
Motivation and Barriers for Business Start-Up among Graduates: A Gender Difference

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Abstract - The gender issue in entrepreneurship has been researched from different views and dimensions. Some of the studies have focused on distinguishing between male and female entrepreneurs in terms of their personal skills and socio-demographic characteristics and others have attempted to determine individual intention and behavior toward entrepreneurship. The study analyzes gender difference on the perception of motivational factors and barriers for business start-up among graduates. The study is conducted in Kano metropolitan using a cross sectional/survey design. The population of the study composes of graduates who are either unemployed or employed for not more than three years and have obtained a Bachelor degree or Higher National Diploma qualification as the basis for selection. Discriminant analysis (DA) is used to investigate gender difference on the basis of perception about the selected variables on business start-up. Discriminant analysis is useful in creating an equation that will minimize the possibility of misclassifying cases in their respective groups or categories. The result shows highly significant discriminant function ($p < .000$) and indicates that the proportion of the total variability not explained is about 37.7%. The Box's M is 14.012 with $F = 4.638$, which is highly significant at $p < 0.003$. There is evidence to reject the null hypothesis, which states that the groups do not differ on their perception about motivation and barriers for business start-up. It is recommended for future studies to explore the moderating effect of religiosity and culture on business start-up.

Keywords: Entrepreneurship; Motivation; Barriers; Business start-up; Gender

1. Introduction

The importance of business start-ups has been mentioned repeatedly in entrepreneurship literature. In many studies, several reasons were advanced in favor of new business creation as a source of employment generation and economic prosperity. Business creation promotes both individuals and economy in terms of wealth creation, innovation, competitiveness, and economic growth (Garba, 2012^a). It is because of these benefits that many governments of both the developed and developing world encourage their citizens' involvement in various entrepreneurial activities. Many scholars have offered distinctive but similar definitions of the term entrepreneurship. For instance, Kirzner (1997) asserts that entrepreneurship is being alert to opportunity. Shane and Venkataraman (2000) see

entrepreneurship as a process in which knowledge can be converted into products and services. These definitions imply the fact that entrepreneurs must create the necessary conditions to respond to opportunities by engaging in the production of goods and services. This also means that entrepreneurs have to start a business in order to exploit an existing opportunity (Ortiz, Leiva, Henn, & Hernandez, 2015). In the mainstream understanding, entrepreneurship is about spotting and exploiting a business opportunity.

Similarly, from the opportunity viewpoint, Shane and Venkataraman (2000) define entrepreneurship in terms of discovery, evaluation, and exploitation of opportunity. To pursue any opportunity, squarely depends on the personal choice of an individual and his or her motivation to do so. Prior to individual decision to pursuing any business opportunity, there must be necessary motivation to arouse intention to start-up a business. The attributes of prospective entrepreneurs matter in the initial decision and the subsequent entrepreneurial process (Shane, Locke & Collins, 2003). It is argued that pursuing an opportunity is not as easy as it appears to some people. It requires painstaking steps to identify, mobilize resources, and exploit such opportunity. In spite of the inherent challenges, many have opted for entrepreneurship as a pathway to prosperity. Both prospective and existing entrepreneurs must be willing to pursue opportunity before any entrepreneurial processes come into being.

Individuals' motivation plays a very important role in creating a new firm. People who are without the necessary motivation may find starting a business very difficult and probably these kinds of people are without the zeal and enthusiasm to withstand the challenges and forge ahead. Apart from the individual motivation, there are barriers that may constitute a stumbling block in the furtherance of the entrepreneurs' intention of starting a business. Perhaps, that is why some people have chosen to remain employees instead of being self-employed. In view of various efforts of the government to promote entrepreneurship in colleges and universities across the country, it is imperative to find out if entrepreneurship education is really making an impact on the graduate's decision to start-up a business after graduation. Similarly, it is to ascertain what motivates them and what constitutes barriers to starting their own business; otherwise the set goal of reducing unemployment and poverty through entrepreneurship may not be feasible. Therefore, the motivation of this study came as a result of a strong desire to understand these factors and their impact on graduate business start-up.

Understanding both motivational factors and barriers is very important to entrepreneurs and policy makers (Sloka, Kantare, Avotina, & Jermolajeva (2014). In fact, any theory that downplays the importance of motivation in new business creation is considered incomplete (Segal, Borgia, & Schoenfeld, 2005). There are several studies conducted on motivation and barriers to entrepreneurship (Mahmood, Khalid, Sohail, & Babak, 2012; Adjei, Broni-Pinkrah, & Denanyoh, 2014; Gorji & Rahimian, 2011), but none considers examining gender differences among graduates on motivation and barriers to business start-up.

