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## ENTREPRENEURSHIP, TRADE AND EXCHANGE ACTIVITIES

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### THE EFFECT OF INDIVIDUAL FACTORS ON ENTREPRENEURIAL INTENTION: THE MODERATING ROLE OF GENDER

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**Abstract.** The present paper aims at analyzing differences in entrepreneurial intention between men and women in Algeria using individual factors as predictors of this intention. Based on Ajzen's (1991) theory of planned behavior (TPB), a conceptual model was developed and tested through multi-group SEM analysis on a sample of 2,578 individuals from 14 Algerian cities. Results indicate that entrepreneurial intention is influenced by attitude driven from motivation, risk-taking and Perceived self-efficacy for both male and female. They show however that women take less risk than men and have different perception and motivation. While the empirical study was based on a large sample compared to most of the studies conducted in Algeria, the findings might not be transferable to other contexts. In our model we focus only upon three individual factors. This study does not take into consideration environmental factors that may explain other gender gaps such as (culture, institutions, etc.). To the best of our knowledge, this is the first scientifically founded study in Algeria. Our results are encouraging and should be validated by a cross cultural study.

**Keywords:** entrepreneurial intention, attitude, gender, motivation, risk-taking propensity, perceived self-efficacy.

**JEL Classification:** L26, M13, C52.

## INTRODUCTION

Entrepreneurship is the process of creation of wealth by individuals or a group of individuals (Sathiabama, 2010). It is an important vector of value creation which has a significant impact on economic growth and employment (Zampetakis et al., 2016). However, starting a business is considered as a very rare event (Krueger and Carsrud, 1993). Therefore, the study of this phenomenon is difficult. This is why a great number of researchers focus on entrepreneurial intention. Most of them consider it as a capital component of the entrepreneurial process (Krueger

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and Carsrud, 1993; Émin, 2003), which determines the entrepreneurial behavior (Fisbein and Ajzen, 1975).

Today, considerable attention is paid to gender issues which has become an emerging field of research in entrepreneurship (Jennings and Brush, 2007), arousing the interest of academics as well as politicians and decision-makers.

Women entrepreneurship plays an important role in economic growth, poverty reduction (Kelley et al., 2015), job and wealth creation as well as private sector development. Unfortunately, data shows that male firms outnumber female firms (Kelley et al., 2015) in almost all countries, as it is generally believed that men have stronger entrepreneurial intentions than women (Haus et al., 2013).

Previous research has found that several factors may explain this gender gap (Maes et al., 2014); we can cite biological factors (White et al., 2006), entrepreneurial orientations, male stereotypes attributed to the entrepreneurial career (Ahl, 2006), the conflict between professional and personal life (Rosa and Dawson, 2006), factors related to institutions and the environment, etc.

This is especially true for Algeria which is characterized by a great gender inequality in either situations or opportunities. In addition, this field has so far remained little explored in Algeria even if many of our researchers have been interested in the entrepreneurial phenomenon (Benhabib et al. (a), 2014; Benhabib et al. (b), 2014; Guenoun et al., 2017; etc.).

In the light of the above, we shall test in this research the moderating role of gender in the relationship between some individual factors and entrepreneurial intention in Algeria on the basis of Ajzen's TPB model (1991).

After a brief overview of the theoretical foundations of this research, we will present the conceptual model and research hypotheses. Finally, we describe the method used and present the results of an empirical study tested on a representative sample of Algerian people.

## LITERATURE REVIEW

Entrepreneurship can be measured by two ways: real entrepreneurship (i.e. people who have actually started a business) and entrepreneurial intention (i.e. people who have the intention to start a business) (Emin, 2003). In fact, there is a strong association between entrepreneurial intention and actual behavior because business creation is seen as a direct result of the intentions of individuals (Bird, 1992). Even if intention doesn't allow for an effective creation of a business project, it is a good predictor of entrepreneurial potential (Emin, 2003).

### Definition of entrepreneurial intention

Since the 1980s, a growing body of literature has examined the concept of intention. In social psychology, intention refers to the motivation to try and the efforts that one person is willing to make in order to behave in a particular way (Ajzen, 1991). It leads a person to achieve his goal, dream or phantasm (Moreau and Raveleau, 2006).

