ANTECEDENTS OF ENTREPRENEURIAL VALUES
DOES GENDER STILL MATTER?

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Abstract
This paper investigates the role of gender in the antecedence of entrepreneurial values. Data was collected from final year students from 12 universities and 21 degree programmes in Uganda. Multistage clustered and stratified proportionate sampling methods were used to select the respondents. Results indicate gender based differences in the level of proactiveness and risk taking where males were more proactive and indicated higher risk taking tendencies than females. A contextual conclusion is thus drawn that; in the general perspective, there are no gender differences in the level and nature of entrepreneurial values. There is need investigate why there are differences in the level of proactiveness and risk taking based on gender. Future research should also explore other demographic clusters such as pensioners, rural communities and other social categories to establish if the same gender differences are observable. Apart from the general gendered stereotyping in entrepreneurship, this study produces provocative findings that there is no relationship between gender and entrepreneurial values save for proactiveness and risk taking. For entrepreneurship educators, the paper has implications on what should be done to reinforce female entrepreneurial proactiveness and risk taking.

Keywords: Gender, entrepreneurial values, university students, risk taking, proactiveness

INTRODUCTION
Gender has become an important phenomenon in entrepreneurship research. In general terms, gender is seen as the state of being male or female. It has become a common practice to recount gender related conceptualisation to women empowerment and sometimes inclining it to strategies that aim at increasing the social, political, intellectual and economic participation of women in relation to what men do. More interest in gender and entrepreneurship research is driven by the increasing number of educated females than males in most parts of the world such as United Arab Emirates (Majumdar and Varadarajan, 2012), Spain (Sandra, Caníizares and García, 2010) and other countries (Dabic, Tugrul, Elvan, Ivan and Basic, 2012).
Studies related to gender and entrepreneurship include Nandamuri (2013) about the role of gender on entrepreneurial resourcefulness, Verheul, Stel and Thurik (2006) about gendered bias in entrepreneurial activity selection, Maysami and Ziemnowicz (2007) about gender and entrepreneurial tendencies in Singapore, Leroy et al (2009) about gender and entrepreneurial tendencies, Desislava and Yordanova (2010) about gender differences in entrepreneurial intentions Bulgaria and a number of others. Research on women and entrepreneurship has increased over the last two decades and there is much yet to be done (Sullivan and Meek, 2012). This has raised different views about gender and entrepreneurship.

Pines, Lerner and Schwartz (2010) argue that the increased participation of women in entrepreneurial activities helps to elevate economic development in a given economy. In their examination of gender economic roles in the aftermath of the financial crisis, Pines et al. (2010) found male participation in entrepreneurial activities to be higher than that of females. Further analysis revealed that the percentage of women entrepreneurs was higher in countries where the general income per capita was small and where women have no other option for earning a living. This is related to what Rosa, Kodithuwakku and Balunywa (2006) presented as necessity driven entrepreneurship. This has raised questions about whether gender is about mimicking men by women or is it about women and men sharing development responsibilities and benefits (Kikoma, 2007). The other question that has attracted researchers is whether entrepreneurship is for men or for women.

Patterson, Marvin and Turner (2012) in their discourse analysis contend that while there is an increasing number of females participating in entrepreneurial activities, men are seen as being resolute, in control, and independent while women are seen as self-doubting and disorganised. The general view of gender and entrepreneurship has affected the way of defining entrepreneurial success based on gender because of using masculinity to measure female entrepreneurship (Patterson, Marvin and Turner 2012). Yet, gender and entrepreneurship are a crucial area for understanding the economic and social phenomenon of growing female entrepreneurship due to its enormous potential for innovation and job creation (Sandra, Can˜ izares and Garci´a, 2010).

