Anastasiia Ivanova, Mikhail Surin

Gender Differences in Attitudes towards Business

Bachelor of

Business Administration

Spring 2018

KAJAANIN
AMMATTIKORKEAKOULU
UNIVERSITY OF APPLIED SCIENCES

ABSTRACT

Author(s)	Anastasiia Ivanova, Mikhail Surin
Degree Title	Bachelor of Business Administration
Title of the Publication	Gender differences in attitudes towards business
Supervisor	Ari Teirilä
Total Number of Pages and Appendices	55+8
Keywords	Youth Entrepreneurship, RYE, Gender, Gender differences
Date	12.11.2018

The aim of this thesis was to hold a comparison research on attitudes towards conducting business and analyze differences in gender policies of Finland and other countries. The topic of the thesis is relevant because these days there is still a problem of women having trouble starting a business due to different factors that make this process more complex.

The first source were already existing researches and articles that became the theoretical basis and background. Information was collected from literature and previous studies related to the topic e.g. articles, books, magazines, newspapers and reports. In addition, personal knowledge of the authors and their experience was used in creating the theory.

The second source were the survey results. In spring semester 2017 there was held business course RYE (Rural Young Entrepreneurs) in KAMK. By the end of this course the authors of this paper conducted survey for all those who participated to scrutinize the role of women in entrepreneurship. 111 students were interviewed from 7 different groups, different countries and different ages. The data obtained from the survey was statistically analyzed with SPSS and it constitute the quantitative part of the study.

CONTENTS

LIST OF ABBREVIATIONS

RYE - Rural Youth Entrepreneurship

NPA - Northern Peripheral and Arctic

NPAP - Northern Peripheral and Arctic Program

KAMK - Kajaanin Ammattikorkeakoulu

KUAS - Kajaani University of Applied Sciences

RDC - Rural Development Council

EU - European Union

1.INTRODUCTION

1.1 Background

In any economic system, new start-ups and new entrepreneurs are needed. Public discourse tends to focus on innovative companies with high growth rates, but at the same time, however to maintain balance in fragile business ecosystem different points of views are needed.

The way to accomplish this mission is to allow both men and women realize their business ideas. Most of gender differences studies were conducted in the late 20th century. Increasing number of female entrepreneurs generated a new wave of studies regarding differences in attitudes towards business and differences between genders e.g. men and women in terms of implementing business ideas. This made thesis authors discuss such gender aspects as an aspiration to start a business, who are more successful in business and are there limitations for young female entrepreneurs.

Finland is a leader in the tolerant relations between genders. In Finland, no matter what a person looks like and what gender he or she is, the important issue is that he or she does the job well and is a master of what he or she does. Women actively participate in all spheres of working life and some of them perform work that historically has been done by men. Nevertheless, there are still countries where gender gap, law limitations and negative attitudes towards women are an exciting problem.

With all that said, it was decided to compare abilities to become an entrepreneur among men and women, study whether entrepreneurial success is defined by gender or interviewed. The relevance of the research lies in the fact that today everyone has equal rights to get education, to take necessary courses and do everything needed to start a business. The authors' aim is to discover if there is a

difference in attitudes towards business among male and female students and what factors can influence their decisions.

1.2 Thesis objectives and research questions

The aim of the thesis is to study how attitudes towards business may vary because of one's gender. It is considered to think that women are less successful in entrepreneurship than men. However, studies can prove this hypothesis wrong. There are some limitations that might abate women's attitude to start business. These factors will be discussed throughout this paper. To interpret explanations and reasons for diversification among men and women in choosing whether to become an entrepreneur or not, the authors carried out a quantitative approach by interviewing 111 students of Kajaani University of Applied Sciences who participated in RYE project. Among the huge number of tools that could have been used to analyze responses, it was chosen to use SPSS Statistics. This IBM software has everything to conduct a statistical and social analysis and draw decent conclusions.

To achieve these goals, we identified the following issues:

1. Advantages and disadvantages of male and female attitudes
2. Neutral attitude to gender differences in governance
3. Current number of female entrepreneurs in different countries

2. LITERATURE REVIEW

2.1 Entrepreneurship definition

Even now scientists have failed to agree on how to define who is an entrepreneur or what entrepreneurship means. This section aims to present definitions that explain the phenomena according of the thesis topic.

Joseph Schumpeter, one of the leading scientists in the field of management, suggested that the entrepreneur is the one who is responsible for “the doing of new things or the doing of things that are already being done in a new way” (Schumpeter, 1947). According to his studies entrepreneur is an agent of changes.

As stated by Camp, Sexton, Ireland & Hitt (2001) "entrepreneurship is seen as a context-dependent social process through which individuals and teams create wealth by combining unique resource packages to exploit market opportunities". This definition highlights the importance of gaining access to institutions to support both meso- and macroenvironment of the system for a successful entrepreneur.

Since the thesis is written by Russian students for a Finnish university of applied sciences the following definitions are taken from the works of Finnish and Russian scholars.

According to Paula Kyrö’s “Yrittäjyyden tarinaa kertomassa” (1998) entrepreneurship is defined as "a phenomenon associated with transformation." Entrepreneurship is an activity based on personal qualities, the ability to think in the direction of creating something new and the maintenance of general and financial activity.

Entrepreneurial activity increases the standard of living by creating new jobs, satisfying the requirements of consumers in new goods or services, and thus enhances the well-being of society. (Kyro, 1998)

However, according to Huuskonen (1992) establishment of a new company is not an explicit factor of being an entrepreneur. Entrepreneur can also be a person who is successful in his/her career.

A. Busygin (2003) considers entrepreneurship as the art of business activity, the thought process realized in the form of business design. In a professional sense, entrepreneurship is considered as the ability to organize one's own business and successfully carry out the related functions.

The variety of definitions of entrepreneurship is due to the peculiarities of this phenomenon, which consist in the high variability of its content and forms. All these definitions demonstrate the distinctive features of the very phenomenon of entrepreneurship, entrepreneurial behavior, are characteristics of a social portrait of an entrepreneur and the motivations of his/her activities.

2.2 Models of entrepreneurial intentions

Scientists studying the decision making process quickly chose this concept of entrepreneurial intentions and began to develop various models, mainly based on Shapiro's and Sokol's theory of entrepreneurship (1982), mainly based on Ajzen's research on the theory of planned behavior (1991). The entrepreneurial activity indicates that people's perception of desire, feasibility and propensity to action affects his or her entrepreneurial intentions. In addition, the theory of planned behavior asserts that the individual's attitude, subjective norms and perceived feasibility affect his or her intention in general. However, these models above have similar concepts (Krueger 2009). Shapero identified the intention with the identification of a reliable and viable possibility, which is achieved by how much the individual perceives the possibility as desirable (parallel relations and social norms in the TBB) and feasible (parallel self-efficacy in the TPB).

Hindle et al (2009) stated that although different models of entrepreneurial intentions are of different variants, they have more similarities than differences, because they essentially represent a state of mind, underestimating the social contextualization of these states of mind. These authors offer a model of informed intention in which existing models are strengthened by variables including human and social capital. Both human (education, experience) and social (professional networks, friends in business, family members) capital are considered as the most important sources of information that people use in the formation of entrepreneurial intentions. Furthermore, Hindle et al. (2009) also argue that gender aspects play a role in mitigating the effects of human and social capital, suggesting that women need higher education, more experience and more social capital than men to display the same levels of entrepreneurial intentions.

2.3 Gender and entrepreneurial intentions

Nonetheless the expanse of column in the potential of female self-employment is developing on all sides of the planet, they are still surpassed by male entrepreneurs. According to Minniti et al. (2005), women are less prone to self-employment. Mostly this statistics get proved in the middle-income countries, and this group represents over 70% of the population. Among a set of factors which were studied in the context of difference in entrepreneurial behavior, the most studied is self-efficiency. According to Wilson et al. (2007) "self-sufficiency or self-confidence" is based on people's perception of their skills and abilities”. It is expected that people with higher levels of self-efficacy will be more likely to perform the tasks. The literature on entrepreneurship often mentions that women do not have a sufficient level of self-efficacy in areas related to business success, such as quantitative skills, problem solving, money management and have less interest in entrepreneurship than men (Marlino and Wilson, 2003).

Some studies also show that women are more susceptible to self-efficacy. This means that a low level of self-efficacy, resulting from a lack of the necessary skills and abilities, influences women more negatively in terms of entrepreneurial

intentions. Thus, self-efficacy plays a more significant role in the entrepreneurial behavior of women than men (Kickul et al., 2008; Bandura et al., 2001).

Although resistance to risk can contribute to gender differences in relation to entrepreneurship, "it's not that respondents are being afraid of failure, but rather the extent to which fear of failure affects people's behavior." Perceived difficulties in accessing financial support to start a business can also adversely affect entrepreneurial intent (Minniti and Nardon, 2007). When the correlation between gender and the perceived financial barriers to women was examined in the United Kingdom, it was found that women are more likely to fear financial barriers when starting a business.

A study conducted in 2004 among adolescents by Wilson et al revealed that female participants were more motivated by the autonomous nature of social and relational motivations such as respect, helping others and providing jobs. According to this finding, Marlino and Wilson (2003) found in their study that most girls in middle and high school consider this business "complex, complicated and risky", showing less interest in self-employment than boys. (Marlino and Wilson, 2003). This is confirmed by the results of Gupta et al. (2009), who studied the relationship between gender stereotypes and entrepreneurial intentions. They said that entrepreneurial behavior is associated with the characteristics of the "male gender role stereotype", and not with biological sex. In addition, surprisingly, they found no significant difference between the sexes with respect to entrepreneurial intentions (Gupta et al., 2009). Similarly, there are other recent studies in which it was assumed that perceptual factors in starting a business, such as risk tolerance, self-efficacy and knowledge, are gender independent (Arenius and Minniti, 2005).

Arenius and Minniti (2005) claimed that sensory activity factors are "drivers of entrepreneurial comportment for each gender" and meanwhile these aspects are subjective, they can be predisposed. Correspondingly, Mueller and Dato-on (2008) provided proof that commercial self-efficacy could be "gender-role orientation" than dependence on the biological sex. They premeditated the connection between "targeting a gender role," e.g., socially made patterns of behavior of the sexes and entrepreneurial self-efficacy and found that these relationships are

universal for different stages of starting a business. Watson and Newby (2005) investigated the relationship between the attributes of the owners of SMEs and the birth of gender and the orientation toward the role of women and they concluded that gender-based (or "stereotypical gender roles") orientation may be the best indicator when examining the differences between men and women. " The owners of men's small businesses gained more than the owners of SMEs (Watson and Newby, 2005), but they were more likely than others to be among the attributes such as the "control locus", "manifest needs" and "preference for innovation".

Intention-based method models have conjointly been used to exemplify dissimilarities between masculine and feminine entrepreneurial behaviors. for instance, Veciana et al. (2005) used entrepreneurial intention models to compare university students' attitudes towards entrepreneurship in Catalonia and Puerto Rico. They found that in territorial dominion of Catalonia male students showed higher attractiveness towards entrepreneurship and were a lot of serious regarding making a new venture compared to feminine students. Guerro et al. (2008), use an intentional model to assess the attitudes of Catalonian university students towards entrepreneurship, finding that, per Veciana et al. (2005), students' attractiveness to begin a standby business is stronger than actual practicability. Finally, El Harbi et al. (2009) explored the entrepreneurial intentions of young males and females in Republic of Tunisia. Their findings counsel that entrepreneurial intentions vary with gender and are grounded on ancient social norms.

2.4 How to encourage gender equality in the Finnish labor market?

Although no country within the world has nevertheless achieved gender equality, the Nordic countries systematically stand out in the world Economic Forum's annual international Gender Gap Report, that measures how well countries do at removing the obstacles that hold ladies back. (HuffPost, 2013)

In this year's report, Iceland holds the highest spot for the fifth consecutive year with Republic of Finland, Kingdom of Norway and Kingdom of Sweden following close behind. Aside from Denmark, all Nordic countries have closed over 80 % of the gender gap, making them helpful as each role models and benchmarks. (HuffPost, 2013)

It is not simply a matter of wealth. though these high-income Nordic economies tend to prime plenty of world polls, the worldwide Gender Gap Index strips out overall wealth, instead measurement how equitably income, resources and opportunities are distributed between women and men.

At the tertiary level, additionally to terribly high levels of entry for each girls and men, the education gender gap has been reversed and ladies currently conjure most of the high-skilled force. In Norway, Scandinavian nation and Iceland, there are over 1.5 women for each man registered in university, whereas in Republic of Finland and Denmark, ladies conjointly conjure the bulk of these in tertiary education. (Mascarenhas, 2014).