In entrepreneurship field, more than a desire, it represents a personal will (Vesalainen and Pihkala, 1999) which guides action and experience towards the objective of creating a business (Bird, 1992). It arises with the values, needs, beliefs and habits of the person but depends on contextual variables (Vesalainen and Pihkala, 1999).

Krueger and Carsrud (1993) define it as a cognitive structure that includes results and means. And according to Neveu (1996) it is a cognitive representation of a distinct goal and the means to achieve it. Entrepreneurial intention can also be defined as "the commitment to starting a new business" (Krueger, 1993).

In general, we can define entrepreneurial intention as the desire to create one's own business by combining efforts, means and objectives, but it depends on favorable individual and environmental factors.

### Models of entrepreneurial intention

Several intention models have been developed, however most of the researches on entrepreneurial intention has been based mainly on the entrepreneurial event theory of Shapero & Sokol (1982) as well as on the theory of planned behavior " theory of planned behavior "Ajzen (1991).The next paragraphs look at the main intent models.

In the next paragraphs we look at the main intent models.

### **Shapero and Sokol's entrepreneurial event model (1982)**

Shapero and Sokol (1982) propose in their model four variables to explain the entrepreneurial event: A situational Change, the perception of desirability, the perception of feasibility and the propensity to action. They consider that to start a business, a person takes a trajectory disturbed by contextual factors.

- ✓ A situational Change: it encompasses a set of factors that bring about important changes in the individual life.
- ✓ The Perception of desirability: represents the degree of attraction that an individual perceives for a given behavior (Emin, 2003). This is why business creation is more important in societies that promote innovation and risk-taking (Shapiro and Sokol, 1982) (Ex : silicon valley).
- ✓ Perception of feasibility: feasibility refers to the availability or not of the required means for project execution. It depends on the perception of the factors supporting creation (advice, financial means, help from family or friends, entrepreneurship training).
- ✓ Propensity to action: it represents a psychological disposition which encourages business creation. It depends on perceptions of desirability and feasibility.

### **Ajzen's theory of planned behavior (1991)**

Ajzen (1991) developed this theory following his research with Fishbein in 1975 on the theory of reasoned action. According to this theory, intention can predict behaviors that require planning. And as a business creation is not a spontaneous act, it is possible that a person's intention predicts whether they will create their business (Moreau and Raveleau, 2006). Ajzen's theory (1991) postulates that intention is the consequence of three different elements: the attitude towards the concerned behavior, perception of social norms and the perceived control of a situation.

- ✓ Attitude: It is the appreciation that a person has on a given behavior (Fishbein and Ajzen, 1975). It represents the degree of favorable or unfavorable evaluation that the individual makes on a behavior and strongly depends on the expected probable outcomes of the intended behavior (Ajzen, 1991).
- ✓ Subjective norms: The subjective or social norms measure the perceived social pressure to adopt or not an entrepreneurial behavior (Ajzen, 1991). In particular, this represents the perception that reference persons (parents, family, friends etc.) would or would not approve the decision to become an entrepreneur. Favorable subjective norms to entrepreneurship would increase the intention to set up businesses (Nabi and Liñán, 2011).

In reality, attitude and subjective norms refer to the concept of desirability of Shapero and Sokol (1982) model.

- ✓ Perceived control corresponds to the perception of the ease or difficulty of becoming an entrepreneur. It involves taking into account the degrees of knowledge and control that an individual has over their own abilities, as well as the resources and opportunities needed to achieve the desired behavior (Tounès, 2006).

This concept is quite similar to the self-efficacy of Bandura (1997) and the perceived feasibility of Shapero and Sokol (1982).

Entrepreneurial intention is determined by the intensity between these three antecedents that find their source in the individual beliefs resulting from a combination of personal and environmental factors.

Although this theory has been criticized (Moreau and Raveleau, 2006), we cannot deny that it has contributed greatly to the understanding of entrepreneurial intention (Krueger and Carsrud,

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1993; Liñán and Chen, 2009) in particular with the increased number of research papers that have used it.

### **Model of Shapero and Sokol (1982), adapted by Krueger et al. (2000)**

Krueger et al. (2000) developed their model based on the two previous models. They consider that the two variables proposed in Ajzen's model: the attitude and the subjective norm represent "perceived desirability" and "perceived control" that correspond to perceived feasibility and that the variable "Displacement" in the model of Shapero and Sokol (1982) is not relevant in the model.