The decision to start-up a business is dependent on many factors such as individual family background, working experience, education, social network, gender, age, and financial wherewithal, among others. The attainment, availability, and accessibility to these factors are germane in motivating individuals to start-up their own business. On the contrary, absence or lack of these factors could also create barriers for business start-ups even if there is strong intention.

The incorporation of entrepreneurship education in tertiary education curriculum was aimed at inculcating the entrepreneurial spirit and providing skills to teeming students in tertiary institutions. The educational policy makes it mandatory for every student irrespective of discipline to undergo entrepreneurship education as a condition for graduation. Since the implementation of that policy, there has been little attempt to evaluate the impact of entrepreneurship education on graduates for business start-up. Many graduates go out of University, College, or Polytechnic but without the necessary motivation to start their own business; as such, there is little or no impact on job creation and poverty reduction in the country.

Males generally have the upper hand in engaging in economic activities by virtue of their position in providing livelihood to their family members. Women's roles are largely home keepers and subservient to their husbands' whims and caprice. In many societies, the family structure specifies the roles of male and female which imposes some restrictions on what men and women can do to either start a business or not (Winn, 2005). Although in Nigeria, women are allowed to belong to a trade and business association or even inherit or own property on their own, there are some restrictions depending on the location, culture, and religion of the people. The gender difference between male and female imposed by the culture and religion is very apparent across ethnic groups. Before now, the cultural and religious values in the Northern part have impacted more on the extent to which women access education, information, and other resources. In fact, even today gender gap continues to be a major problem that affects entrepreneurial disposition of male and female graduates.

Based on the foregoing arguments, probably male graduates could be different from their female counterparts in being motivated to start-up a business and their ability to deal with barriers for business start-ups. It is in view of these issues that this study raises the following research question as a guide to this scientific process of investigation: (a) is there any difference between male and female graduates on motivation for business start-up?; and (b) is there any difference between male and female graduates on barriers for business start-up?

2. Literature Review

The gender issue in entrepreneurship has been extensively discussed by various researchers and scholars (Robichaud, Zinger, & LeBrasseur, 2007; Du Rietz & Henrekson, 2000; Cliff, 1998; Mahmood, Khalid, Sohail, & Babak, 2012; Gorji & Rahimian, 2011). Many studies have taken different views and dimensions on this issue. Some of the researchers focused on distinguishing between male and female entrepreneurs in terms of their personal skills and socio-demographic characteristics (Brush, 1992; Hisrich & Brush, 1984; Chaganti, 1986). Perhaps, personal skills and composition of social-demographic factors can play a crucial role in determining an individual's entrepreneurial intention and behavior. There are several reasons why some individuals choose to start-up their business rather than working for someone else. Entrepreneurial motivation can be explained using two related theories i.e., the push and pull theory (Gilad & Levine, 1986, Garba, 2012^b).

The push theory explains how someone is motivated to start-up a business because of some negative forces such as lack of paid employment, job dissatisfaction, insufficient income,

etc., while the pull theory explains that an individual may start-up a business because of the need to explore an opportunity and realize his/her personal ambition such as to become independent and wealthy. In essence, depending on individuals' circumstance, people are motivated to start-up a business by either push or pull factors. However, some studies have indicated that individuals start-up a business primarily due to the pull factor (Keeble et al., 1992; Orhan & Scott, 2001). This finding could be based on an earlier presumption that all entrepreneurs are opportunity seekers and exploiters. They purposely create a business to exploit opportunity and maximize their private gains, but in reality, some individuals when confronted with difficult socio-economic conditions tend to choose to create their own destiny by being entrepreneurial.