While several developed economies have succeeded in closing the gender gap in education, few have succeeded in maximising the returns on this investment. The Nordic countries are leaders during this space — all 5 countries feature within the high twenty-five of the economic participation and chance pillar of the worldwide Gender Gap Index. this can be thanks to a mixture of factors: high feminine labour force participation; earnings gaps between ladies and men among all-time low within the world, though not non-existent; and ample opportunities for ladies to rise to positions of leadership.

While patterns vary across the Nordic countries, overall these economies have created it doable for folks to mix work and family, leading to additional ladies within the work, additional shared participation in service, additional just distribution of labour reception, higher work-life balance for each ladies and men and, in some cases, a lift to waning fertility rates. (Glasshammer, 2010).

Policies in these countries include compulsory maternity leave depending on circumstances, generous childcare benefits provided by the state, provided by a combination of social security funds and employers, tax breaks and post-delivery refund programs. Together, these measures have reduced the costs associated with having children and have led to a relatively higher increase in the birth rate compared with other aging and developed economies. (HuffPost, 2013)

In Norway, since 2008, publicly listed businesses have been obligated to have at least 40 percent of each sex on their boards. Other countries are espousing analogous actions. Factually, the Nordic and Scandinavian countries gained a head start thru letting women the right to vote before others (Sweden in 1919, Norway in 1913, Iceland and Denmark in 1915, Finland in 1906). In Norway, Denmark and Sweden, political parties presented charitable gender allowances in the 1970s, resulting in increasing numbers of female political representatives over the years. However, these days Denmark has abandoned using allowance as a leverage since it is no longer needed. (HuffPost, 2013).

The Nordic experience is not just an important one for individuals, families and organizations today. It points to fewer problems with aging in the future, as well as higher labor activity and a more robust economy. Both emerging markets and other developed economies have much to learn from the “Nordic Nirvana.”

In the process of writing this thesis authors relied on the theory of professional choice invented by John Henry Holland. Its advantage is a legitimate psychological concept, a unifying theory of personality theory of vocational choice. John Holland looks from a perspective of the orientation recognition of the most important personality substructure. The success of the activities is determined by such qualities as values, interests, attitudes, relationships, motives. The authors gave a preference for realistic(male) and artistic(female). (HuffPost, 2013)

- **Realistic [R]:** A realistic person prefers concrete tasks. He or she likes working alone or with other realistic people.
- **Investigative [I]:** Someone who is investigative likes to use his or her abstract or analytical skills to figure things out. He or she is a “thinker” who strives to complete tasks and often prefers to do so independently.
- **Artistic [A]:** The artistic members of our society like to create things. They are imaginative and usually extroverted.
- **Social [S]:** A social person prefers interacting with people. He or she tends to be concerned with social problems and wants to help others.
- **Enterprising [E]:** Those who are enterprising lean toward leadership roles. They are willing to take on challenges and are extroverted. They can be aggressive as well.
- **Conventional [C]:** Someone who is conventional prefers structured tasks and tending to details. He or she is often conservative.

(The Balance, 2017).

It is very important to arrange the system so that it was not focused on a single item and combined all the relationships. Therefore, it is very important to hire a quality staff that could interact at all levels of the company for the best result. The potential benefits of this approach include:

1. Strong commitment
2. Reliable and valid data, which you can build understanding
3. Greater chance of successful improvements

In this part of the thesis will discuss the tools for promoting gender equality and ensuring the proper enforcement of laws. The first part will focus on policy decisions and public tools. Then will be presented personal observations and treatment to organizations with an appeal emphasizing the effect of personal choice and organizational culture on career development and gender equality.

Gender equality is based on the "law of equality". The law is based on rules and compliance goals on promotion of gender equality and prohibition of

discrimination. This law lays the Foundation for the development of equality in Finland (Ministry of Social Affairs and health, 2015). According to Rees (2005), the state has ways to achieve a comfortable environment of equality in which rights have not been infringed: the law on equal treatment, gender mainstreaming and mainstreaming positive action.

EU policy is built on the principles of democracy and equal opportunities, gender equality is an important goal since the founding in 1957 and all the while politicians and heads of state have developed a solution to this problem. Despite all these efforts, still visible the gap between men. For example, the tendency women earn less because of the decline in the market value of the work of women (Selanec & Senden, 2011). The slow development in these areas is one of the reasons critics in relation to the principle of gender mainstreaming. Perhaps the gender policy is not implemented very well thought out, but we definitely seen positive results. Along with the recommendations, the Finnish government is trying to influence the company. For example, the government hopes to show that the problem of finding women leaders not only in education, but the lack of willingness of the employer. Statistics show that even in areas where women predominate, they are hardly represented in leader positions.

2.5 Why encourage gender equality in the Finnish labor market?

While the level of gender equality in Finland is very high, the authors decided to analyze what are all the advantages of segregation, how segregation manifests itself in various spheres of people's lives, as well as the main obstacles to achieving gender equality.

2.5.1 The benefits of diversity

In groups consisting solely of one gender, productivity at work is lower than in companies where gender balance is observed. This is confirmed by recent studies

of American and European institutions. The researchers studied enterprises, where she worked as only women or only men, and mixed teams. It was revealed that gender balance increases the profit of the company more than 40%. (Reuters, 2015)

Researchers believe that the summation of skills and knowledge in such teams enhances the work efficiency. In addition, the study allowed concluding that the level of involvement of women in business and management firms, in particular, significantly affects the performance. Moreover, the gender balance additionally creates a new competitive advantage.

According to leading experts, Directors must be truly a variety of individuals with different expertise, gender and perspectives. Through to the mixed team to achieve high results. (ICTSD, 2013)

Three reputable studies confirm the data:

- McKinsey: European firms with many women managers are more results;
- University of Helsinki: investment earnings up 10% from those firms to boards of Directors that include women.
- London business school the Lehman Brothers Centre for Women in Business: gender balance to ensure maximum productivity of team work in the nature in balance.

Perhaps the gender balance is a social need for effective economic development. Science has long established that men and women in different ways the brain works and thinking. Perhaps the interaction between the two types of thinking is the main key to success.

2.5.2 Segregation in different spheres of life

Segregation in education

In Finnish educational institutions, gender separation mainly entails of differentiation and imbalance among the genders, which is established in matters

such as learning results, practical teaching, subject choices, student evaluation, and the configuration of the school and teaching staff. Likewise, schools' applied actions and operating surroundings still contain practices and principles based on gender-based separation of duties. (The National Institute for Health and Welfare, 2017)

Traditional concepts of males' and females' occupations limit educational and professional choices. At the end of comprehensive school, lads are mostly responsible to think that gender affects their forthcoming professional choices. Gender-based diversity can now be perceived in study subject choices in comprehensive school, and it remains throughout the upper secondary level all the way to the level of higher education.

In primary education, girls learn more languages, and boys study more natural sciences and mathematics. Men also study more mathematics, physics, and chemistry than women in high school. Differences between men and women in the educational sector are significant in vocational education of secondary vocational education. Women tend to dominate the social welfare and health sectors, while men dominate the transport and technical areas. Similar differences in these areas can be found at universities of applied sciences. The most rapid reduction in gender segregation was observed in universities. (The National Institute for Health and Welfare, 2017).

Segregation in working life

Gender segregation in working life — the division of the labor market into male and female jobs and occupations — is particularly strong in Finland internationally. It is believed that segregation affects Finnish society in different ways. Changes in segregation have recently been observed when women began to receive degrees in traditionally male occupations, such as doctors and lawyers in the last few decades. Nevertheless, an assessment of the entire labor market - for example, the number of equally distributed occupations (at least 40% of the representation

of both sexes) - shows that there are no major changes in segregation. The predominance of women was particularly insignificant. (Weeden, 2005)

The most dominant fields in Finland are still child care, health care, office work and cleaning, as well as the professions of practical nurse, neat and hospital cleaner. The proportion of women in these occupational groups is more than 90%. Accordingly, the most occupied by men fields and professions are the construction, installation and repair of machines and electrical appliances, as well as transportation of trucks, in which men constitute more than 90% of the workforce. (Lehtonen, 2002).

Women make up about one third of Finnish entrepreneurs, which is a relatively high proportion compared to other EU countries. Women entrepreneurs are more likely to work as individual entrepreneurs or based on incomplete or side activities. They often work in the areas of personal services (such as exercise and fitness, hairdresser and beauty industry), entertainment and culture, business services, social welfare and health services.

The main objective of gender equality policy in Finland to reduce gender segregation is to create equal opportunities for women and men to fulfill their responsibilities in the family and in working life, as well as in society, and to ensure equal opportunities to achieve and realize these goals. It is expected that the dismantling of the gender division of labor will help improve employment for men and women, eliminate gender discrimination and achieve equity in pay. (HuffPost, 2013).

In Finland, well-being is viewed as an issue related to the organization of public services, care and everyday life, when viewed from the point of view of equality. One of the main goals was to improve the position of women in the labor market and harmonize work and family life. (The National Institute for Health and Welfare, 2017).

2.5.3 Obstacles to gender equality

Despite the positive results of the study, unfortunately, progress is very slow (Hunting, Layton & Prince, 2014, at McKinsey & company 2007). Women and ethnic minorities still face significant barriers to career paths. In developing countries, sometimes a woman must work to equal a man or be better than them.

Behind this trend lies an even more dramatic shift, which appeared in the process of the changing global economy. Currently, in each country there are successful women in leadership positions, but there is a gap between the most and least prosperous.

Development progress shows that of 173 countries there are rules on paid leave, but only 117 have laws guaranteeing equal pay and outlawing sexual harassment. Progress has been particularly evident in developing countries that only began to introduce quotas in favor of women in politics and business. The most striking example of Rwanda, where a combination of strong leadership and positive discrimination legislation now sees 51 per cent of seats in Parliament held by women, a higher level than in the Nordic countries. (Rothshield, 2013)

To make progress, g-W Bachelet now in favor of a long-term programmed "substantive equality in the formal sector" through the tightening of laws of equality and perfect business policy. The report calls for improving the care of children and greater use of maternity leave, to overcome obstacles to women's equality in the workplace.

To build bridges with business, UN Women has asked corporate leaders to sign the six points of the Charter the women's empowerment principles, which refers to "the full participation of women in our enterprises and in the larger community makes sound business sense". These principles have been signed by 188 business leaders, including Kenneth Frazier Merck and lead in Brussels Prot of BNP Paribas. (World Health Organization, 2013)

"The equality of men and women about the future of thermal insulation for your organization; it's a license to be there", says Ben Verwaayen from Alcatel-Lucent, one of the most notorious leaders to subscribe to the principles. We live in a world of massive changes. These changes force us to think differently, but a qualitative change will occur only when we truly open our organizations to both men and women. Our employees expect a fair solution, and our customers and investors depend on it.

2.6 Northern Periphery and Arctic Program 2014-2020

The Northern Periphery and Arctic 2014-2020 Program collaborates 9 partnering countries. The member countries of NPAP 2014-2020 are Finland, Sweden, Northern Ireland, Scotland and Ireland. The cooperating countries who support this project are Norway, Iceland, Greenland and Faroe Islands. This means that project covers all Arctic areas and Barents region partly. These countries aim to resolve similar problems which are typical to northern areas. Those problems are: almost absence of economic diversity, low density of population, accessibility and strong impact of climate change which is happening around the globe influencing arctic region as well. Due to factors mentioned above people must be attracted to retained in arctic areas. (Northern Periphery and Arctic Programme, 2017).

The Northern Periphery and Arctic 2014-2020 Program seeks to expand the horizons of the regions, based on concrete results and allowing the program area to be a region-leader for life, study, work, investment of capital. The program's vision is to form young, vibrant, creative, sustainable and competitive community in the regions-participants by attracting entrepreneurs, using innovative technologies, seeking and using the opportunities of the arctic region in the most resource friendly thus efficient way. Turning vision into reality will be achieved by financing different supportive projects. (Northern Periphery and Arctic Programme, 2017).

Rural Youth Entrepreneurship approved and funded by Northern Periphery and Arctic Programme. It is one of the projects that exists to support both existing SMEs and start-ups remotely. (Northern Periphery and Arctic Programme, 2017).

2.7 Rural Youth Entrepreneurship project

Rural Youth Entrepreneurship is project run by Northern Periphery and Arctic Program 2014-2020. It was scheduled to be launched April 15th 2015 and closed on April 14th 2018. Countries who are partners of this project are NPA regions including Finland, Greenland, Northern Ireland (leading partner).

- NI Rural Development Council (Lead Partner)
- Partner (NI): The Advantage Foundation
- Partner(Greenland): Qeqqata Trade and Industrial Council
- Partner (Faroe Islands): The Research Centre for Social development
- Partner (Finland): Kajaani University of Applied Sciences Partner

Each of these partners has assigned institutions to help in delivering project goals. The program seeks to support young talent and encourage them to think and act, innovatingly helping those start a new business, entrepreneurs who have an existing business who want to grow their business through export opportunities and those who face difficulties in their existing business who require so that support and guidance will improve their business.