They, thus improved the Shapero model by integrating entrepreneurial intention which depends on perceived desirability, perceived feasibility and propensity to act.

Several intention models have been developed in the same direction but with some modifications (Ex : Learned, 1992 ; Kolvereid, 1996; Autio et al., 1997; Filion et al., 2002; Boissin et al., 2009, Jean et al., 2014 ; Najafabadi et al, 2016 ; etc.).

### **The conceptual model and the research hypotheses**

We develop our model on the basis of TPB theory (Ajzen, 1991, 2002), whose utility has been justified by a number of empirical researches (Kolvereid, 1996; Krueger et al., 2000; Emin, 2003; Kennedy et al., 2003; Souitaris et al., 2007; Kautonen et al., 2015).

The large gap between the number of female and male businesses all over the world, regardless of the country's level of development or socio-cultural conditions, has prompted researchers to undertake several studies in various countries on gender issues.

According to Sullivan and Meek (2012) the main research on gender centers on the following questions:

- Gender used as an independent variable linked to several variables: for example, discrimination in market access (Bates, 2002), success and profit (Buttner and Moore, 1997; Fasci and Valdez, 1998; Collins-Dodd et al., 2004), capital structure (Chaganti et al., 1995; Boden and Nucci, 2000) and networking (Kepler and Shane, 2007; Klyver and Grant, 2010);
- Gender used as moderator (Manolova et al., 2007; Cron et al., 2009; Bagheri and Pihie, 2014; Robledo et al, 2015; Murugesan and Jayavelu, 2017; Shinnar et al., 2017; etc.);
- The relationship between gender and relevant variables linked to entrepreneurial behavior: Ex. self-efficacy (Verheul et al., 2005), risk taking (Yukongdi and Lopa, 2017), entrepreneurial training (Peterman and Kennedy, 2003) and the entrepreneurial family environment (Matthews and Moser, 1996);
- Gender as a control variable (Honig and Davidsson, 2003; Kolvereid and Isaksen, 2006);
- The relationship between gender and entrepreneurial intention (Zhao et al., 2005; Lu and Tao, 2010; Fatoki, 2014; Camelo-Ordaz et al., 2016 ; Smith et al., 2016 ; Miranda et al., 2017 ; Feder and Nițu-Antonie, 2017).

From previous studies, there are innate differences between women and men in the composition of the personality (Greer and Greene, 2003). Moreover, men and women are subjected to different processes of socialization, experiences and different modes of knowledge and vision of the world (Johnsen and McMahon, 2005).

Koellinger et al. (2013) found that the low rate of female enterprises is mainly due to a lower propensity to start a business by women; Men are more confident in their entrepreneurial capacities, have distinctive social networks and show less fear of failure than women. This might explain a part the gap between male and female enterprises.

The extant literature indicates that most of these studies were done within specific country contexts. Moreover, it should be noted that this research is poorly developed in Algeria. So, we looked for some personal factors (Risk-taking propensity, motivations and Perceived self efficacy) that can have a positive or negative influence on entrepreneurial intention with a focus on the moderating role of gender.

We propose therefore the following assumptions:

### **The impact of motivation**

The differences in socialization, previous life and learning experiences that may arise from the first moments of life explain that men and women differ not only in certain characteristics but also in their motivations (De Martino et al., 2006). Thus, generally women focus on work-family life balance, leaving aside the desired predicted richness that could explain the lower entrepreneurial intention of women (Jennings and McDougald, 2007; Kepler and Shane, 2007).

Thus, we postulate the following hypothesis:

*H1: the causal link between motivation and attitude towards entrepreneurship is different between women and men in Algeria.*

### **The impact of risk-taking propensity**

Risk taking is a psychological characteristic in entrepreneurship research. Every entrepreneur has to take risks in all its decisions (Tounès, 2003). Starting a business needs taking a significant risk for both men and women, however most studies indicate that women generally don't take significant risks (Echabe and Gonzalez-Castro, 1999; Brush et al. . 2006 ; Charness and Gneezy, 2012 ; Nelson, 2016 ; Sila et al., 2016 ; Dalborg et al, 2015 ; etc.). They look for more information to reduce potential business risks (Eckel and Grossman, 2003).

