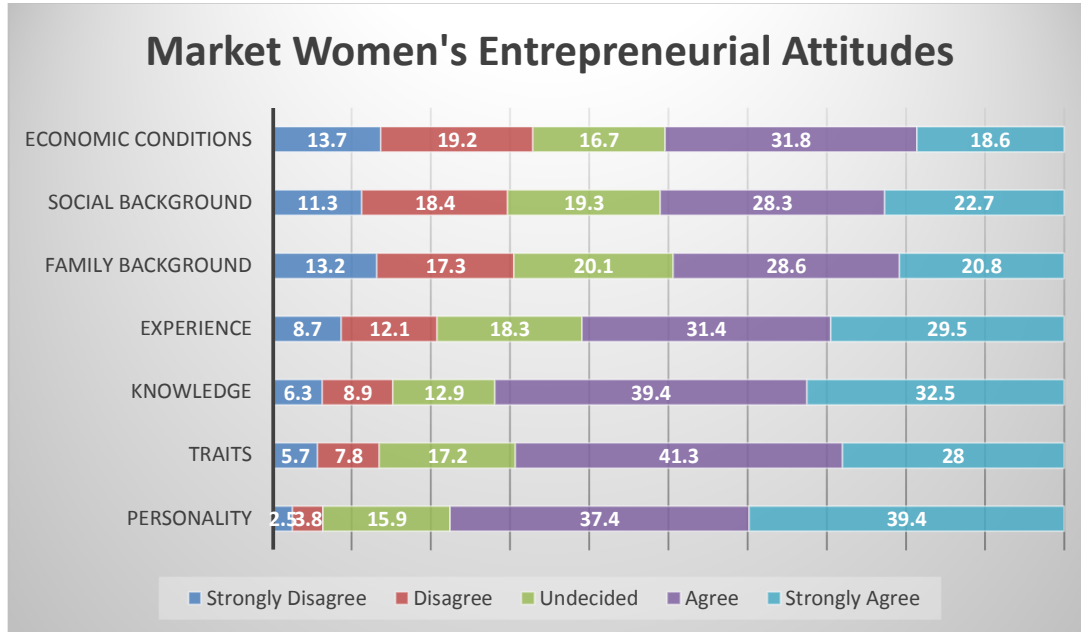


Figure 4.1

Hypothesis Testing

Friedman’s Rank Test

Friedman’s symbiotic analysis test, represented by K, measures repeatedly identical population with same median. Friedman’s test presupposes, under a null hypothetical atmosphere, that the dependent variable has similar underlying constant distribution, which thus require at least an ordinal measurement (Eisinga, Heskes, Pelzer, & Grotenhuis, 2017). However, data, under the Friedman’s rank test, are always pitched in a symbiotic tabular model consisting ‘n’ rows and ‘k’ column.

Friedman’s test ascertains if the rank combined effects for each of the conditions estimated is different largely from the estimations which could be expected by prospect (St. Laurent & Turk, 2013).

Table 4.3: Results of Friedman’s Rank Test on Measuring Instrument for Market Women’s Entrepreneurial Attitudes

S/N	Survey Items	Mean Rank	Rank
1.	Personality	3.74	2
2.	Traits	3.67	3
3.	Knowledge	3.86	1
4.	Experience	3.58	5
5.	Family background	3.41	6
6.	Social background	3.32	7
7.	Economic condition	3.63	4

Source: Researchers’ Computations (2023).

Table 4.4: Chi-Square Results from the Friedman’s Test

N	123
Chi-Square	115.32
Df	6
Asymp.sig.	.000

a. Friedman Test

The analytical outcomes of the Friedman’s test signify the existence of a statistically significant variance in factors affecting market women’s entrepreneurial attitudes [personality, traits, knowledge, experience, family background, social background, economic conditions, X^2 (6, n=123) = 115.32, $p < 0.05$]. Consequently, taking critical scrutiny of the mean estimations suggested a descending layer in market women’s entrepreneurial attitudes from *knowledge* (3.86) to *personality* (3.74), to *traits* (3.67), to *economic conditions* (3.63), to *experience* (3.58), to *family background* (3.41), to *social background* (3.32). The significance of these factors affecting market women’s entrepreneurial attitudes were plainly ranked to give grounds for the above clarifications.