RYE, the Rural Youth Entrepreneurship, project is directed to creation of strong entrepreneurial spirit among young people between 16 and 30 that could participate in granting local economic and social opportunities fully. The program is directed to fight against deprivations, recognizing that physical isolation and demographic changes of rural life aggravate poverty and alienation even more. (Northern Periphery and Arctic Programme 2014-2020, 2017).

Initiative is crucial for running this project. However, without proper financial

support implementation of any project is impossible. According to NPAP official web site project's own budget is 1 825 998 EUR. Moreover, since RYE is under umbrella of Northern Periphery and Arctic Programme financial was received from them and amount of financial support is 1 186 831 EUR. (Rural Youth Entrepreneurship, 2017)

2.7.1. Project objectives

The aim of RYE is to create improved international opportunities for young people in the Northern Periphery and the Arctic region while at the same time providing wider support by creating new innovative markets. The goal of this project is also the development and formation of a functional support base for enterprises. This is intended to support young entrepreneurs for professional business development, and, accordingly, to increase the willingness of investors to finance their business.

Stimulating, encouraging and assisting the development of a more flexible and conducive infrastructure that recognizes the value of locally based opportunities for the rapid economic and financial development of the Northern Periphery and the Arctic region is an obvious important goal of Rural Youth Entrepreneurship. Thus, RYE intends to stimulate the development of entrepreneurial culture in the NPA region. To achieve this goal, it will be necessary to prepare for the change the way of thinking and mentality of people, creating a more enterprising way of thinking among the youth.

The consequences of improving and developing the culture of doing business will be more diverse and perfect economic models in the Northern Periphery and the Arctic region. Thus, residents of remote and northern regions will be able to present their business models, with strong support and motivation that will help to preserve their communities and stimulate their development. Finally, the Rural Youth Entrepreneurship intends to facilitate the exchange of experiences and ideas within the NPA in support of a new approach to economic development in

which young people become strength for the future, relying on the uniqueness of the culture and natural resources of their area to re-create prosperous local communities and economies. (Northern Periphery and Arctic Program, 2015).

Rural Youth Entrepreneurship will use a unique approach to achieve their goal. RYE intends to provide support to small and rural communities in the development of sustainable and resilient local economy, which examines their profitability as a key success factor. This will be achieved primarily by providing young people with different cultural experiences to help them better understand their own culture. RYE will also promote and support the ideas of business development, which are mainly based on business opportunities. It will also contribute to a broader assessment of the value of entrepreneurship for remote and rural communities. To start or develop their business RYE will support young people in accordance with these values.

The project, among other things, encourages the exchange of experiences among participating regions. They will be able to develop, improve and create the best solutions to support youth entrepreneurship, as well as the development of strategies based on local features of the region. This will help improve the interaction between the markets of different territories.

Having its goals achieved, Rural Youth Entrepreneurs will deal with the issues of the Northern Periphery and the Arctic region. Mainly those are migration and unemployment. Entrepreneurial activity will create opportunities to work in the reverse phase of external migration trends from parts of the NAP region affected by the project.

2.7.2 RYE and Kajaani University of Applied Sciences collaboration

Kajaani is located in Central Finland, 557 km from Helsinki. The city was founded by Governor-General Pietari Brahe on the northeastern border of Sweden in 1651. The fortress, around which the city grew, was built in 1604. Now Kajaani is the center of Kainuu province, the city's population is 37 thousand people.

Kajaani University of Applied Sciences is a multidisciplinary institution of higher education. All research and educational process take place in one University campus, near the city center, which can be reached on foot. The University offers the opportunity to study in an international team with students from other countries who come to get a bachelor's degree in English.

Kajaani University of Applied Sciences offers you the benefits of a small University of applied Sciences. The University has approximately 2,000 students, 200 of whom study in English. Approximately 60% of students in English - speaking programs are foreigners coming from different countries from all over the world. The university offers comfortable training in small groups and the ability to develop skills in an intercultural environment. Kajaani University of applied Sciences pays special attention to the quality of teaching and tries to create the necessary conditions for students to successfully study.

Each year, the University of Applied Sciences receives many exchange students from partner universities from other countries. During the study you can spend one or two semesters abroad, or to undergo training, practice and conduct research in one of the partner universities. (KAMK, 2017).

Kajaani University of Applied Sciences strives to become one of the smartest universities in Finland by 2024. Thus, Kajaani university actively collaborates business and innovation. Its nationally and internationally approved partner in different business development and innovative projects. It has 40 partners around the world and participates in projects, such as SHARPEN, (KAMK, 2017) and of course Rural Youth Entrepreneurship. As an Institute of education and research center, Kajaani University of applied Sciences is an invaluable partner in the project Rural youth entrepreneurship. In addition to providing project management, it offers a wide range of resources and support to the project. The remaining project partners confirmed that the development of the enterprise support platform had benefited from KUAS technical know-how and resources. Leading personas from behalf of Kajaani University of Applied Sciences are Anna Määttä and Kalle Pakalén. (Northern Periphery and Arctic Programme, 2017).

2.8 Equality issues raised by NPAP and RYE

The equality of the genders and blurring of the borders of the world economy gives the right and the opportunity for all, both men and women, to develop through higher education, employment at work, participation in research and development, entrepreneurship. It is due to the above, everyone can become an asset of the economy. (Arneson, 2015)

According to SWOT analysis, the program area faces such problems as:

- youth migration;
- gender segregation in labor market;
- Lack of educational and career opportunities, "brain drain". (NPAP Programme 2014-2020, n.d.)

All these problems relate to gender inequality. Within the Program area they can reach the highest levels in the most peripheral regions causing g

ender imbalance. Female residents have higher migration rates than young men. This is partly due to the lack of educational opportunities and an isolated labor market with traditionally more developed industries and a high level of women's employment in public services such as health, social welfare and education. This segregated labor market prevents young women, as well as young people, who prefer other types of careers. It is also important to note that the number of women entrepreneurs in the Program area is usually lower compared to men, especially in the most peripheral areas. (NPAP Programme 2014-2020, n.d.)

The Northern Periphery and Arctic Program should contribute to a higher level of equality between men and women and thus contribute to a more equitable and comprehensive social development. The Program should promote a more diversified and attractive labor market for women and, at the same time, support the opportunities for women to play a more active role in innovation processes and in the formation of new enterprises. At the level of operations, all projects should

strive to integrate equal participation of men and women in their activities. (NPAP Programme 2014-2020, n.d.)

A list of indicative activities applicable under all the priority axes of the Programme is as follows:

- Equal representation of men and women in the project organisation at all levels and active involvement of both genders in the decision making
- Elimination of the risk for unintentional creation of new barriers for specific genders
- Contribution to a more gender-balanced labour market in the NPA-area
- Making use of the economic potential of the female population, both in terms of entrepreneurship and as partners in innovation processes
- Ensuring that the implemented activities, products and services do not generate discrimination based on gender. (NPAP Programme 2014-2020, n.d.)

2.9 Women in the boardroom in different countries

MasterCard is the international payment service provider, the multinational finance corporation uniting 22 thousand financial institutions in 210 countries of the world. (MasterCard Social Newsroom, 2018). Today, women continue to achieve significant success in the entrepreneurial environment. In 2016, about 163 million women launched or started new businesses in 74 countries. The gender gap in entrepreneurship is narrowing on different fronts. First, an increase of 10% in women's general entrepreneurial activity (TEA) rates between 2014 and 2016 led to a 5% reduction in the gender gap. The deterioration of bias was also achieved by increasing women's perceptions of opportunities, women's entrepreneurial ownership, women's entrepreneurial intentions and women's inclination to innovate in their business.

Nevertheless, despite the positive results achieved, inequalities exist in almost all markets. (SME Finance Forum, 2018) Being started for the 2nd time, Mastercard Index 2018 continues to pay the main attention to progress and achievement of female businessmen/owners of business around the world. Using 12 indicators and 25 additional indicators, the Index considers how 57 economies (that makes 78,6 percent from female labor force in the world) differ on the level of results of advancement of women, assets of knowledge and financial access and support of enterprise factors. The index also gives an idea of what factors and conditions most favor to closing of a gender gap between businessmen / owners of business in economy. (SME Finance Forum, 2018)

The research MasterCard Index of Women Entrepreneurs investigated if businesswomen use opportunities e.g. support of society in their countries for business. The core of the rating is the weighed sum of these three components:

- Result of professional development of women: bias level against women – employees of labor collective, political and business leaders; financial stability and tendency to business activity;
- Educational and financial assets: availability of basic financial services and profound education to women; support for small and medium business;
- Conditions of support of businessmen: the general ideas of complexity of business in the country, quality of local regulation, opinion of women on safety level; cultural ideas of influence of the woman on the budget of family. (MasterCard Social Newsroom, 2018)

The component measuring the Supporting Enterprise Conditions as the supporting enterprise conditions as instruments of realization or restriction of property of business of women contains 4 indicators:

- Ease of business,
- Cultural perception of women - businessmen,
- Quality of management,

- Enterprise factors of support. (MasterCard Social Newsroom, 2018)

Among different components analyzed by MasterCard was Supporting entrepreneurial conditions which falls within the scope of interests of thesis authors. The ranking of countries depicted in the graph below.

Except Hungary and Saudi Arabia, most of rich economic systems give more available conditions and factors of granting an opportunity for business while less rich economic systems tend to represent more restrictions. It probably comes from the fact that the economic systems of high income, such as New Zealand, Singapore, Denmark and Canada tend to be very innovative and developed where women have great opportunities and access to the best quality of education, financial means, effective precepts of law and management and conditions of support for the companies. In less rich markets, such as Ethiopia, Malawi, Bangladesh and Egypt, female tendency to business ownership limited by access to education, financial and entrepreneurial opportunities. (MasterCard Social Newsroom, 2018)

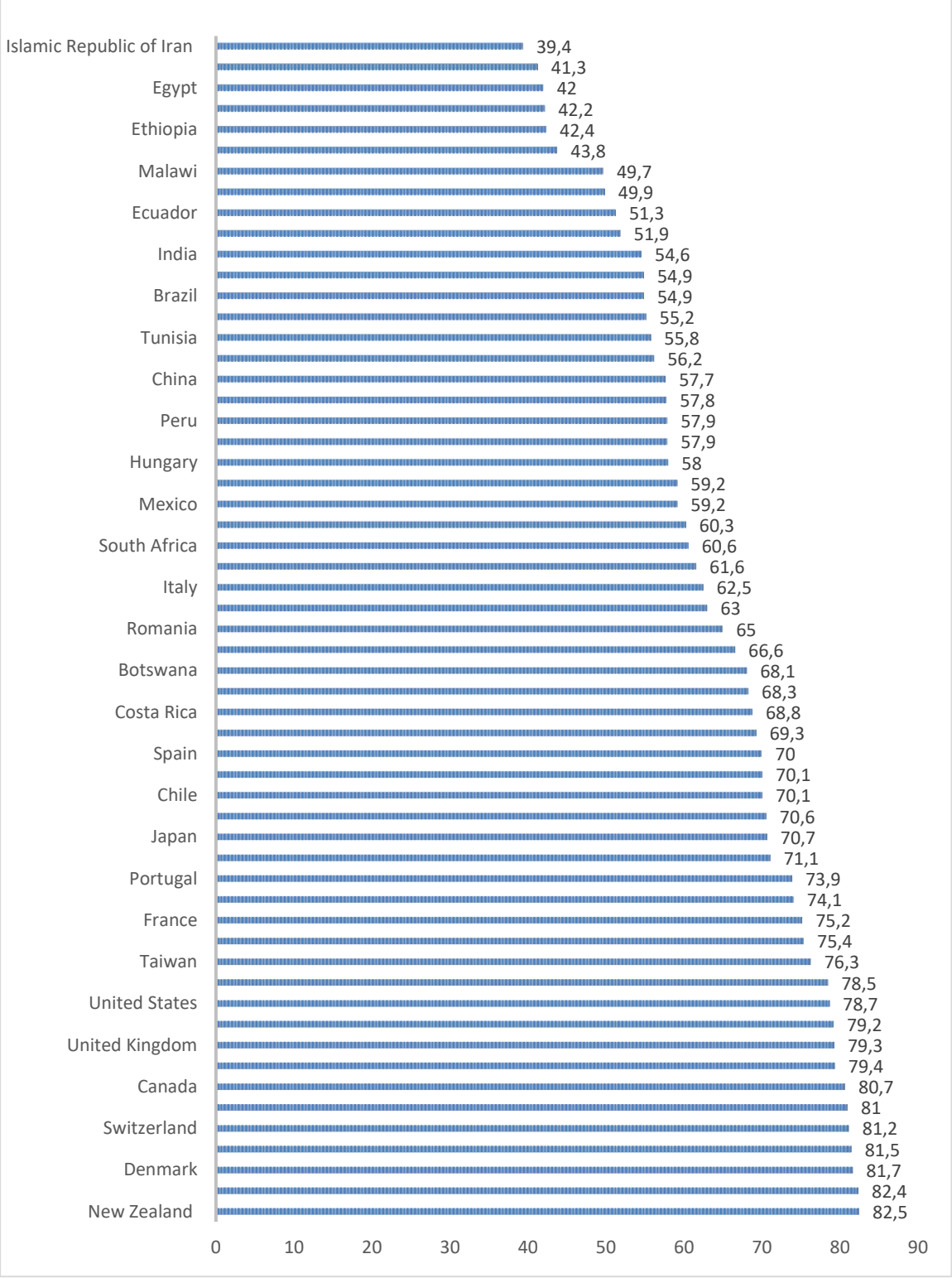


Figure 1. Countries' rating by supporting entrepreneurial conditions. (MasterCard Social Newsroom, 2018)

MasterCard benchmarked the percentage of female entrepreneurs in countries where the research was conducted. It was calculated as a percentage of female entrepreneurs among total number of business owners in the country(F%T). Top-10 markets where female entrepreneurs have leading positions in owning business are shown below.