Hypothesis H2 is therefore proposed:

*H2: the causal link between risk-taking propensity and attitude towards entrepreneurship is different between women and men in Algeria.*

### **The impact of perceived self efficacy**

Perception factors are relevant factors in explaining the desire to undertake entrepreneurial actions (Boyd and Vozikis, 1994 ; Almeida-Couto and Borges-Tiago, 2009; Shaver et al., 2014 ). Due to their differentiated experiences and their socialization processes, women may perceive that they are less effective in entrepreneurial activities, less able to recognize entrepreneurial opportunities and are more afraid of failure than men (Anna and al., 2000). Indeed, previous research has empirically supported this hypothesis (DeTienne and Chandler, 2007; Kickul et al., 2008). But also, the fact that the company sees entrepreneurship as an eminently masculine career, (DeTienne and Chandler, 2007). We therefore propose the following hypothesis:

*H3: the causal link between Perceived self-efficacy and attitude towards entrepreneurship is different between women and men in Algeria.*

### **The relationship between attitude towards entrepreneurship and entrepreneurial intention**

The impact of gender on entrepreneurial intention have been demonstrated by a great number of researches (Veciana et al., 2005). Particularly, these studies have consistently found that women report lower entrepreneurial intention than men in a wide variety of cultures and geographic regions (Malach-Pines and Schwartz, 2008; Zhang et al., 2009; Leoni and Falk, 2010; Lu and Tao, 2010; Zellweger et al., 2011).

The following hypothesis is therefore proposed:

*H4: the causal link between attitudes and entrepreneurial intention is different between women and men in Algeria.*

The figure below represents the conceptual model of this research.

## **PAPER OBJECTIVES**

The present paper aims to:

- Measure the impact of individual factors on entrepreneurial intention in Algeria.
- Determine differences between female and male entrepreneurial intentions in Algeria.

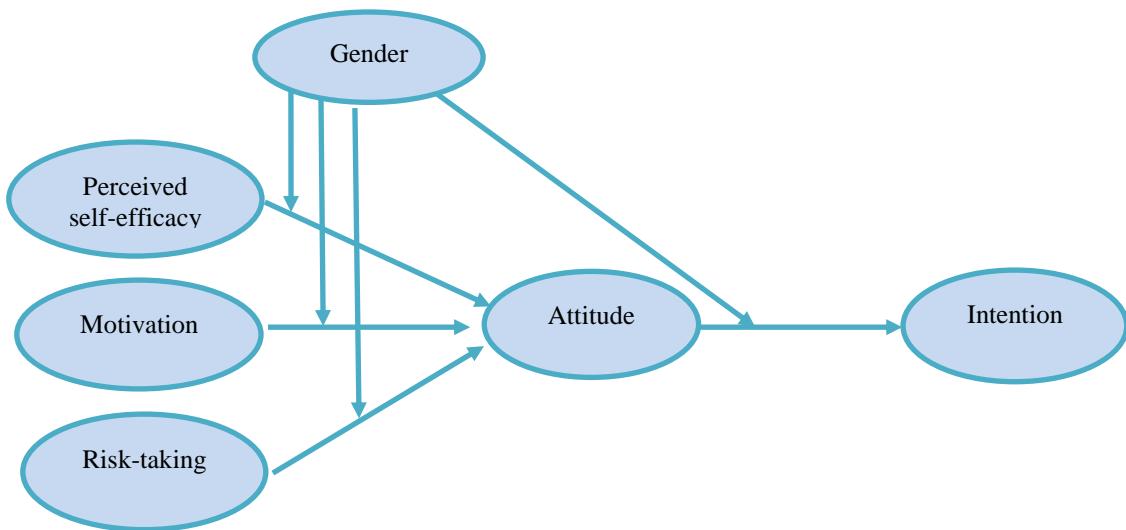


Figure 1. Conceptual model

Source: Own compilation

## METHODOLOGY

The multi-group Structural Equation Modeling (SEM) analysis was used to test our hypothesis. The structural equation modeling is a second-generation multivariate statistical method of analysis that enables to proceed to the analysis of causal linear relationship simultaneously between latent variables.