The theory of planned behavior is primarily developed to explain the process in which individuals decide on and engage in a particular course of action (Ajzen, 1985). In fact, the framework developed by Ajzen (1991) is helpful in explaining entrepreneurial intention (Kolvereid, 1996). The initial intention of the business founder affects the future performance of the firm (Garba, Kabir, & Nalado, 2014). There are individual differences about what kind of business to do and how it will be in some years to come. For instance, males usually place greater emphasis on profit and business growth (Kent, Sexton, & Vesper, 1992; Stevenson & Gumpert, 1985), while females have the tendency of assessing their performance and growth by trying to strike a balance between their family role and the business they have chosen to pursue (Kaplan, 1988; Cliff, 1998). In fact, there are other factors that explain why females who have started small businesses do not place more emphasis on growth (Moore, 1990; DeMartino & Barbato, 2003; Robichaud, Zinger, & LeBrasseur, 2007). According to Segal et al. (2005), human endeavors such as creating a new business are the result of people's cognitive processes. The Vroom's (1964) expectancy theory is useful in understanding motivation towards a business start-up. The theory explains that an individual will choose among other options a behavior that will give him/her the most desirable outcomes. Motivation is conceptualized as a product of expectancy, instrumentality, and valence (Segal et al., 2005). People would like to start business if they discover that the expected reward surpasses gain from other options such as wage from employment (Praag & Cramer, 2001). In addition, the expectation of reward is contingent upon individual assessment about his/her ability and attitude toward risk taking. According to the expectancy theory, entrepreneurial activity is a function of feasibility and desirability (Segal et al., 2005).

There have been some criticisms on empirical studies conducted on motivation in the entrepreneurial process. In fact, this is largely responsible for the discouragement in recent times to explore the role of human motivation in the entrepreneurial process among researchers (Aldrich & Zimmer, 1986; Carroll & Mosakowski, 1987). That is why theories of entrepreneurship do not take into account the differences in motivation among individuals (Shane et al., 2003). The entrepreneurial process begins with the intention to start a business by identifying an entrepreneurial opportunity and pursuing that opportunity through coordination of both human and material resources. In the broadest sense, an entrepreneurial act has to do with human agency (Shane et al., 2003). In pursuance of a business opportunity, people might have different motivations and willingness to act in many ways. Some studies have shown that people differ in their willingness to engage in the entrepreneurial process (Shane et al., 2003). It is argued that willingness to pursue a business opportunity is dependent on several factors such as opportunity cost (Amit, Meuller & Cock, 1995), stock of financial capital (Evan & Leighton, 1989), social ties to investors (Aldrich & Zimmer, 1986), and career experience (Carroll & Mosakowski, 1987;

Cooper, Woo & Dunkleberg, 1989). Shane et al. (2003) suggest how human motivation may influence the entrepreneurial process. Some of the motivations described include the need for achievement (nAch), locus of control, desire for independence, passion, and drive. Motivation and intention are important factors in attempts to create a new firm (Herron & Sapienza, 1992). In fact, it has been argued that theories of organizational creation that neglect the issue of motivation will be treated as incomplete (Segal, et al., 2005).

In the same vein, motivation and obstacles play an important role in influencing entrepreneurial intention and the eventual launching of a new business by graduates. The motivational factors encourage them while the obstacles prevent them from starting their business (Fatoki, 2010). Graduates who are potential entrepreneurs may be motivated and have the intention to start a business but lack of capital or finance can be a serious challenge that can hinder the start-up of the business. According to Smith and Beasby (2011), the perceived constraining factors for graduates to start-up their business are among others the lack of business knowledge, finance, mentor, etc., while perceived enabling factors include creativity and innovative ideas, co-mentoring by a business partner, business support, etc.

Furthermore, the move to start-up a business can be promoted or accentuated by the level of someone's social networking among other things. The ability to connect with other prospective and established entrepreneurs could be a good motivating factor for business start-ups, while the lack of social networking could constitute a barrier for an easy take-off of the business. It is expected that at the formation phase, the founder (either male or female) may not have the necessary networking particularly among the entrepreneurs' ecosystem. However, as the firm grows, it is likely that more experiences and opportunity can be gained about entrepreneurship. This suggests that the social networking process for both male and female may take different forms at different phases of the entrepreneurial process. It is assumed from previous studies that social network with regard to gender may not be generalized across all phases of the entrepreneurial process (Klyver & Grant, 2010). One of the major findings on this issue is that there are gender differences in the social network structure especially at the earliest phases of the process, but as the business advances to a later stage such differences dissipate (Klyver & Terjesen, 2007). It is stated that male and female social networks may be more similar at the initial phases than in the other phases of the entrepreneurial process. The argument is that there is a pre-venture difference between male and female in social networking. The earliest part is characterized by a lack of social network which constitutes a barrier rather than motivation for a business start-up. Therenon (1997) states that both men and women who are successfully in launching their business try to develop similar social networks in order to survive competition.