1. Ghana – 46.4%
2. Russia – 34.6%
3. Uganda – 33.8%
4. New Zealand – 33.0%
5. Australia – 32.1%
6. Vietnam – 31.3%
7. Poland – 30.3%
8. Spain – 29.4%
9. Romania -28.9%
10. Portugal – 28.7%

Ghana, as one of the three newest markets, with the highest female employment rate in business (F% T) has the rate of 46.4%. This indicator is significantly higher than in other countries, even than in countries with developed economies. As in previous studies, women who own businesses are scattered around the world, those appeared in Australia, Uganda, Poland, Russia, New Zealand and Vietnam having the highest representation (30-35%). Women in most countries of North America, Latin America, Europe (Italy, Spain, Romania, Portugal and Germany) and Asia (Singapore, Bangladesh, Thailand) are also serious business owners (25-30%). The share of women in business from 20 to 25% is distributed around the world, such as Peru and Costa Rica in Latin America, Botswana in the Middle

East and France, Britain, Denmark, Ireland and Sweden in Europe. (MasterCard Social Newsroom, 2018)

Recently, women entrepreneurs from the International Labor Organization have confirmed the fact that in non-developed and poor countries such as Ghana, Vietnam and Uganda have a higher percentage of women entrepreneurs than the richer developed economies (46.3%, 33.8% and 31.3% respectively). In this regard, can be concluded that the growth of women's desire to do business in their country is not necessarily coordinated with the pace of economic development and the welfare of the economy. On these market factors, despite barriers such as a weaker basic support system for small businesses, a low quality of higher education, a very low quality of state aid and difficult business conditions (for example, corruption), women show equal interest and a tendency to be entrepreneurs on an equal footing with men. (MasterCard Social Newsroom, 2018)

Using women's access to business as a benchmark for the Mastercard index for women entrepreneurs (MIWE) concluded there is a positive correlation between the general index and the ability of women to thrive in the business world. In addition to exceptions such as Ghana, Uganda and Bangladesh, markets with high index indices usually offer the most favorable and favorable conditions that not only promote women's entrepreneurship, but also contribute to their development and the development of their business start-ups. They are at the top of the MIWE and include: New Zealand, Sweden, Canada, USA, Singapore, Portugal, Australia, Belgium, the Philippines and the United Kingdom. These markets tend to have the lowest degree of gender bias in access to business, academic, economic and financial opportunities and resources. They are also the most effective in terms of the support structure and provide greater access to resources in the form of funding, training and development. Women in these markets face much less social/cultural constraints and are more trusted, recognized, recognized and rewarded in their roles as business owners / entrepreneurs. They are also better positioned to look for good business opportunities (as opposed to the need for necessity).

3.METHODS

3.1 Research theory

Quantitative research is being a basis if this thesis. Quantitative methods emphasize objective measurements and statistical, mathematical or numerical analysis of data collected through surveys, questionnaires or by manipulating already existing statistical data using computational methods. Quantitative research is focused on the collection of numerical data and their generalization to groups of people or to explain a phenomenon. (Babbie, 2010). To sum up, it is used to statistically calculate relations between factors.

Empirical research method as practical part of the thesis. The empirical method allows you to explore the practice and analyze its results. Based on these results it makes possible to collect specific facts, identifies and describes phenomena and personal observations. These include the indispensable method of observation, comparing and unique experiment. It also allows to use multiple sources such as interviews, published data and documents.

The process of forming the theoretical part consists of data collection from secondary sources: books and Internet. Theoretical part includes an explanation of the key concepts of entrepreneurship, gender differences and attitudes. This knowledge is necessary for authors to check whether gender attitudes and decision-making process. For statistical background were used reliable sources from the Internet.

In an experiment authors conducted a survey among the students of the Kajaani University and received information regarding preferences of men and women in career and business. Based on these results it became possible to determine the statistics of popularity of occupations.

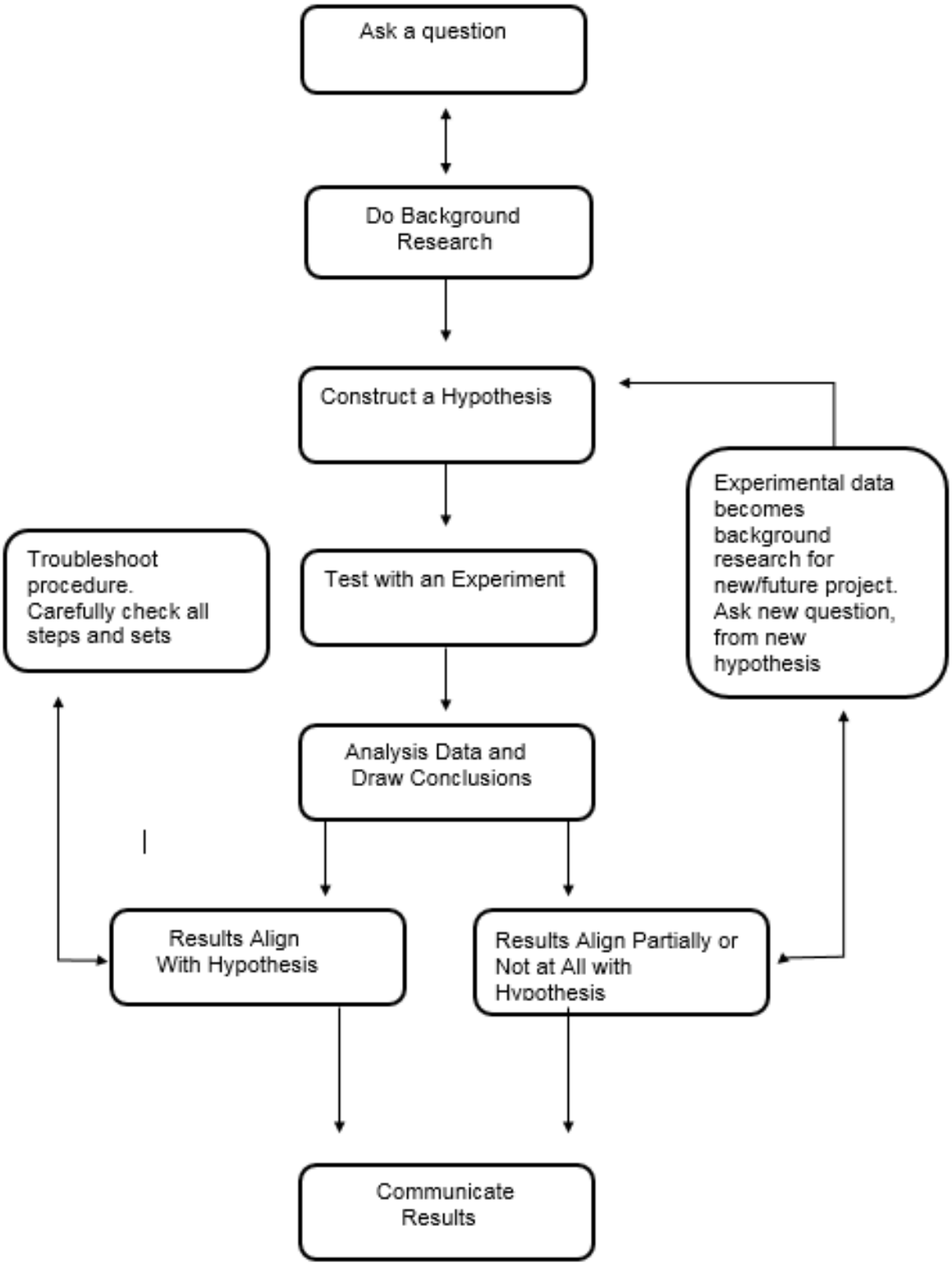
For implementation of practical part of the thesis it was decided to conduct questionnaire. It is one of the most easy and efficient ways to collect data. Using

questionnaire, it is almost impossible to receive unnecessary information. Though it is important to formulate questions, so they will reveal the hidden aspects behind thesis problem. The authors chose this research method as the basic because it allows efficiently analyze data and make detailed findings. Also testing the simplest form of experiment for the interviewer and for the interviewee.

It took several stages to implement practical part. First, in collaboration with Kajaani University of Applied Sciences questions were formulated which students – RYE project participants answered (see Appendix 1). Then, after questionnaire were approved by the thesis curators and printed it was necessary to receive the list of people participated in studied project. After that, started a process of gathering people from other groups in one class for questioning. Due to the fact, that all students study in different time and some of the participants were graduates it was a challenge for researchers to receive all the answers once at a time. However, after two-three weeks all participants were questioned. Then, received data was transferred to SPSS Statistics and analyzed using various statistical methods.

To get more clarified, in-depth data regarding attitudes towards businesses the selected method, questionnaire, provides large scale information about respondents themselves, about attitudes towards business in their families and general information that may lead to the conclusion about whether person is keen to start a new business or not.

In total, conducting an experiment is a complex, multistage process that requires patience, the ability to analyze and draw the appropriate conclusions. The generalized outline is shown below in Figure 2.



Picture 1. Experiment outline

3.2 Methods Crosstabs and Chi-square

Chi-square criterion for crosstabulation analysis was developed and proposed in 1900 by the English mathematician, statistician, biologist and philosopher, founder of mathematical statistics and one of the founders of biometrics Karl Pearson (1857-1936). Compared indicators should be measured on a nominal scale (for example, the patient's gender is male or female) or in ordinal scale (for example, the degree of arterial hypertension taking values from 0 to 3).This method makes it possible to analyze not only the four-pole tables, when both the factor and the outcome are binary variables, that is, they have only two possible values (for example, male or female, the presence or absence of a certain disease in the history...). Pearson Chi-square test can be applied in the case of the analysis of multi-field tables, when the factor and the outcome take three or more values. The groups to be compared should be independent, that is, the Chi-square test should not be applied when comparing pre-post observations. (STDH, 2018)

χ2 value is found according to the following formula

$$\chi^2 = \sum_{i=1}^{r} \sum_{j=1}^{c} \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

where i - the row number (1 to r), j - the column number (1 to C), Oij - the actual number of cases in the ij cell, and Eij - the expected number of cases in the ij cell. If the obtained value of chi-square is greater than the critical value it can be concluded that there is a statistical relationship between the studied risk factor and the outcome at the appropriate significance level. (STDH, 2018)

3.3 Method Mann-Whitney Test

The Mann-Whitney U-test is used to estimate the differences between two independent samples in terms of the level of any quantitative trait. The Mann-

Whitney U-test is a non-parametric criterion, therefore, unlike Student's t-test, does not require the presence of a normal distribution of compared populations. (MacFarland & Yates, 2016)

The U-test is suitable for comparing small samples: in each sample there must be at least 3 characteristic values. It is allowed, that in one sample there were 2 values, but in the second there should be at least five. The condition for the application of the Mann-Whitney U-test is the absence in the compared groups of coincident values of the characteristic (all numbers are different) or a very small number of such coincidences. An analogue of the Mann-Whitney U-test for comparison of more than two groups is the Kraskel-Wallis Criterion. (MacFarland & Yates, 2016)

The value of the Mann-Whitney U test is found from:

$$U = n_1 \cdot n_2 + \frac{n_x \cdot (n_x + 1)}{2} - T_x$$

U = Mann-Whitney U test

n1 = Sample size one

n2 = Sample size two

Tx = Sum of ranks for sample

4. DATA ANALYSIS

Since it was chosen to conduct a survey as a quantitative method, revealed the data was analyzed using suitable software. SPSS Statistics 23 was chosen as data analyzation software in this research. After conducting the survey among 111 students the data received was transferred manually to SPSS data table. Unfortunately, it was impossible to transfer the data to SPSS automatically because surveys were conducted on paper-based questionnaires.