### Scales

Motivation was measured by 5 items inspired from scales developed by Scheinberg and MacMillan (1988); Need for escape, Instrumentality of wealth Pruett et al.(2009); Independence, Birley and Westhead (1994); Need for personal development, Kolvereid (1992); Risk-taking propensity was measured by 16 items from the scale of Fayolle et al. (2008); Perceived self-efficacy was measured by 5 items inspired from (Langowitz and Minniti, 2007) and (Chen et al., 2001). The Ajzen scale (Ajzen, 2002) that consists of 5 items was used to measure Attitude towards entrepreneurship. Entrepreneurial intention was measured through the use of Ajzen scale (3 items) (Ajzen, 2002).

All the scales were translated to Arabic and French languages using retro-translation method. They consists on a five-point Likert-type scale format, ranging from 1 strongly disagree to 5 strongly agree.

Data collection was carried out through face-to-face questionnaires.

### Sample

Our study focused on random sample of 2578 people including 51.9% women and 49.1% men, from 14 cities in Algeria (Bejaia, Tlemcen, Tizi Ouzou, Algiers, Djelfa, Jijel, Skikda, Sidi Belabbes, Oran, Bordj-Bou-Arreridj, El-Taref, Tipaza and Naâma). The treatment of missing values revealed 1224 usable questionnaires, including 735 for women and 489 for men.

The characteristics of our final sample are presented in the table below:

*Table 1.*

*The characteristics of the sample*

		Female	Male
Gender		735	489
Age	18-24	150	133
	25-39	316	225
	40-55	223	96
	More than 55	46	33
Marital status	Single	346	306
	married	337	159
	Divorced	30	13
	Widower	22	11
Education	No formal education	58	29
	Primary education	61	35
	College education	155	120
	Secondary education	209	141
	High school graduate	245	164
Activity	employee	66	85
	Unemployed	176	221
	Student	135	100
	Pensioner	9	28
	Housewife	306	00
	Other	43	55
Total		735	489

Source: Output IBM SPSS 26

## RESULTS AND DISCUSSION

To test our hypotheses, we proceeded in two stages. The first stage concerns the confirmatory analyses in order to validate the structure of the chosen scales. In the second step we perform multi-group analyses to confirm or reject the hypotheses.

### **Confirmatory factor analyses (CFA)**

Confirmatory analyses were carried out on the measurement models using the IBM SPSS Amos 26 software in order to validate the structure of the scales defined from the literature review. After deleting some items, the results indicate that the model fit indices (absolute indices parsimony indices and incremental indices) are good (see Table 2). The factor loadings are also significant.

*Table 2.*

*Goodness-of-fit indexes of the measurement model*

Indices	$\chi^2/df$	GFI	TLI	CFI	IFI	RMSEA
Measurement model	3.434	0.950	0.900	0.953	0.941	0.045

Source: Output IBM SPSS Amos 26

### **Multi-group analysis**

Multi-group analyses were performed in IBM SPSS Amos 26 software. So the sample was divided into two groups (489 male Vs 735 female).

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For the free model of the two sub-groups, we obtained a chi-square value of 183.632 (df = 51, p <0.00). The constrained model provided a chi-square value of 281.083 (df = 60, p <0.00). So, the  $\Delta\chi^2 = 97.451$  (p-value <0.00) indicates that statistically the groups are different at the model level (see table 3).

The comparison of the coefficients one by one gives the following results:

- With a value of 4,743 for  $\Delta\chi^2$  and p <0.029, we can deduce that men and women have a different perception of self-efficacy in entrepreneurial activity (see table 4). The effect is positive and significant for women. While no effect is noted for men (see tables 5 and 6). The hypothesis is therefore confirmed.

- Regarding motivation, the  $\Delta\chi^2$  is statistically significant, so women and men have different motivations ( $\Delta\chi^2 = 20.936$ , p <0.00) (see Table 4). Although, the effect of motivation on attitude is positive for both groups, the correlation coefficient is higher for women ( $\beta_{men} = .265$ ,  $\beta_{women} = .541$ ) (see table 5 and 6). Comparison of means shows that the primary motivation of men is to avoid unemployment while for women exploring knowledge is more important (see Table 7).

- The risk-taking propensity- attitude relationship is also different depending on gender since we obtained ( $\Delta\chi^2 = 4.802$ , p value <0.00) (see Table 4). Women obtained a score of -.25 against -.139 for men (see tables 5 and 6). The comparison of the means indicates that women take less risk than men (see table 8).