The understanding that women have specific roles in the society is reinforced by the belief of treating women differently in the area of doing business (Carr & Chen, 2004). For instance, in some countries, women are not allowed to belong to trade and business associations or even inherit or own property on their own. These cultural values negatively impact the extent to which women have access to education, information, and other resources. Similarly, in many occasions, the family structure which specifies the role of male and female imposes some restrictions on how men and women can create an organization (Winn, 2005). The society that a person belongs to determines the extent to which he/she will be motivated to start-up a new business. One of the major problems that continue to be a setback for entrepreneurial disposition is the gender gap. Women are

considered to be less confident, less motivated, and have less desire for business start-ups. Women, whose motive is to pursue a better work-life balance, are less likely to succeed, those, whose motive is risk taking are more likely to succeed (Rey-Marti, Porcar, & Mas-Tur, 2015). In the same vein, some scholars argue that traits required for business start-ups are masculine in nature (Garba, 2011). Therefore, as long as this belief continues to exist among people, it will continue to be a barrier for women entrepreneurs.

3. Methodology

The study involved a cross sectional/survey method, which was conducted in the Kano metropolitan. During the survey, questionnaires were distributed to respondents soliciting for cross sectional data for the purpose of analysis. The population of this study composed of graduates who are either unemployed or employed for not more than 3 years. In the context of this study, graduates are those who have earned either a bachelor degree or a Higher National Diploma (HND) qualification, not more than 3 years ago, living in the Kano metropolis.

Sample and Sampling techniques

The determination of the exact number of the population is extremely difficult because there is no official record of graduates who are unemployed and those who have been working for not more than three years in all sectors. Therefore, the initial sample size of 384 was selected using a formula for determining the sample size for infinite population as shown below:

$$SS = \frac{Z^2 \times p \times (1-p)}{C^2} \quad SS = \frac{3.84416 \times (.5) \times (1-.5)}{0.0025} \quad SS = 384$$

The sample size was improved from 384 to 500 as suggested by some scholars to remedy the effect of a low response rate (Hair et al., 2011). In selecting the appropriate sample, the purposive sampling technique was used. The purposive sampling has an advantage over other non-probability sampling methods because it allows the researcher to easily reach a targeted sample that will represent the entire population. However, there is a possibility that among those selected, some might have earned additional qualifications, but are still classified as graduates because they could not reveal their actual highest qualification. This is one of the major limitations identified with purposive sampling in this study. Out of the 500 questionnaires distributed, 336 questionnaires were returned and 316 were correctly filled and used for analysis. Therefore, the response rate is 67.2%.

Definitions and Measurement of variables

In this study, motivational factors are defined as the driving force eliciting the desire and ability of an individual to start-up a business, while barriers are defined as constraining forces that limit or hinder the ability and willingness of an individual to start-up a business. To measure these variables, 16 items for motivation and 20 items for barriers were initially adopted from Giacomini et al. (2010) with some modifications to suit the need of this study (see Appendices 1A and 1B).

Validity and Reliability of the Research Instrument

To validate the instrument, a pilot study was carried out and subsequently, exploratory factor analysis was conducted. Kaiser-Meyer-Olkin (KMO) for sampling adequacy and

Bartlett’s test of sphericity reveal that the KMO’s value of 0.928 and Bartlett’s test of sphericity are significant (p < 0.000). The result further reveals that after rotation only seven items for motivation and six items for barriers are extracted with values greater than 1 with a total variance that explains 62.38% of the motivation and 63.71% of the barriers.

Table 1: Reliability Analysis

Instrument	No. of items	Cronbach’s Alpha
Motivation	6	.904
Barriers	5	.723

Reliability test was also conducted to test the internal consistency of the variables. The result of the test in Table 1 shows that both items of the two variables have Cronbach’s alpha higher than the acceptable threshold of 0.70 (Hair et al., 2011). The study used a questionnaire, which contains three parts namely demographic characteristics of the respondent, perceived motivational factors, and perceived barriers for business start-up. This was distributed to the respondents. On each item, the respondents were asked to rate the importance of each item based on a 5-point Likert’s scale ranging from “1”, which is very unimportant, to “5” which is very important.