The variables that were studied in this thesis contain nominal and ordinal variables. These variables include multiple-answer questions regarding respondents' background and attitudes towards starting or not a business. Moreover, apart from attitude questions, there are variables such as study group number, gender and year of birth. The reason to study these variables is to categorize and find differences in attitudes among people of different schools, gender and year of birth. (Kananen 2011, 88). Gender was categorized into two groups: male and female. This survey had not categorized open-ended questions regarding study group and year of birth. It was made to collect most precise information. In data analysis stage questions were sorted randomly as answer sheets were received from the respondents. Ordinal variables are not related between each other however they have clear order. Likert-scale is used in this survey as ordinal scale questions.

In "data view" window the total number of cases was calculated. Firstly, it was decided to categorize data and split it on gender basis. The best way to accomplish it is to calculate female and male respondents via SPSS function descriptive statistics. Firstly, data was sorted therefore divided by gender. After that "Analyze" tab -> descriptive statistics -> frequencies were clicked. In the appeared window variable "Gender" was chosen and was shown number of plaintiffs categorized in two gender groups. Thus, it was found that among 111 respondents 87 are male and 24 females.

Interviewing can be risky since respondents sometimes can misinterpret and do not answer as they wanted to. (Wilson, 2010). However, there is well-known way to check the truth of answers via check questions. If there are some deviations in

answers it means that the respondent lied in the answer or did not know a reasonable answer.

4.1 Reliability

Reliability is the extent to which the results of the studies will be the same if the study is repeated at a later stage or with another sample of subjects. Care should be taken when making general statements based on only one study. However, in questionnaires there is always a chance that participants will consider the questions in a different way than they mean. (Veal, 2006)

Firstly, this work is based primarily on two data sources: desk research and survey. In the beginning at the desk research phase to obtain the necessary theoretical and statistical information sources such as books, journal articles, Internet resources, annual reports of corporations, independent studies were investigated. Secondly, all respondents in the surveys were current students of Kajaani University of Applied Sciences. As a consequence, it is possible to conclude that all the survey results are accurate and the questionnaires were completed by trusted people. Therefore, authors concluded that the level of reliability of this work is high.

4.2 Descriptive Statistics

First, respondents' background information has been analyzed for this section. In total, there were 111 responses received from those who participated in the poll in Kajaani University of Applied Sciences. The distribution of respondents by gender is shown in Figure 2.

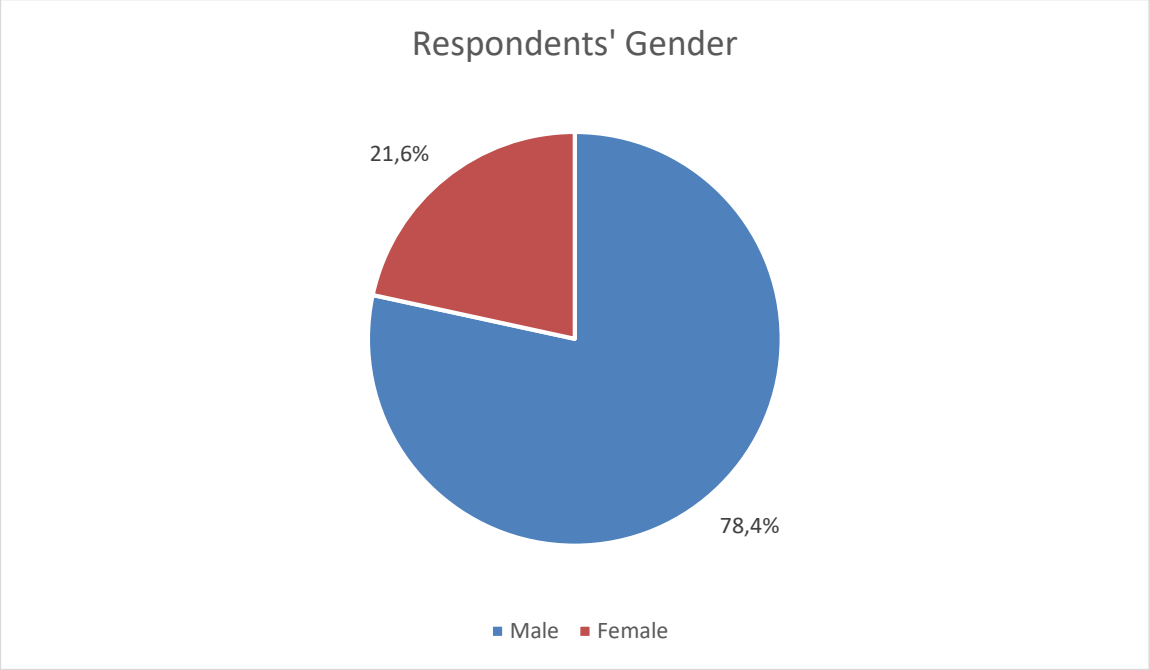


Figure 2. Gender distribution (n=111)

The results show that most of the respondents are men (over 78%). Female students are minor among the total number of participants.

The next step was to analyze age distribution among students. The majority of the students are between 19 and 23 years old. Also, the number of respondents who were born in 1990-1994 is significantly higher.

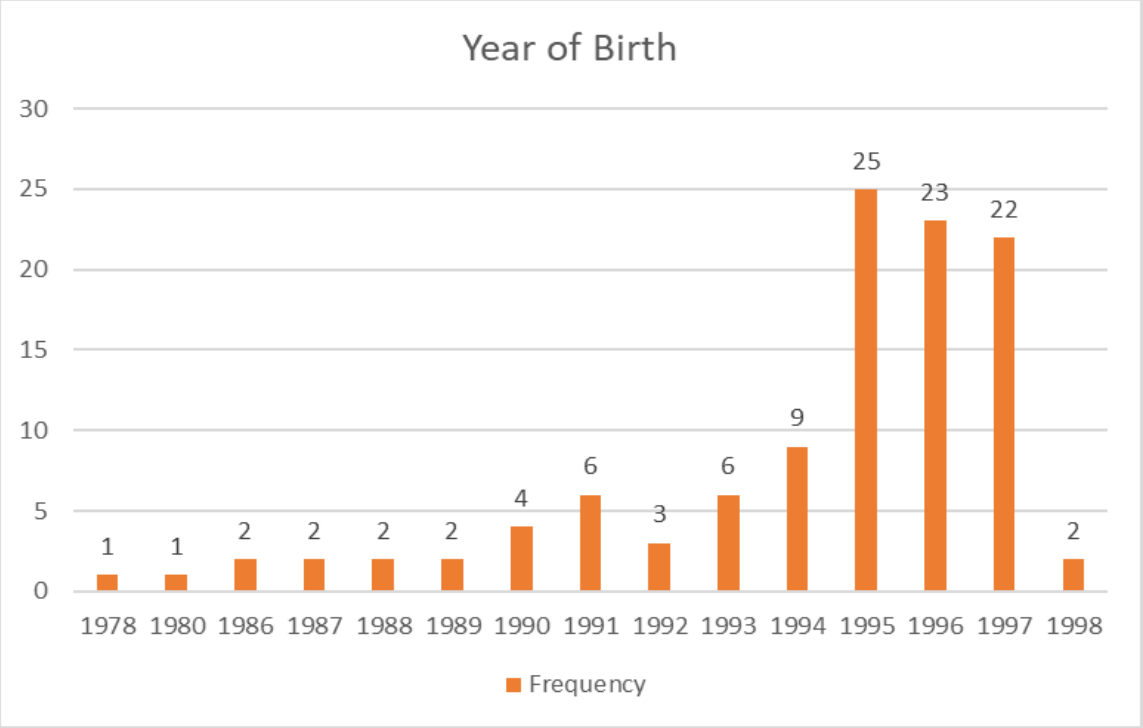


Figure 3. Age distribution (n=111)

4.3 Pearson's Chi-Square Test

Frequency tables can be found in Appendix 3. Crosstabs based on which the graphs below were built are in the Appendix 4.

Have you ever started a business before?

The first step is to analyze dependency between gender and experience in starting business before participating in Rural Youth Entrepreneurship program. Gender distribution among those who answered this question is shown in Figure below.

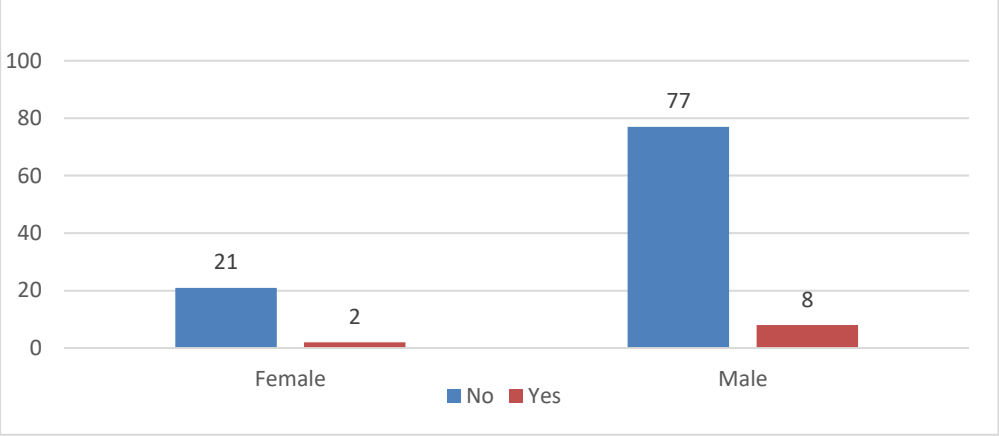


Figure 4. Answer distribution (n=108)

It is impossible to determine the reliable difference between the answers of genders. This is confirmed by the results of the chi-square test below, where the obtained value does not correspond to the normative one.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	,026[a]	1	,872

Table 1. Chi-Square Test

With the degree of freedom equals 1 given significance of 0,872 is not statistically important. This result can not depict if their actual relation between gender of respondents and experience in starting business before.

Do you think there are good conditions to start in a business in the next 6 months in the area that you live?

A statistically significant relationship between the variables was found. Answer distribution is follows:

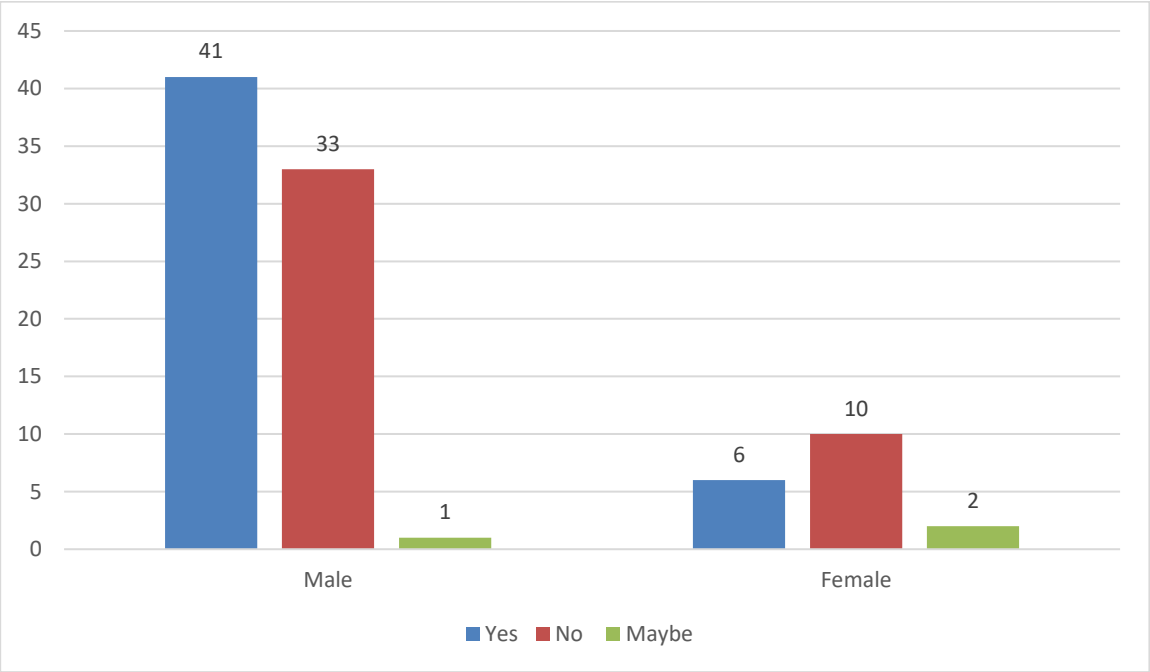


Figure 5. Answer distribution (n=111)

The results show that that women when answering the question reliably more often answer “No” than men. In addition, men are less than women in doubt about the answer to this question. This suggests that men are significantly more likely than women to think about starting a business in the next six months. However, they are less prone to doubt.