These results are consistent with the existing literature (Caliendo et al. 2015; Fossen, 2012; Furdas and Kohn, 2010).

- The attitude - intention relationship

The link is confirmed for the two sub-groups (see tables: 5 and 6). Whether male or female, attitudes lead to intentions. This is consistent with the results of some previous studies (Díaz-García and Jiménez-Moreno, 2009; Zampetakis et al., 2016; Santos et al., 2016). The hypothesis is therefore rejected.

Table 3.

*Goodness-of-fit indexes for two-group structural model*

Moderator	model	$\chi^2$	$\chi^2/df$	GFI	TLI	CFI	IFI	RMSEA
Gender	free model	183,632 (51)	3.601	0.971	0.939	0.965	0.965	0.047
	Fully constrained model	281,083(60)	4.848	0.957	0.914	0.942	0.943	0.049

Source: Output IBM SPSS Amos 26

Table 4.

*Two group path model estimates*

Model	$\chi^2$	$\chi^2/df$	GFI	TLI	CFI	IFI	RMSEA
Motivation- attitude	204,568 (52)	3.934	0.967	0.930	0.960	0.960	0.05
Risk-taking propensity - attitude	188,434 (52)	3.624	0.970	0.938	0.964	0.964	0.047
Perceived self efficacy - attitude	188,375 (52)	3.584	0.971	0.940	0.965	0.966	0.047
Attitude- intention	183,836 (52)	3.535	0.971	0.940	0.965	0.966	0.046

Source: Output IBM SPSS Amos 26

*Table 5.*  
*Path model estimates (Male)*

		<b>Estimate</b>	<b>S.E.</b>	<b>C.R.</b>	<b>P</b>	
Attitude	<---	Risk-taking propensity	-,139	,036	-3,819	***
Attitude	<---	Motivation	,265	,038	6,950	***
Attitude	<---	Perceived self efficacy	,145	,072	2,011	,044
Intention	<---	Attitude	,850	,198	4,300	***

Source: Output IBM SPSS Amos 26

*Table 6.*

*Path model estimates (Female)*

		<b>Estimate</b>	<b>S.E.</b>	<b>C.R.</b>	<b>P</b>	
attitude	<---	Risk-taking propensity	-0,25	0,037	-6,750	***
attitude	<---	Motivation	0,541	0,047	11,386	***
attitude	<---	Perceived self efficacy	0,145	0,072	2,011	,044
intention	<---	Attitude	0,942	0,057	16,635	***

Source: Output IBM SPSS Amos 26

*Table 7.*  
*Mean comparison of the variable motivation*

	Gender	N	mean	St Dev	Error St Mean
Need for escape	Female	735	3,66	1,349	,050
	Male	489	<b>4,03</b>	1,136	,051
Need for independence	Female	735	3,45	1,213	,045
	Male	489	3,89	,981	,044
Need for personal development	Female	735	<b>3,68</b>	1,047	,039
	Male	489	3,69	,965	,044
Opportunity	Female	735	3,62	1,018	,038
	Male	489	3,61	1,062	,048
Instrumentality of wealth	Female	735	<b>3,65</b>	1,117	,041
	Male	489	<b>3,93</b>	1,048	,047

Source : Output IBM SPSS 26

*Table 8.*  
*Mean comparison of the variable risk-taking propensity*

	Gender	N	mean	St dev	Error St dev mean
Risk-taking propensity	Female	735	3,4112	,88411	,03277
	Male	489	3,5133	,90780	,04105

*T= 1.954*

Source : Output IBM SPSS 26

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## CONCLUSION

Based on the presentation of an intention model inspired from Ajzen's (1991) TPB model, this study has investigated the moderating role of gender in the relationship between some individual factors and entrepreneurial intention in Algeria.

The results obtained are very encouraging. At first, we confirmed that motivation, Perceived self-efficacy and risk-taking propensity have a significant effect on attitude towards entrepreneurship which impact positively the entrepreneurial intention. This is valid for both men and women.

Then we note that:

- Women take less risk than men.
- Men have more material motivations (avoiding unemployment and building great wealth) than women.
- Men and women perceive the world around them with different eyes. These differences in perception process influence the decision to start a business and help to explain the gender gap in entrepreneurial activity.