4. Data Analysis

In this study, discriminant analysis (DA) is used to investigate gender difference on the basis of perception of motivational factors and barriers for business start-up. Discriminant analysis is useful in creating an equation that will minimize the possibility of misclassifying cases into their respective groups or categories. Similar to the regression equation, DA determines the linear equation that will predict in which group each case belongs. The linear equation or function for DA is:

$$DF = v_1X_1 + v_2X_2 + v_3X_3 + v_4X_4 + \dots \dots \dots v_nX_n + a$$

Where DF = discriminant function

v = discriminant coefficient or weight for that variable

X = respondent’s score for that variable

n = the number of predictor variables

a = a constant

The primary task in discriminant analysis is to predict a group membership. It is expected that the DA will provide information on the difference between male and female on the basis of the attributes for business start-up which contributes most in separating the two groups. The descriptive method identifies the linear combination of motivators and barriers which is known as the canonical discriminant function that contributes maximally to group separation. The analysis produces various statistical outputs, which can be seen sequentially in Tables 1 to 8.

The group statistics in Table 2 provides information regarding the significant difference in both motivational factors and barriers for business start-up without which there would be no basis or justification for continuing with the discriminant analysis. It can be seen from the same table above that the mean difference of the two variables can be good discriminators as the separation is somehow large.

Moreover, Table 3 shows strong statistical evidence of significant difference between the mean of male and female on both motivation and barriers for business start-up. It can be seen that motivational factors produce a high value of $F = 16.563$.

Table 2: Group statistics

Gender		Mean	Std. dev	Valid N (listwise)	
				Unweighted	Weighted
Male	Motivation	-.2993	1.81098	147	147.000
	Barriers	1.2041	1.51223	147	147.000
Female	Motivation	.4260	1.34811	169	169.000
	Barriers	1.6509	1.47277	169	169.000
Total	Motivation	.0886	1.61886	316	316.000
	Barriers	1.4430	1.50552	316	316.000

Table 3: Tests of Equality of Group Means

	Wilks' Lambda	F	df1	df2	Sig.
Motivation	.950	16.563	1	314	.000
Barriers	.978	7.058	1	314	.008

Table 4: Log determinants

Gender	Rank	Log Determinant
Male	2	1.962
Female	2	1.359
Pooled within-groups	2	1.684

The ranks and natural logarithms of determinants printed are those of the group covariance matrices. From Table 4, the log determinants appear similar and in Table 4, the Box's M is 14.012 with $F = 4.638$, which is highly significant $p < 0.003$. The decision is to reject the null hypothesis, which states that the groups do not differ on motivation and barriers for business start-up.

Table 5: Box's M test results

Box's M	14.012	
F	Approx. 4.638	
	df1	3
	df2	4.674E7
	Sig.	0 .003

Tests null hypothesis of equal population covariance matrices.

Table 6 shows the canonical correlation of .789, which suggests that the model explains up to 62.25% of the variation in the grouping variable i.e., whether the respondent is male or female.

Table 6: Eigenvalues

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
1	1.705 ^a	100.0	100.0	.789

In Table 7, the Wilks' lambda indicates the significance of the discriminant function. This result shows a highly significant discriminant function ($p < .000$) and indicates that the proportion of the total variability not explained is about 37.7 %. The portion not explained is the converse of the squared canonical correlation.

Table 7: Wilks' Lambda

Test function(s)	Wilks' lambda	Chi-square	Df	Sig.
1	.377	407.787	2	.000

The discriminant function operates similar to the regression equation. The unstandardized coefficient (β) in Table 8 is used to create the equation, which shows partial contribution of each variable to the discriminant function controlling for all other variables in the equation. It can be used to access each independent variable's unique contribution to the equation and provides the relative importance of each variable. It can be seen that the discriminant coefficient for motivation is .520 and barriers is .298 with a constant of -.476.

Table 8: Canonical Discriminant Function Coefficients

	Unstandardized coefficients
(Constant)	-.476
Motivation	.520
Barriers	.298

Table 9 shows the classification phase in which the rows are the observed categories of the dependent and the columns are the predicted categories. The expectation is that when the prediction is perfect, all cases will appear diagonally in the table. The percentage of cases on the diagonal represents the percentage of the correct classification. However, the cross validated set of data is a more honest presentation of the power of the discriminant function than that provided by the original classification. Some occasions produce a more reliable discriminant function as it excludes the cases where someone is trying to predict as part of the categorization process.