The value of Chi-square exceeds the required critical distribution points 5.99146 for $p<0.05$ at the number of degrees of freedom equal 2. It means that the obtained value $p=0.049$ and is statistically significant since it does not exceed 0.05.

Chi-Square Tests

	Value	df	Asymp. Sig
Pearson Chi-Square	6,029[a]	2	,049
Likelihood Ratio	5,026	2	,081
Linear-by-Linear Association	4,429	1	,035
N of Valid Cases	93		

Table 2. Chi-square Test

Have you already received training in entrepreneurship/innovation before this workshop?

A statistically significant relationship between the studied variables was found. Answer distribution is shown below:

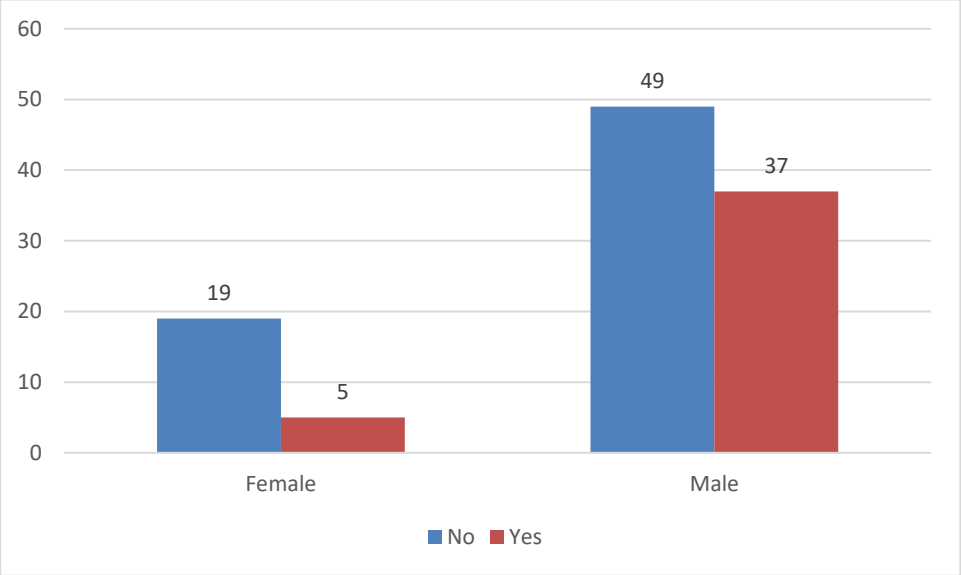


Figure 6. Answer distribution (n=111)

Firstly, it is noticeable on the chart that among female respondents, those who have never participated in entrepreneurial workshops are predominant. In this regard, it can be concluded that it is possible that girls are less likely to think about starting a business and beginning to acquire the necessary academic knowledge. Secondly, the spread of responses among male respondents is significantly less than that of women. Men's answers are close to be divided in the ratio 1:1. It mean that almost have of male respondents already participated in entrepreneurship related workshops and have already started gathering necessary background.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4,137[a]	1	,042
Likelihood Ratio	4,423	1	,035
Linear-by-Linear Association	4,099	1	,043
N of Valid Cases	111		

Table 3. Chi-Square Test

As it was mentioned in the previous test since the received result is 0.042 (less then 0.05) connection between variables can be considered valuable.

Have you started an activity or project outside of school?

Answering this question some of the respondents may not been completely fair since statistical significance has not been proved.

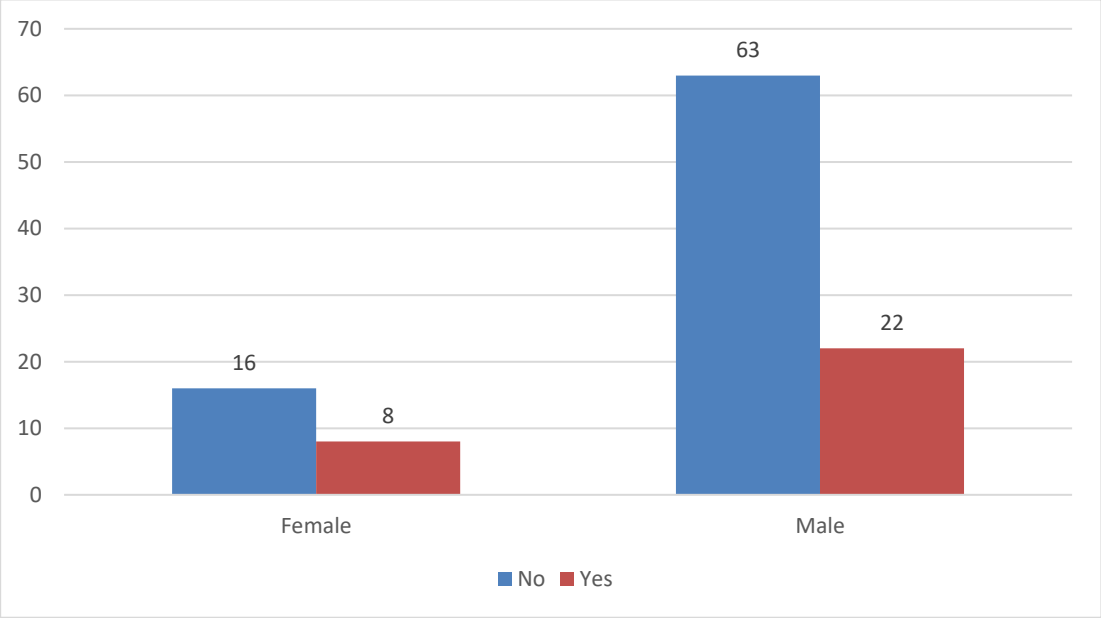


Figure 7. Answer distribution (n=110)

Anyway, the majority of male have never started a projected outside school (n=63). Almost same result was received after answering the question about starting a business. At the same time among female respondents 8 out of 24 answered that they have participated in projects outside school. It is unusual since basing on previous answers women are less active and participative towards business.

Chi-Square Tests

	Value	df	Asymp. Sig.
Pearson Chi-Square	1,317[a]	1	,251
Likelihood Ratio	1,266	1	,261
Linear-by-Linear Association	1,305	1	,253
N of Valid Cases	110		

Table 4. Chi-square test

As it was said earlier answers to the questions posed can not be considered entirely fair because Chi-square value as significantly higher critical value (0.251 with the highest point equals 0.05).

4.4 Mann-Whitney test

My goal was to become an entrepreneur

Respondents' answers are shown in the figure below.

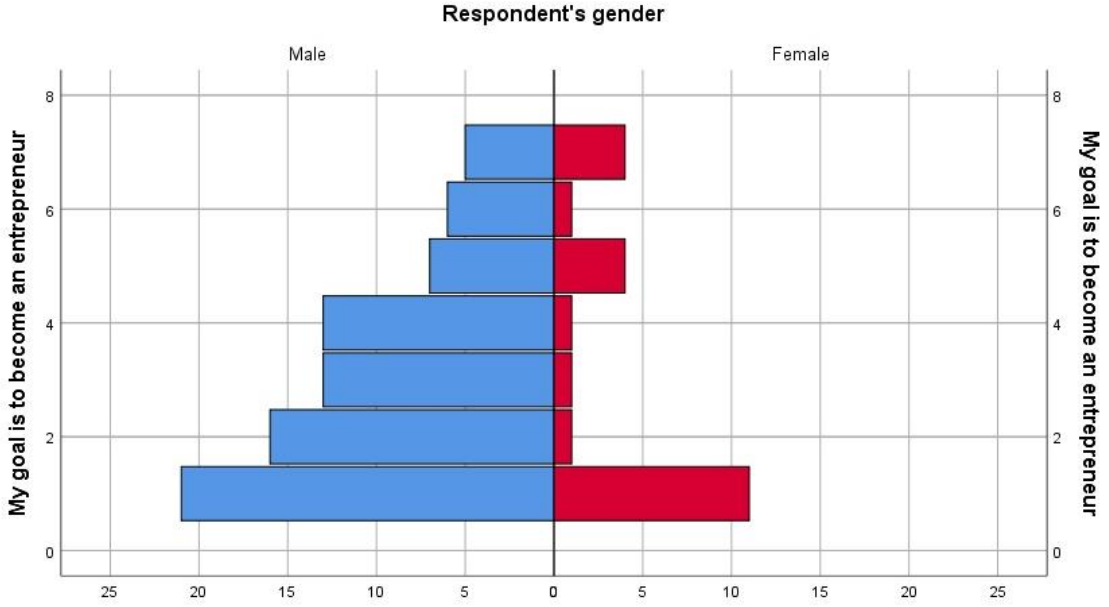


Figure 8. Answer distribution (n=105)

As it can be seen in a graph, there is obviously no dependency between gender of respondents and aiming to become an entrepreneur. Mann-Whitney Test proves that there is no significant dependency between variables.

Test Statistics[a]

	My goal was to become an entrepreneur
Mann-Whitney U	936,000
Wilcoxon W	1212,000
Z	-,055
Asymp. Sig. (2-tailed)	,956

Table 5. Mann-Whitney U test

Since that the result is 0.956 which is obviously greater then 0.05 there is no significant difference between males and females in terms of their aiming to become entrepreneurs.

I intend to start a business within the next 3 years

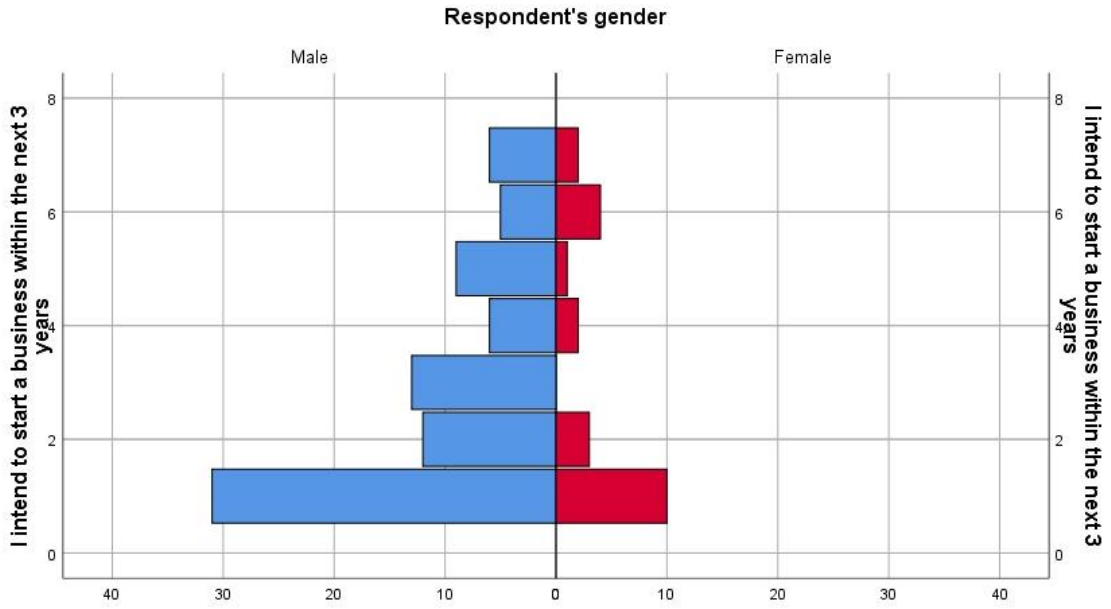


Figure 9. Answer distribution (n=104)

According to the graph above and statistical calculation below it can be seen that none of them prove these two independent samples show dependency.