There are arguments that gender roles in entrepreneurship are contextual (Pines et al. 2010). It depends on the nature of entrepreneurial activity or sector in which the activities are being performed. For example in a business perspective, de Bruin, Brush and Welter, (2007) found that women in Spain allocated fewer hours per week to their firms and more hours to family responsibilities and that women reported that the income derived from the firm provided a lower percentage of total family income. The less time committed to business may have been due to the overburdening domestic chores. This affects women’s willingness to take business risks for the sake of securing the reputation of their families. Therefore, “While female students
consider themselves to be disciplined, rigorous and reliable in the work setting, male students stood out for their optimism, willingness to undertake more complex activities, initiative and enthusiasm" (Sanchez et al., 2010; 774). The question hence is about whether these entrepreneurial values (discipline, rigor and reliability for females and optimism, desire for complex activities, initiative and enthusiasm for males) are a function gender or there are other antecedents.

Using evidence from 3,420 university students in more than ten countries, Dabic et al (2012) used the Theory of Planned Behaviour to explore gender differences in attitudes of university students towards entrepreneurship. It was found that compared to males, female students were less willing to start their own businesses in terms of entrepreneurial intention. It is argued that because of the increased number of females attaining higher level education (Majumdar and Varadarajan 2013), there is a likelihood that females can adopt masculinity in their life styles and compete equitably against males. In a study of first year business students from the United Arab Emirates, Majumdar and Varadarajan, (2013) found that male and female students are equally strong in terms of their propensity to become future entrepreneurs with female students showing higher risk-taking behaviors which is incongruous with past research.

In a socialisation and social learning theoretical perspective, increased participation of females in education may help in understanding why some studies are producing conflicting results. For example, females in the Arab community have culturally been restricted from entrepreneurial participation yet; in the western part of the world, literature indicates that there are limited gender differences in entrepreneurship. Therefore, the influence of social systems in terms of property allocation and social learning may affect gender equality in entrepreneurial participation (Kickul et al. 2008; Sullivan and Meek 2012).

Gender studies have one thing in common; the contextualisation of entrepreneurship as a business gateway. However, even in the context of starting business, there are more pressing questions such as why women start businesses, and how they start and are affected across different cultures (Scott 2009). It is also important to note that entrepreneurship is not just about business but rather a host of other life chores that require the application of entrepreneurial thinking even when the results and outcomes may not necessarily be embed in economic benefits.

In the perspective of business and gender, literature indicates that gender has a profound impact on entrepreneurial behaviours. For example, Nandamuri (2013) established that males demonstrate higher levels of entrepreneurial resourcefulness than their female counterparts. Whereas the author generates newer insights into a broader understanding of the role of gender and particularly in the context of resourcefulness, the population on which the variables were tested may not necessarily be homogeneous with the rest of the world. This
implies that there may be an empirical misfit and subsequently calls for testing of the model in other environments to establish if there are any variations.

In a related perspective, Verheul et al (2006) investigated whether gender differences affect the roles people chose to perform. It was revealed that the activities men choose are different from those of women. The study measured entrepreneurism as “perception of self-entrepreneurial image”. Such is an important dimension of entrepreneurship in the context of an individual. However, the way it was assessed may lure some people into self-denial especially if the population involves introverts that may lack self-appreciation and always want to keep low profiles even when they are entrepreneurial in real action. On the other hand, some people may overrate them-selves (self-praise) yet, the authors are silent about how this bias was controlled.

Another challenge with Verheul et al (2006) methodology is that the population which was studied had homogeneous attributes such as close age range, similarity in academic discipline and one university. This exposes the population to the same learning opportunities and resources hence limiting the generalisability of the findings to other areas such as discipline and cultural environments that may affect peoples’ behaviour. Considering the precincts of these studies, the role of gender in the development of entrepreneurial values appears to have a lot more to be studied especially in the perspective of holistic success beyond business and instances of family business where spouses are operating together and the domestic hierarchy spills over to the business (Verheul et al, 2006).