Ho: Entrepreneurial attitudes have no significant effect on risk attitudes of market women in Lagos, Nigeria

Table 4.4: Multinomial Regression Result for Entrepreneurial Attitudes vs. Risk Attitude of Market Women

Pseudo R-Square									
Cox and Snell							.034		
Nagelkerke							.042		
McFadden							.023		
Likelihood Ratio Tests									
Effect	Model Fitting Criteria			Likelihood Ratio Tests					
	-2 Log Likelihood of Reduced Model			Chi-Square	Df	Sig.			
Intercept	101.565			1.725	2	.422			
Entrepreneurial Attitude	108.492			8.652	2	.008			
Parameter Estimates									
Risk Attitude Constructs ^a	B	Std. Error	Wald	Df	Sig.	Exp(B)	95% Confidence Interval for Exp(B)		
							Lower Bound	Upper Bound	
Risk Averse Intercept	1.369	1.144	1.431	1	.232				
Entrepreneurial Attitudes	-.001	.366	0.000	1	.998	.999	.487	2.048	
Risk Seeking Intercept	-.577	.630	.838	1	.360				
Entrepreneurial Attitudes	.531	.197	7.250	1	.007	1.700	1.155	2.501	

a. The reference category is: Risk Neutral

Source: Researcher's Computation (2023).

The R-squared statistic (Cox & Snell and Nagelkerke and McFadden R-Square), as explained by the fitted model, implies that the entrepreneurial attitudes variations explain about 2.3% to 4.2% of the total variation in the measure of risk attitude. As regards the variables in the parameter estimate, a significant value improves the model and indicates a positive effect. The findings show that entrepreneurial attitudes insignificantly predicted ($= -0.001$, $SE = 0.366$, $p > 0.05$) risk-averse but significantly predicted ($= 0.531$, $SE = 0.197$, $p < 0.05$) risk-seeking. The likelihood ratio tests of the multinomial regression indicate that there is a significant association between the predictor variable and the response variable ($\chi^2(2) = 8.652$, $p < 0.05$). As a result, it can be concluded that entrepreneurial attitudes have a significant effect on risk attitude of market women in the hinterlands of Lagos, Nigeria. The results from this study corroborate with earlier works (such as Dorvosky et al., 2021; Krishnan, 2019); Victor & Godwin, 2019) who noted that entrepreneurial attitudes of a female entrepreneurs cannot be without uncertainties and some level risks. They stressed further that entrepreneurial risk attitudes of the female business owner or manager should be managed carefully to be able to achieve sustainable growth and development.

Conclusion and Recommendations

Without element of doubt, entrepreneurial risk attitude of the female entrepreneurs is key to the growth of any society; as they contribute hugely to the development strides of the business spectrum. This study therefore investigated the relationship between women entrepreneurs' entrepreneurial attitudes and their risk attitudes in the hinterlands of Lagos. Findings being drawn showed the opinions of the selected participants where 'knowledge', 'personality', 'traits', 'economic conditions', 'experience', 'family background', and 'social background' were all ranked accordingly.

Further results showed a relationship between entrepreneurial attitude and risk attitude among market women in the hinterlands of Lagos, Nigeria. Based on these outcomes, the researchers suggested that women entrepreneurs should be provided with adequate training and proper education on entrepreneurial processes, skills, and ideologies to be able to advance the society at large. It is also imperative for risk management guidelines be designed to assist women entrepreneurs in their managerial capacities to handle risks. More enlightenment should be yearned for by women entrepreneurs in the areas of entrepreneurship creation, operation and accomplishments. Government, on their side, should encourage entrepreneurship at all levels; to engage more of female gender.

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