Test Statistics[a]

	I intend to start a business within the next 3 years
Mann-Whitney U	901,500
Wilcoxon W	4304,500
Z	-,004
Asymp. Sig. (2-tailed)	,997

Table 6. Mann-Whitney U Test

I have business idea that I want to implement

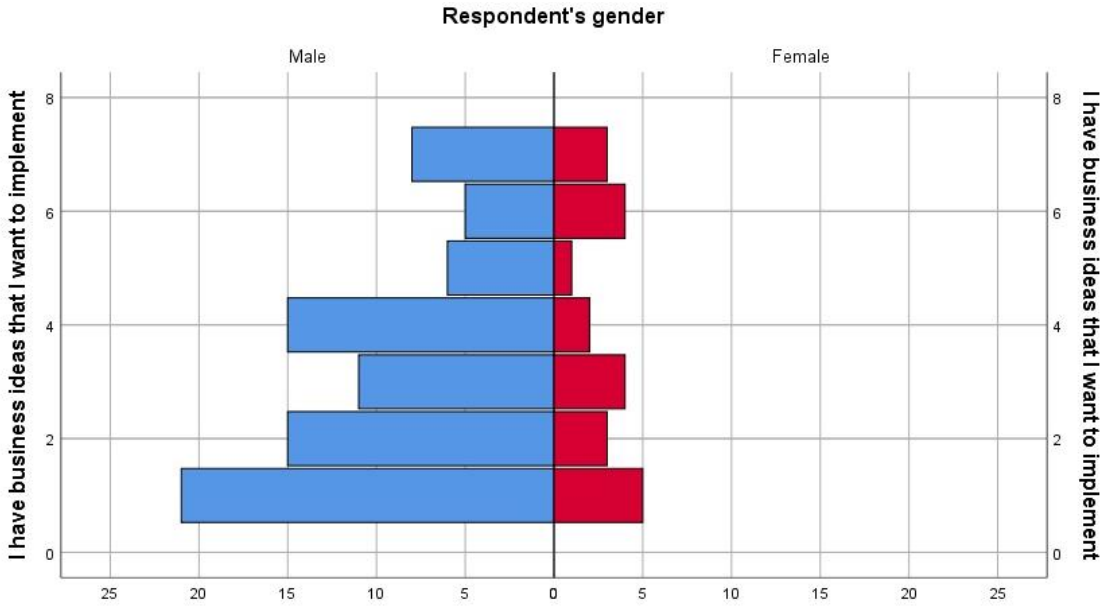


Figure 10. Answer distribution (n=103)

The following results show absence of dependency between respondent's gender and having business idea.

Test Statistics[a]

	I have business ideas that I want to implement
Mann-Whitney U	791,000
Wilcoxon W	4112,000
Z	-,817
Asymp. Sig. (2-tailed)	,414

Table 7. Mann Whitney U Test

The results are same as in previous two tests: graphs show that there is absence of dependency between gender and having business idea. Moreover, visual results are proved by statistical calculations in table 7.

To sum up it should be mentioned that Mann Whitney test proves that gender is not the key factor of whether becoming entrepreneur or not. Full Mann Whitney test results can be found in Appendix 5.

5. DISCUSSION

A sufficiently comprehensive study of various factors, such as the desire to do business, the environment of the respondent, his/her own experience in conducting various business projects, education and age. However, their relationship of these factors with the gender of the respondent and the further influence of gender on doing business was not found in every case. As it was already said before, the prevailing factors were people's attitudes towards doing business and the experience of close people in entrepreneurship.

Based on the results of the study, a large propensity to conduct business was shown by male respondents. Most of them passed various business trainings, participated in projects and had experience of running their own business. Among the female respondents, the results differ in the gap between the entrepreneurially active and passive is extremely little. It might mean that not even half of women respondents are ready to start a business or commit some activity towards entrepreneurship.

About the statistically significant results it should be mentioned that:

1. Women are less enthusiastic about starting business in the area they live within the next 6 months; unlike male respondents, who tend to be more willing to start business in the area they live (Kainuu).
2. Regarding participation in workshops before, men are more likely to start gaining theoretical and practical experience than women. Female respondents' answers depicted that they are less keen to accumulate knowledge therefore start business.

The results obtained in this study coincide with the conclusions made by Gupta, as well as Arenius and Minniti.

5.1 Limitations

Three limitations were found during the research:

- Literature review relevance: there are many sources over the internet and in the libraries regarding this topic. However, most of them were written 5-10 years ago which makes the literature and theoretical framework of this study.
- Respondents' responsibility: a survey was conducted among 111 students which is enough for analyzation. However, some of the received question sheets had a lot of missed answers and spoiled papers. Therefore, those answer sheets could have changed the statistical data.
- Time gap: after students finished this few days course it has been half a year. By the time they participated in the survey some the respondents could not recall what was the RYE Workshop about.

5.2 Future research recommendations

Future studies should be conducted right after the event and preferably over the internet, the topic would be easier to recall.

The might be conducted not only among students but also among entrepreneurs and business people in the area.

Some of the factors should be researched again because of not relevant responses.

CONCLUSION

The research carried out in the thesis demonstrates the proof that the respondent's gender is not a determining factor for the idea of creating one's own business. More significant factors in the development of the business industry among young people are such factors as the influence of friends/parents/acquaintances who are engaged in business and a positive attitude in this area.
It is worth noting that in the calculations, there are changes towards a more common choice among men. This may be due to the fact that the girls later begin to think about starting their own business, because in the first place is creation of a family. The experience of recent years shows that the popularity of a businesswoman has increased significantly due to a change in policy and attitude towards women in business, and this greatly facilitated the choice. Thus, factors related to education or gender do not have a significant impact on the decision to create your own business. The most important is considered to be the external influence factors (for example parents, friends) or location of the Respondent. Studies have shown that those who grew up away from big cities have less knowledge and pursue different goals than those who live in a metropolis.

At the same time male respondents were keener to start new business as they were more confident in answering questions about past entrepreneurship experience, projects that might been launched outside of university study plan, participating in workshops like Rural Youth Entrepreneurship. There are several reasons why men are more often turn out to become entrepreneurs:

1. Men are more risk taking. It is known that men are more often ready to risk, including financial, and can start business even knowing in advance that there is high chance of failure.
2. Women are more scrupulous. While female is calculating risks, benefits, shortcomings etc. someone's idea can be stolen, or might some changes happen in law or just in one's perception.

However, become an entrepreneur and a successful entrepreneur are not equal. Here ladies have their advantage in being careful and prudent.

Finally, the Rural Youth Entrepreneurship programs and similar have significantly positive impact on young business makers. NPAP has a huge number of successful projects that hopefully will continue to evolve.

Great importance and, as already mentioned earlier, are the main goal of the projects. Projects are designed to change the status quo. To this end, it is important to ensure the implementation of the project objectives. In addition, the results of the projects should lead to the desired change. Obligation of the project objective is obviously mandatory for the entire team project. As it was realized during this study, adherence to the goal of the project can lead to the whole team working together, to discard their cultural differences aside, to easily adapt to changes and overcome any obstacles that stand in their way and deliver the results of the project.

Authors hope that this research will help someone in understanding concepts of gender diversity and entrepreneurship attitudes. Eventually, it became clear that there are no gender differences in business. If a person, no matter boy or girl, has something to become a successful business person then it will happen. It does not matter what gender, age or level of education he or she has. It is all about willingness and commitment.

LIST OF REFERENCES

1. About RYE. Retrieved from Rural Youth Entrepreneurship: https://www.ryeconnect.eu/about Rural Youth Entrepreneurship. (2017, June 23).
2. Achievement of gender equality: ethical and economic problem | International Center for Trade and Sustainable Development. 2013.
3. Arneson, R. 2015. Equality of Opportunity. The Stanford Encyclopedia of Philosophy. [ONLINE] Available at: https://plato.stanford.edu/entries/equal-opportunity/. [2018, April 04].
4. Babbie, E. 2010. The practice of social research. 12th Edition, Wadsworth, Belmont.
5. Bonett, D.G. (2002). "Sample size requirements for testing and estimating coefficient alpha". Journal of Educational and Behavioral Statistics. 27: 335–340.
6. Business Portal. Retrieved from Rural Youth Entrepreneurship: https://www.ryeconnect.eu/home Rural Youth Entrepreneurship. (2017, June 23).
7. Busygin A. V. 2003. Predprinimatel'stvo
8. Camp, S. M., Hitt, M. A., Ireland, R. D. and Sexton, D. L. (2001), Strategic entrepreneurship: entrepreneurial strategies for wealth creation. Strat.:479-491
9. Carr, L. T. 1994. The strengths and weaknesses of quantitative and qualitative research: what method for nursing? Journal of Advanced Nursing, 20: 716–721.
10. Chi-Square Test of Independence in R - Easy Guides - Wiki - STHDA. 2018. Chi-Square Test of Independence in R - Easy Guides - Wiki - STHDA. [ONLINE] Available at:

http://www.sthda.com/english/wiki/chi-square-test-of-independence-in-r. [Accessed 12 May 2018]

11. Cormack, D.S. 1991.The research process. Black Scientific: Oxford.
12. Dependent and independent variables – WikiVisually. 2018. Dependent and independent variables - WikiVisually. [ONLINE] Available at: https://wikivisually.com/wiki/Dependent_and_independent_variables. [Accessed 16 May 2018].
13. Funded Projects. Retrieved from NPAP 2014-2020: http://www.interreg-npa.eu/projects/funded-projects/
14. Funded Projects: Project Rye Connect. Retrieved from Northern Periphery and Arctic Programme 2014- 2020: http://www.interreg-npa.eu/projects/funded-projects/project/147/ Northern Periphery and Arctic Programme. (2017, June 23).
15. How Iceland Became the Most Feminist Country in the World. 2018. How Iceland Became the Most Feminist Country in the World. [ONLINE] Available at: https://mic.com/articles/91595/how-iceland-became-the-most-feminist-country-in-the-world. (2018, 25 January)
16. HuffPost. 2013. What Makes the Nordic Countries Gender Equality Winners? [ONLINE] Available at: https://www.huffingtonpost.com/saadia-zahidi/what-makes-the-nordic-cou_b_4159555.html. (2018, January 11)
17. Hunt V., Layton D. and Prince S. 2014. Diversity Matters. McKinsey & Company.
18. Huuskonen, Visa. 1992. Yrittäjäksi Ryhtyminen. Teoreettinen viitekehys ja senkoettelu. Sarja A-2: 1992. Turun kauppakorkeakoulun julkaisuja.
19. Investopedia. 2018. Leadership. [ONLINE] Available at: https://www.investopedia.com/terms/l/leadership.asp. (2018, February 11)

20. KAMK. (2017, June 23). Internationality. Retrieved from KAMK.FI: http://kamk.fi/en/Internationality/Partners KAMK. (2017, May 11).
21. Kananen, J. 2011b. Rafting through the thesis process. Jyväskylä: JAMK University of Applied Sciences.
22. Kyro, P. 1998. Yrittäjyyden tarinaa kertomassa. WSOY. Juva
23. Launch Event for the SHARPEN Project. Retrieved from KAMK: https://www.kamk.fi/news/Launch-Event-for-the-SHARPEN--Project/16275/cd5a9ecb80ca-4919-a78e-87c2dc8e4d87
24. Lehtonen, J. (2002). SEXUAL AND GENDER MINORITIES AT WORK. Finnish By Stakes, pp.56-73.
25. Lisa Anderson. 2018. Workplaces with equal mix of men and women happiest: economist | Reuters. [ONLINE] Available at: https://www.reuters.com/article/us-un-women-economy/workplaces-with-equal-mix-of-men-and-women-happiest-economist-idUSKBN0MD0JJ20150317. (2018, February 11)
26. MacFarland, T., & Yates, J. 2016. Introduction to Nonparametric Statistics for the Biological Sciences Using R (pp. 105-128). Cham: Springer International Publishing.
27. MasterCard Social Newsroom. 2018. *Home* | *Global Hub* . [ONLINE] Available at: https://newsroom.mastercard.com/. [Accessed 11 May 2018].
28. McKinsey & Company. 2018. Is there a payoff from top-team diversity? | McKinsey & Company. [ONLINE] Available at: https://www.mckinsey.com/business-functions/organization/our-insights/is-there-a-payoff-from-top-team-diversity.
29. National Institute for Health and Welfare (THL), Finland. 2017. Education [online] Available at: https://www.thl.fi/fi/web/gender-equality/gender-equality-in-finland/education (2018, February 10)

30. Network. Retrieved from Rural Youth Entrepreneurship: https://www.ryeconnect.eu/associate-network
31. Northern Arctic and Periphery Program. (2017, June 21). Rural Youth Entrepreneurship. Retrieved from Northern Arctic and Periphery Program: http://www.northernperiphery.eu/en/projects/show/&tid=95
32. Northern Periphery and Arctic Program. (2015). Main Application form for Rural Youth Entrepreneurship Connect. Northern Periphery and Arctic Programme 2014-2020. (2017, June 23).
33. Northern Periphery and Arctic Programme 2014–2020. (n.d.). [ONLINE] Available at http://www.interreg-npa.eu/fileadmin/Programme_Documents/Approved_Cooperation_Programme_Jan2016.pdf
34. Rees. T. 2005. Reflections on the uneven development of gender mainstreaming in Europe. International Feminist Journal of Politics
35. Rothshield, F. 2013. Legalizing Discrimination: Women's Discrimination Around the World. [online] Diversityjournal.com. Available at: http://www.diversityjournal.com/11566-legalizing-discrimination-womens-discrimination-around-the-world/ (2018, February 10)
36. Rural Youth Entrepreneurship. (2017, June 23).
37. Selanec G. and Senden L. 2011. Positive Action Measures to Ensure Full equality in Practice between Men and Women, including on Company Boards. DG Justice.
38. Schumpeter, J.A. 1947. Capitalism, Socialism and Democracy. Harper & Brothers Publishers, New York.
39. SME Finance Forum. 2018. *SME Finance Forum*. [ONLINE] Available at: http://www.smefinanceforum.org/. [Accessed 11 May 2018].