FEMALE SOCIO-ECONOMIC PARTICIPATION IN UGANDA

In the Ugandan context, UNIDO (2013) reports that women are mostly seen in agriculture (80% of the labour force). In the same way, only 42% of girls complete their primary education, compared to 55% of boys. Most of these dropouts are due to financial constraints, family responsibilities, illness, early marriages and pregnancies (MDG report, 2007). This limits females from participating in learning activities that would be helping them in developing entrepreneurial values. The state of female education is contrary to what is reported in other Western and Middle East countries such as Spain and UAE where females are more in number than males at higher institutions of learning (Majumdar and Varadarajan, 2012). This has sidelined females from mainstream economic participation and led to increased health vulnerability of high maternal and infant mortality rates (MDG 4 and 5) where 435 women out of 100,000 lose their lives while giving birth. Also, 76 out of 1,000 new mothers lose their infants in their first weeks of life (MDG report, 2007).

Although statistics indicate an alarming situation, earlier years were more fatal to the female population in Uganda. This slight improvement was due to the introduction of affirmative
action strategies such as women emancipation, education for the girl-child and the introduction of the Universal Primary Education (UPE) policy initiated by the Government of Uganda in 1997.

Other initiatives to reduce the gender gap in Uganda include aggressive strategies to extricate genital mutilation (female circumcision). This has seen some communities like the Sabiny in Eastern Uganda giving outright support for prioritising girl-children for education (The Guardian-UK, 2010). This has been supported by sensitisation of women’s groups in enterprise financing and management education in order to increase women’s social status through increased economic participation in development activities (FSD, 2013). While upholding the hive of new insights about gender and entrepreneurship, the current study draws the debate in the perspective of holistic success with gender bias and attempts to examine whether there are gender differences in entrepreneurial values especially due to gender adjustment programmes in Uganda.

The inclusion of gender in the understanding of how entrepreneurial values develop in a developing society is paramount since gender roles vary across the developed and developing societies (Nchimbi, 2009; Charles, 2009; Pines et al. 2010). After all, literature premises the role of gender in entrepreneurial values on economic pressure (Pines et al. 2010), masculinity versus feminism of entrepreneurship (Verheul et al., 2006), cultural differences and educational attainments (Majumdar and Varadarajan, 2012).

It is therefore hypothesised that;

**H**: There is a significant difference in the level and nature of entrepreneurial values based on gender.

**METHODOLOGY**

This study is exploratory, descriptive and correlational. Quantitative methods are used to collect and analyse data. Quantitative methods represent the objectivism philosophy which assumes that society can be understood based on natural science principles and therefore an alignment of mathematical models can lead to inferential conclusions (Cohen and Maldonado, 2007).

The population consisted of undergraduate students at university level in Uganda. The unit of analysis and enquiry was a student (someone registered in a university for a degree programme). University students were chosen because through higher education, they get a chance of improving knowledge, skills and changing their attitudes to cope up with the changing environment (Ranuji, 2006). Sociologically, university students interact in both curricular and extracurricular activities hence becoming necessary to measure the effect of their socialisation and education. Thus, the need for entrepreneurial graduates is increasing (Ertuna and Gurel, 2011). This justifies the increased interest in studying the antecedents of entrepreneurial values of university students.
Sampling

The sample size was calculated according to the following formula:

$$ n = \frac{z_{\alpha/2}^2 p(1 - p)D}{m^2} $$

Where; $n$ = required sample size, $z_{\alpha/2}$ = confidence level, $p$ = estimated level of significance of entrepreneurial values (because the level is unknown to the researcher, a 0.05 level was used as). This level is cited as the most appropriate in social sciences and other educational studies (Cochran, 1977). $m$ = margin of error at 5% (standard value of 0.05), $D$ = design effect. The sample was further increased by 15% to account for contingencies such as non-response. Therefore; $n + 15\% = 770 \times 1.15 = 886$.