Table 9: Classification results

		Classification Results ^{b,c}			
		Predicted Group Membership			Total
		Male or Female	Male	Female	
Original	Count	Male	91	56	147
		Female	62	107	169
	%	Male	61.9	38.1	100.0
		Female	36.7	63.3	100.0
Cross- Validated	Count	Male	91	56	147
		Female	62	107	169
	%	Male	61.9	38.1	100.0
		Female	36.7	63.3	100.0

- a. Cross validation is done only for the cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case.
- b. 62.8% of original grouped cases correctly classified.
- c. 62.8% of cross-validated grouped cases correctly classified.

The classification table shows that 62.8% of the respondents are classified into male or female. It can be seen that the female respondents are categorized slightly better with an

accuracy of 63.3% than the male with 61.9%. On the hit ratio, since the two samples are not equal in size, it is not expected to have a 50/50 chance. In most cases, researchers accept any hit ratio that is 25% larger than the calculated ratio due to chance.

5. Discussion

The consideration for individuals to launch a business depends on many factors. People of different background, gender, or race may have different views about the entrepreneurial process and outcome. However, perhaps motivation and barriers are among the factors that shape people's view and even intention to start-up a business; how these factors operate within a potential entrepreneur to influence his/her decision to start-up a business can contribute a great deal towards the literature of entrepreneurship. Gender issue is crucial in any discourse of entrepreneurship engagement especially in a country where both roles of male and female are clearly defined. Individual disposition in most cases explains the extent of what someone can or cannot do. The motivational and barriers for business start-up are not mutually exclusive elements. It is possible that an individual may have strong motivation to start a particular business, but at the same time, there could be a series of constraining forces that may thwart his/her ability, zeal, and interest to actualize that goal. The objective of the paper as earlier pointed out is to analyze gender difference with respect to perception of motivation and barriers for business start-up. Therefore, identifying what constitute these variables for the two opposite groups is extremely helpful in determining their interest in starting a business.

People might not necessarily be at a university or college before they become entrepreneurs. There are examples of dropouts who have found their business and excelled in the industry they are operating. Entrepreneurship education may not be a guarantee for successful launching and sustenance of a business venture. It is believed that people who undergo entrepreneurship training may be equipped with knowledge and skills that would enable them to explore and manage their business differently. Looking at the contemporary situations that necessitate every student to be trained and to acquire entrepreneurial skills, it may be assumed that graduates coming out from the universities or colleges will stand the chance of commencing their business immediately after graduation. A point that is important to note is that there are many factors that determine the successful launching of a business.

The major goal of entrepreneurship education is to bring out the entrepreneurship interest in a person and to support potential entrepreneurs with the basic entrepreneurial skills and information that would assist in overcoming major business challenges. Any graduate who passes through the same training might have an advantage in starting a business compared to the other category of people. Even among graduates, there are differences in the rate of business start-ups (Minniti et al., 2005; Reynolds et al., 2004). Generally, there is a belief that cultural difference is one of the strong determinants of entrepreneurial behavior across countries (Hayton et al., 2002; Klyver & Grant, 2010). There are several reasons why women perform differently than men in starting a business. This study affirms that women have different motivation for starting-up a business. Based on the cultural and religious values in this study area, women are considered less privileged in accessing market opportunity and other business engagement compared to their men counterparts. Women may not have the same opportunity as men to freely participate in the business arena. There

is enough evidence to show that women enterprise is not entirely separate from the economic entity, but it is an interconnected network that involves the family and community (Robichaud et al., 2007). In fact, the status and roles of both men and women are clearly specified in every Nigerian culture and society. Perhaps the difference between men and women can be accounted for based on the influence of cultural and religious values.

Generally, the participation of men in either paid employment and self-employed is more encouraged by virtue of their position as breadwinners to their immediate family members. Women are less encouraged due to their domestic function of looking after the home, caring of children, and attending to other domestic activities. These naturally imposed values have serious impacts on the initial entrepreneurial intention of women. Apart from these cultural values, another major contentious issue that contributes to this difference is an individual's personality trait. There is consensus in the literature that men have more confidence and are optimistic in exploiting business opportunities than their women counterparts. These traits matter a lot on whether a person would be involved in business or otherwise. The main reason for business start-up is to exploit opportunities for private or societal gain as the case may be. Thus, if men are more confident and optimistic, they can be more motivated to start their own business compared to women.