40. Sosiaali- ja terveysministeriö. 2018. Gender equality - Sosiaali- ja terveysministeriö. [ONLINE] Available at: http://stm.fi/en/gender-equality. (2018, February 11).
41. The Balance. 2017. Top 10 Leadership Skills. [ONLINE] Available at: https://www.thebalance.com/top-leadership-skills-2063782. (2017, December 22)
42. The Glasshammer. 2010. Nordic Countries Top Gender Equality List: What Are They Doing Right? | The Glasshammer. [ONLINE] Available at: http://theglasshammer.com/2010/10/14/nordic-countries-top-gender-equality-list-what-are-they-doing-right/. (2018, February 2)
43. The Programme in Brief. Retrieved from Northern Periphery and Arctic Programme: http://www.interregnpa.eu/about-the-programme/programme-in-brief/ NPAP 2014-2020. (2017, May 11).
44. Veal, A.J. 2006. Research Methods for Leisure and Tourism, a Practical Guide. Third edition. England: Pearson Education Limited. 117, 131-132
45. Weeden, K. 2007. Ritzer, George, ed. Occupational Segregation. Blackwell Encyclopedia of Sociology. Blackwell Publishing.
46. Wilson, J. 2010. Essentials of business research. London: SAGE Publications Ltd.
47. Woolley, A. and Malone, T. 2011. What Makes a Team Smarter? More Women. Harvard Business Review.
48. World Health Organization. 2017. WHO | Human rights and health. [ONLINE] Available at: http://www.who.int/mediacentre/factsheets/fs323/en/. (2018, January 25)

APPENDICES

Appendix 1. Questionnaire

Start Workshop Evaluation (background)
Group:_____
Gender: male ☐ female ☐ **Year of Birth**:_____
Please fill out correctly, if you don't know or don't want to answer, leave blank.

Have you ever started a business before?	☐ Yes ☐ No
How many of your parents, or the grown-ups you live with, are working?	☐ Both of them ☐ One of them ☐ None of them
Do any of your parents, or grown-ups you live with, have a higher education degree (university or college)?	☐ Yes ☐ No
Has any of your parents, or grown-ups you live with, started a company?	☐ Yes ☐ No
Do you know anybody, who have started a business in the past 2 years?	☐ Yes ☐ No
Do you plan to take a university / higher education degree? (…or, have you already got a university / higher education degree?)	☐ Yes ☐ No
Compared to other families in your country, do you feel that your household income is…	☐ Below average ☐ Average ☐ Above average
Do you think there are good conditions to start a business, in the next 6 months, in the area you live in?	☐ Yes ☐ No
Do you think people in your area consider it a good career to be an entrepreneur?	☐ Yes ☐ No
In what type of municipality did you grow up in?	☐ City ☐ Town ☐ Rural

Have you already received training in entrepreneurship / innovation / self-employment before this RYE START workshop?	☐ Yes ☐ No
If yes, where have you received this training? (multiple x allowed)	☐ RYE Pre Start ☐ School / University
	☐ Public workshop ☐ Private training
If yes, what kind of skills did you learn? (multiple x allowed)	☐ creative thinking ☐ come up with new ideas ☐ translate ideas to action ☐ how to create a business ☐ entrepreneurs' role in society ☐ how to evaluate business ideas
Do you volunteer (in a youth organisation, club, or other)?	☐ Yes ☐ No
Do you work in addition to studying? (or do you have a secondary job?)	☐ Yes ☐ No

Start Workshop Evaluation (Progress)

Please fill out correctly, if you don't know or don't want to answer, leave blank.
Please rate your ability from 1 to 7. (1 = I'm not good at this; 7 = I excell at this)

Creativity	
Come up with new ideas	1☐☐☐☐☐☐☐7
Come up with new and different solutions	1☐☐☐☐☐☐☐7
Find new ways of doing things	1☐☐☐☐☐☐☐7
Ambiguity	
Deal with sudden changes and surprise	1☐☐☐☐☐☐☐7
Work under stress or pressure	1☐☐☐☐☐☐☐7
Manage uncertainty in projects and processes	1☐☐☐☐☐☐☐7
Marshalling	
Form partnerships in order to achieve goals	1☐☐☐☐☐☐☐7
Network (i.e. make contact and exchange information with others)	1☐☐☐☐☐☐☐7
Establish new contacts	1☐☐☐☐☐☐☐7
Finance	
Read and interpret financial statements	1☐☐☐☐☐☐☐7
Estimate a budget for a new project	1☐☐☐☐☐☐☐7
Control costs for projects	1☐☐☐☐☐☐☐7
Entrepreneurial self-efficacy	
Start my own company	1☐☐☐☐☐☐☐7
Pursue a career as self-employed	1☐☐☐☐☐☐☐7
Manage the challenges (high risk and working hours) of being an entrepreneur	1☐☐☐☐☐☐☐7

Please rate your attitude from 1 to 7. (1 = I strongly disagree; 7 = I agree)

Entrepreneurial intentions before completing this course	
My goal was to become an entrepreneur	1☐☐☐☐☐☐☐7
I had business ideas that I wanted to implement	1☐☐☐☐☐☐☐7
I had intended to start a business within the next three years	1☐☐☐☐☐☐☐7
Entrepreneurial intentions after completing this course	
My goal is to become an entrepreneur	1☐☐☐☐☐☐☐7
I have business ideas that I want to implement	1☐☐☐☐☐☐☐7
I intent to start a business within three years	1☐☐☐☐☐☐☐7
Intrapreneurship (innovative employee)	
I would like a job that will allow me to solve problems in new ways	1☐☐☐☐☐☐☐7
I would like a job that will allow me to work on my own ideas	1☐☐☐☐☐☐☐7
I would like a job that will allow me to define my own tasks	1☐☐☐☐☐☐☐7
Risk assessment	
Failing in your business venture is just another learning experience	1☐☐☐☐☐☐☐7
Getting payed according to results is the same or better than a fixed paycheck	1☐☐☐☐☐☐☐7
I see opportunity where others see the risk of failure	1☐☐☐☐☐☐☐7
Leadership	
I am easily recognised as a leader	1☐☐☐☐☐☐☐7
I frequently take the role of spokesperson for the group	1☐☐☐☐☐☐☐7
I can inspire enthusiams for a project	1☐☐☐☐☐☐☐7
Persistence	
If there is something that I cannot do, I keep practising until I can do it	1☐☐☐☐☐☐☐7
If I start something, I keep going until it is done	1☐☐☐☐☐☐☐7
I dislike unfinished work	1☐☐☐☐☐☐☐7

Appendix 2. Descriptive Statistics

Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
My goal was to become an entrepreneur	105	3,16	1,976	1	7
I had business ideas that I wanted to implement	103	3,37	2,067	1	7
I had intended to start a business within the next 3 years	107	2,70	1,987	1	7
My goal is to become an entrepreneur	104	3,12	1,992	1	7
I have business ideas that I want to implement	103	3,31	2,015	1	7
I intend to start a business within the next 3 years	104	2,90	2,055	1	7
I would like a job that will allow me to solve problems in new ways	106	4,79	1,399	1	7
I would like a job that will allow me to work on my own ideas	104	5,27	1,388	1	7
I would like a job that will allow me to define my own tasks	105	5,01	1,572	1	7
Failing in your business venture is just another learning experience	107	4,39	1,546	1	7
I see oppurtunity where others see the risk of failure	101	3,95	1,558	1	7
Respondent's gender	111	1,22	,414	1	2

Appendix 3. Frequency tables

Respondent's gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	87	78,4	78,4	78,4
	Female	24	21,6	21,6	100,0
	Total	111	100,0	100,0	

Have you started an activity or project outside of school?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	31	27,9	28,2	28,2
	No	79	71,2	71,8	100,0
	Total	110	99,1	100,0	
Missing	System	1	,9		
Total		111	100,0		

Year of birth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1978	1	,9	,9	,9
	1980	1	,9	,9	1,8
	1986	2	1,8	1,8	3,6
	1987	2	1,8	1,8	5,5
	1988	2	1,8	1,8	7,3
	1989	2	1,8	1,8	9,1
	1990	4	3,6	3,6	12,7
	1991	6	5,4	5,5	18,2
	1992	3	2,7	2,7	20,9
	1993	6	5,4	5,5	26,4
	1994	9	8,1	8,2	34,5

	1995	25	22,5	22,7	57,3
	1996	23	20,7	20,9	78,2
	1997	22	19,8	20,0	98,2
	1998	2	1,8	1,8	100,0
	Total	110	99,1	100,0	
Missing	System	1	,9		
Total		111	100,0		

Have you ever started a business before?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	9,0	9,2	9,2
	No	99	89,2	90,8	100,0
	Total	109	98,2	100,0	
Missing	System	2	1,8		
Total		111	100,0		

Do you know anybody who has started a business in the last 2 years?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	57	51,4	51,8	51,8
	No	53	47,7	48,2	100,0
	Total	110	99,1	100,0	
Missing	System	1	,9		
Total		111	100,0		

Do you thing there are good conditions to start in a business in the next 6 months in the area that you live?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	47	42,3	50,5	50,5
	No	43	38,7	46,2	96,8
	Maybe	3	2,7	3,2	100,0
	Total	93	83,8	100,0	
Missing	System	18	16,2		

Total		111	100,0		

Have you already recieved training in entrepreneurship/innovation before this workshop?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	43	38,7	38,7	38,7
	No	68	61,3	61,3	100,0
	Total	111	100,0	100,0	

Have you been in charge in a activity or project outside of school?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	31	27,9	28,2	28,2
	No	79	71,2	71,8	100,0
	Total	110	99,1	100,0	
Missing	System	1	,9		
Total		111	100,0		

My goal was to become an entrepreneur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I strongly disagree	28	25,2	26,7	26,7
	2	20	18,0	19,0	45,7
	3	18	16,2	17,1	62,9
	4	12	10,8	11,4	74,3
	5	11	9,9	10,5	84,8
	6	5	4,5	4,8	89,5
	I Agree	11	9,9	10,5	100,0
	Total	105	94,6	100,0	
Missing	System	6	5,4		
Total		111	100,0		

Do you think people in your area consider it's a good career to be an entrepreneur?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	63	56,8	69,2	69,2
	No	24	21,6	26,4	95,6
	Maybe	4	3,6	4,4	100,0
	Total	91	82,0	100,0	
Missing	System	20	18,0		
Total		111	100,0		

Do you plan to take a university higher education degree?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	84	75,7	83,2	83,2
	No	17	15,3	16,8	100,0
	Total	101	91,0	100,0	
Missing	System	10	9,0		
Total		111	100,0		

Appendix 4. Crosstabs

Crosstab

Count

		Have you started an activity or project outside of school?		
		Yes	No	Total
Respondent's gender	Male	22	64	86
	Female	9	15	24
Total		31	79	110

Crosstab

Count

		Do you thing there are good conditions to start in a business in the next 6 months in the area that you live?			
		Yes	No	Maybe	Total
Respondent's gender	Male	41	33	1	75
	Female	6	10	2	18
Total		47	43	3	93

Crosstab

Count

		Have you already recieved training in entrepreneurship/innovation before this workshop?		
		Yes	No	Total
Respondent's gender	Male	38	49	87
	Female	5	19	24
Total		43	68	111

Crosstabulation

Count

		Have you ever started a business before?		
		Yes	No	Total
Respondent's gender	Male	8	77	85
	Female	2	22	24
Total		10	99	109

Appendix 5. Mann-Whitney test

Test Statistics[a]

	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
My goal was to become an entrepreneur	936,000	1212,000	-,055	,956
I had business ideas that I wanted to implement	760,000	1013,000	-1,071	,284
I had intended to start a business within the next 3 years	890,500	1166,500	-,596	,551
My goal is to become an entrepreneur	897,500	1173,500	-,272	,786
I have business ideas that I want to implement	791,000	4112,000	-,817	,414
I intend to start a business within the next 3 years	901,500	4304,500	-,004	,997
I would like a job that will allow me to solve problems in new ways	939,500	1215,500	-,118	,906
I would like a job that will allow me to work on my own ideas	876,500	4279,500	-,208	,835
I would like a job that will allow me to define my own tasks	905,500	4308,500	-,297	,767
Failing in your business venture is just another learning experience	893,000	1169,000	-,565	,572
I see oppurtunity where others see the risk of failure	806,500	1059,500	-,523	,601