In this study, the response rate was 84.9% whereby 753 questionnaires were filled and returned. The reduction in the expected response rate was based on student factors such as moving out of class after the questionnaires had been circulated, others would insist that they would fill the questionnaires from home and post them but they never did while some refused to respond without any justifications. Of the 753 questionnaires, only 522 were usable. A usable questionnaire was one which had been filled in all sections at least in a snapshot perusal. The tenet of completeness was emphasised because it has an implication on the reliability and precision in empirical and theoretical analysis (Rubin, 1987).

This study adopted a multistage sampling method combining stratified and cluster sampling techniques. Under cluster sampling, the population was broken down into categories (clusters). Because of lack of a sampling frame caused by lack of consistent and updated student records, a statistical formula (indicated above) was used to generate the sample size to which the size was stratifically distributed proportionately in the following steps.

Step One: Stratifying Ugandan universities into two categories i.e. eight (8) public and twenty (20) private supported. Step Two: Stratifying all the degree programmes according to the extent of entrepreneurship teaching and clustering them according to their university affiliation; public versus private universities. Step three: Random selection of programmes from each cluster. The random selection was arrived at using the excel spreadsheet random selector. The clustering of the programmes was based on the principle of mutual exclusiveness and collective exhaustion of the population (Carl-Erik, Bengt and Jan, 1992). After selecting the programmes, they were tracked from a corresponding university. Step four: Randomly selecting students from each of the selected programmes. A proportionate approach was used in order to ensure an equitable representation of the strata. In order to ensure randomness, the number of students per selected class was matched with the number of questionnaires. These questionnaires were coded with numbers from 1 (one) to the sample in each cluster and subsequently the total
sample from all clusters. Latter, a random assignment of these numbers was made using excel random selector to pick the corresponding filled questionnaires for analysis.

Close ended self-reported questionnaires were used to collect data. Data was collected from students during the middle of the semester. During data collection, I visited different academic registrars to get the timetables so as to establish the contacts and addresses of the respective targeted students.

**Measurement of Variables**

There is no general model that measures entrepreneurial values (Bird, 2010). Consequently, an entrepreneurial values description questionnaire (EDQ) that captures entrepreneurial values was developed through a confirmatory model. This model comprises of networking and cosmopolitanism, frugality, opportunism, risk taking, problem solving, goal setting and long-term orientation, creativity and innovativeness, self-efficacy, proactiveness, visionary leadership, information seeking behaviour and perseverance as indicated in Figure 1.

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**Figure 1: Entrepreneurial values Measurement Model**

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**Keys:**

- VISIOLDR: Visionary leadership
- EVISB: Information seeking behaviour
- EVPSE: Self efficacy
- EVRisk: Risk taking tendencies
- EVFrug: Frugality
- EVNWCo: Networking & cosmopolitanism
- EVOPP: Opportunism
- EVPProact: Proactiveness
- EVGoalto: Goal setting and Long term orientation
- EVPProbSol: Problem solving
Measurement model fit indices: NFI.912, IFI.934, RMSEA.073
Normal Fit Index (NFI) measures the proportionate reduction in the chi-square values when moving from the baseline to the hypothesised model (Bentler and Bonetti, 1980). A good model should be at least >.90. For Incremental Fit Index (IFI), a model is reported to have the worst fit index if the value is Zero and best fit if the value is 1 or close to 1 (Kenny, 2012). This model had, NFI=.912 and IFI=.934 hence falling within the acceptance framework.

A good model fit should have a Root Mean Square of Approximation (RMSEA) = <.05. MacCallum, Browne and Sugarawa (1996) report that RMSEA of 0.01 is excellent, 0.05 is good and 0.08 indicates a mediocre fit. This model has a RMSEA of .075 which is good.

For reliability, entrepreneurial values indicated a cronbach’s alpha coefficient of .931 under 114 items which is excellent according to Nunnally (1978).

ANALYSIS & FINDINGS
Majority of the respondents were in the age group of 18-24 most of whom were female (59.4%). This may suggest that that in Uganda, there are more females than males in university education.