- Our results confirmed similarities in entrepreneurial intentions between women and men.

Managerial implications and recommendations

The present findings might help to better understand some important individual factors that explain gender differences in entrepreneurship.

This research suggests that:

- Policymakers should promote entrepreneurship in general and women's entrepreneurship in particular.
  - Efforts to increase entrepreneurial activity should not target only men. Special attention to women is essential. It can reduce the gender gap in entrepreneurship.
  - Government institutions and educational institutions should implement an entrepreneurship training plan to stimulate entrepreneurial activity for men and women. Programs should be gender specific, which may help them understand the start-up process and overcome their own obstacles.
  - It is necessary to create other support mechanisms such as advice agencies, training assistance, consulting, mentoring and coaching, etc.
  - Conduct research to better understand the real motivation of men and women ; hence remove all the barriers.
  - Raising awareness of the available institutional support mechanisms that will help to reduce the perceived risk but also encourage women to start entrepreneurship in high growth sectors. In fact, researches have shown that women's businesses are concentrated in low-growth sectors that use less capital to start (Koellinger and al.2013).

Our work has some limitations. While the empirical study was based on a large sample compared to most of the studies conducted in Algeria, the findings might not be transferable to other contexts. In our model we focus only upon three individual factors.

So further works should focus on relevant individual and environment factors that can explain gender gap such as (culture, institutions, etc.).

In the same vain, our results are encouraging and should be validated by a cross cultural study.

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## ВПЛИВ ОКРЕМІХ ФАКТОРІВ НА ПІДПРИЄМНИЦЬКІ НАМІРИ: МОДЕРУЮЧА РОЛЬ ГЕНДЕРА

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Стаття спрямована на аналіз відмінностей у підприємницьких намірах між чоловіками та жінками в Алжирі, використовуючи індивідуальні фактори як предиктори цього наміру. На основі теорії запланованої поведінки (Айзен) (1991), була розроблена та перевірена концептуальна модель за допомогою багатогрупового SEM-аналізу на вибірці з 2578 осіб з 14 міст Алжиру. Результати показали, що на підприємницькі наміри впливає ставлення, обумовлене мотивацією, ризиком та самоефективністю як для чоловіків, так і для жінок. Однак дослідження показують, що жінки менше ризикують, ніж чоловіки, і мають різне

сприйняття та мотивацію. Хоча емпіричне дослідження ґрунтувалося на великій вибірці порівняно з більшістю досліджень, проведених в Алжирі, результати не можуть використані в іншому контексті. У поданій моделі увагу зосереджено лише на трьох окремих чинниках. У цьому дослідженні не враховуються фактори навколошнього середовища, які можуть пояснити інші гендерні розриви.

**Ключові слова:** підприємницькі наміри, ставлення, стать, мотивація, склонність до ризику, сприймана самоефективність.

## ВЛИЯНИЕ ИНДИВИДУАЛЬНЫХ ФАКТОРОВ НА ПРЕДПРИНИМАТЕЛЬСКИЕ НАМЕРЕНИЯ: МОДЕРИРУЮЩАЯ РОЛЬ ГЕНДЕРА

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Статья направлена на анализ различий в предпринимательских намерениях между мужчинами и женщинами в Алжире, используя индивидуальные факторы как предикторы этого намерения. На основе теории запланированной поведения (Айзен) (1991), была разработана и применена концептуальная модель с помощью багатогрупового SEM-анализа на выборке из 2578 человек из 14 городов Алжира. Результаты показали, что на предпринимательские намерения влияет отношение, обусловленное мотивацией, риском и самоэффективностью как для мужчин, так и для женщин. Однако исследования показывают, что женщины меньше рискают, чем мужчины, и имеют разное восприятие и мотивацию. Следует заметить, что хотя эмпирическое исследование основывалось на большой выборке по сравнению с большинством исследований, проведенных в Алжире, результаты не могут использованы в другом контексте. В данной модели акцент сделан только на трех отдельных факторах. В этом исследовании не учитываются факторы окружающей среды, которые могут объяснить другие гендерные разрывы.

**Ключевые слова:** предпринимательское намерение, отношение, пол, мотивация, склонность к риску, самоэффективность.