6. Conclusions and Policy Implications

The decision to start a business is not an easy one. It is a complex process that involves individuals' personality, interest, background, and other factors (Winn, 2005). New business creation is a conscious decision implemented by individuals with certain qualities. In the face of present realities, if young men and women would choose entrepreneurship as a career choice, it will go a long way in improving their economic status. If both gender participations are necessary for the needed enterprise development, economic prosperity, employment generation, and poverty reduction, then it is also significant for policy makers to address both motivators and barriers for new business start-ups. The government's role should be that of motivating the prospective entrepreneurs through various support programs and policies. In any case, where there are stumbling blocks and barriers for entrepreneurs to start-up a business, then the chance for people to create business may be narrowed.

The motivation of this study came as a result of a strong desire to understand what motivated and hindered graduates from starting a business and to find gender differences if any. This study contributed to the literature of entrepreneurship by examining the difference between male and female graduates on what motivates them and what constitutes barriers for them to start-up their own business. Most of the previous studies examined gender differences by considering that all males are the same or all females are the same. This study singled out graduates as a distinct group to see if there are any differences between the gender of male and female in business start-ups.

The theory of planned behavior takes into account the process by which individuals decide to engage in a particular course of action. Azjen's (1991) framework, although providing a good model for explaining the entrepreneurial intention, does not capture gender differences in explaining entrepreneurial intention and the subsequent action of both men and women. Attitude, subjective norms, perceived behavior, and behavioral intention could

assist in predicting individual behavioral performance. However, taking into consideration the gender difference, the extent to which these combined variables affect behavioral performance could vary. Given the fact that entrepreneurial education is incorporated in the school curriculum, it may be argued that the graduates of today are assumed to be well grounded in pursuing an entrepreneurial career. The primary goal of entrepreneurial education is to inculcate the desire among individuals to launch a business and to enable the students to acquire necessary skills and knowledge to create and manage their own business rather seeking paid employment. The question is that if males and females undergo the same entrepreneurial training, can they perform in the same way or does gender influence their performance. All things being equal, they may be expected to produce the same result in launching their business. In an ideal situation, entrepreneurial sensitivity between men and women varies. At times, cultural context has a significant impact on student's entrepreneurial orientation (Giacomin et al., 2010).

For any university/college to create an entrepreneurship program that is appropriate in context and strengthens the students' perception of feasibility and desirability of entrepreneurship, intention, motivation, and barriers to any prospective entrepreneurship student need to be understood. Religion and cultural contexts are very important in explaining students' entrepreneurial orientation and why people start-up a business. To understand fully what influences graduates' decision to launch a business or not, the impact of culture and religion needs to be ascertained. Therefore, it is important for future studies to take into cognizance the moderating role of religiosity and culture on the desire for business start-up. Due to the limitations with regard to representativeness of the sample selected and coverage, the result of this study may not allow generalization. The findings could only be limited to Kano metropolitan where the data was collected, as there are many graduates in other areas who are not represented in the sample.

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N/A

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Appendix 1 A: Motivation for graduates' business start-up

- 1 The chance to implement my business idea
- 2 Creating a business of my own
- 3 Personal independence
- 4 Being at the head of an organization
- 5 The opportunity to be financially independent
- 6 Improving my quality of life
- 7 Creating jobs for myself and others
- 8 Managing my own business
- 9 Generating sufficient revenue/income
- 10 Making more money than by working for wages
- 11 Dissatisfaction from paid employment
- 12 Building personal wealth
- 13 Having my own time
- 14 Gaining high social status
- 15 The difficulty in getting white collar jobs
- 16 Following a family line of business

Appendix 1B: Barriers for graduates' business start-up

- 1 Excessively risky
- 2 Lack of initial capital
- 3 Lack of entrepreneurial capital
- 4 Current economic situation
- 5 Fear of failure
- 6 Excessive tax and legal charges
- 7 Lack of knowledge
- 8 Lack of knowledge of the business world and market
- 9 Lack of ideas regarding what business to start
- 10 Lack of experience in management and accounting
- 11 Lack of available assistance in accessing business viability
- 12 Lack of legal assistance or counseling
- 13 Irregular income
- 14 Lack of formal help to start a business
- 15 Lack of organizations to assist entrepreneurs
- 16 Doubt about personal abilities
- 17 Lack of confidence
- 18 Start-up paper work and bureaucracy
- 19 Having to work too many hours
- 20 Lack of support from my family or friends