The increased number of females at university has been due to a number of factors including the affirmative action plan of women empowerment through the “educate the girl child scheme" which saw females benefitting from extra 1.5 grade points added to any female joining university. The increased prevalence of more females in university education has been reported in the UK and Spain (UK Higher education statistics agency, 2013).

Gender and entrepreneurial values
In the correlation analysis, a statistically insignificant negative relationship between the gender and entrepreneurial values was observed (r=-.119, p>.001).

Additionally, an analysis of variance was administered on all the entrepreneurial values to establish the aspects that were more prevalent than others based on gender as indicated in Table 1.
Table 1: Gender and Entrepreneurial values ANOVA

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
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<td>.141</td>
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<td>.141</td>
<td>.476</td>
<td>.491</td>
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<td>Within Groups</td>
<td>153.907</td>
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<td>.296</td>
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<td></td>
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</tr>
<tr>
<td>Between Groups</td>
<td>.424</td>
<td>1</td>
<td>.424</td>
<td>1.666</td>
<td>.197</td>
</tr>
<tr>
<td>Within Groups</td>
<td>132.472</td>
<td>520</td>
<td>.255</td>
<td></td>
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<td>EVPERSEV</td>
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<tr>
<td>Between Groups</td>
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<td>1</td>
<td>.045</td>
<td>.125</td>
<td>.724</td>
</tr>
<tr>
<td>Within Groups</td>
<td>189.357</td>
<td>520</td>
<td>.364</td>
<td></td>
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<tr>
<td>EVNWCo</td>
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<tr>
<td>Between Groups</td>
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<td>1</td>
<td>.384</td>
<td>.841</td>
<td>.359</td>
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<tr>
<td>Within Groups</td>
<td>237.583</td>
<td>520</td>
<td>.457</td>
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<td>1.186</td>
<td>2.741</td>
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<tr>
<td>Within Groups</td>
<td>224.989</td>
<td>520</td>
<td>.433</td>
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<td>EVCnl</td>
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<tr>
<td>Between Groups</td>
<td>.333</td>
<td>1</td>
<td>.333</td>
<td>.758</td>
<td>.384</td>
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<tr>
<td>Within Groups</td>
<td>228.720</td>
<td>520</td>
<td>.440</td>
<td></td>
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<tr>
<td>EVProact</td>
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<td></td>
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<tr>
<td>Between Groups</td>
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<td>1.785</td>
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<td>Within Groups</td>
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<td>520</td>
<td>.326</td>
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<td>EVSE</td>
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<td>4.615</td>
<td>.032</td>
</tr>
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<td>Within Groups</td>
<td>231.201</td>
<td>520</td>
<td>.445</td>
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<td>EVFug</td>
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<tr>
<td>EVGoaLTO</td>
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<td>Within Groups</td>
<td>213.378</td>
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<td>.410</td>
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<td>EVPProbSol</td>
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<tr>
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<td>.048</td>
<td>.051</td>
<td>.822</td>
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<tr>
<td>Within Groups</td>
<td>492.313</td>
<td>520</td>
<td>.947</td>
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</table>

In table 2 above, it was observed that there are gender based differences in the level of proactiveness and risk taking. This required making a post-hoc analysis to establish the gender category that scored higher in the observed differences.

Table 2: Gender, Proactiveness and Risk taking

<table>
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<tr>
<th></th>
<th>N</th>
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<th>Std. Deviation</th>
<th>Sum of squares</th>
<th>F</th>
<th>Sig</th>
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<tr>
<td>Between Groups</td>
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<td>1.785</td>
<td>5.471</td>
<td>.02</td>
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<tr>
<td>Within Groups</td>
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<td>169.691</td>
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<td>Between Groups</td>
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<td>3.7194</td>
<td>.64519</td>
<td>2.052</td>
<td>4.615</td>
<td>.032</td>
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<td>Within Groups</td>
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<td>3.5930</td>
<td>.68319</td>
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</table>
Further analysis (post hoc) was made to establish which of the groups (male versus female) had lower and or higher levels of risk and proactiveness. It was established that males were more proactive and indicated higher risk taking behaviours than their female counterparts. This is contrary to what has been found out in other studies. For example, while examining university students in the United Arab Emirates, Majumdar and Varadarajan, (2013) found that female students scored higher in risk taking behaviors than males.

The only difference between the current study and, Majumdar and Varadarajan, (2013) is the context in which risk taking was utilised. In the current study, risk taking is seen in the readiness and willingness to involve in making risky decisions and activities irrespective of whether these decisions are in personal business or other life chores while the latter looked at risk taking in terms of venture startup. Other studies that have contextualised risk taking in the form of venture start up report that there are no gender differences in risk taking (Malach-Pines and Schwartz, 2008; 821).

The conflicting results about gender and risk taking may be attributed to demographic changes particularly gender roles. Thus, days have changed and gender differences have been narrowed to the extent that some activities that were previously “for men and risky” (Verheul, Stel and Thurik, 2006) have been seen accomplished successfully by women. Such activities include armed forces, aviation captains, passenger vessel operators, and high level politics. For example, Hayes and McAllister (2001) reported that the number of women Members of Parliament in Britain doubled from 60 to 120 between 1992 and 1997. Although politics and entrepreneurship may not have strong conceptual relationship, the risk involved compared to resource commitments and reputation is comparable.

DISCUSSION, IMPLICATIONS AND CONCLUSIONS

In terms of gender, significant differences were observed in risk orientation and proactiveness in favour of males. The results of this study complement existing theory and literature about gender and risk taking. Faff, Hallahan and McKenzie (2010) found that women show low risk tolerance compared to men in Australia. In Bulgaria, women are reported to have low levels of risk propensity compared to men (Yordanova and Alexandrova-Boshnakova, 2010). In a socialisation theory perspective, boys are reported to be treated harshly and exposed to risk tendencies with a mentality of “big boys do not cry” (Strong and DeVault, 1986). This leaves the social upbringing of males with more readiness for harsh environments characterised by uncertainty and readiness to face adverse situations.

On the other hand, the findings contradict those reported by Bohlin, Sorbring, Widén and Erlandsson (2011) who found that there is no gender difference in risk taking. Relatedly, Majumdar and Varadarajan, (2010) found that in United Arab Emirates female students show
higher risk taking tendencies compared to males. The difference in risk taking between Ugandan students and those of UAE may be attributed to cultural differences and socialisation. Key to note is that while Majumdar and Varadarajan, (2010) looked at risk in the perspective of venture creation, the current study viewed risk in the general perspective of different careers and life chores. Hence, as stated by Maxfield, Shapiro, Gupta and Hass, (2010) the prevalence of risk taking is contextual implying that social structures and norms may account for probable differences.

In the Ugandan context, there are variations in the way parents treat their children of different sex. The Global Secretariat of the Child Protection in Crisis Network (2010) reports that children in Uganda face unequal treatment from parents whereby males are more supported than females. This is based on the argument that when girl children are supported to attain good education, they go to their husbands’ families and forget about their parents (Pg. 31). This of course may be true but does not represent the whole of Uganda. In some families, the girl children receive more support to study equally or sometimes more than males. In this way, some parents in Uganda believe (although not empirically documented) that it is easy for boys to maneuver and survive with minimal parental support compared to girls who are more vulnerable to barriers in socio-economic progress such as early marriages, sexual abuse at work and biological limitations in certain environments.

Apart from proactiveness and risk taking, there were no gender differences in the rest of the entrepreneurial values. There are several reasons that can be fronted in explaining why the gender gap has persistently reduced in the viewpoint of entrepreneurial values; i) increased participation of females in entrepreneurial activities has reinforced entrepreneurial self-efficacy through role modeling, ii) affirmative action and promotion of females in sectors that were historically for men such as military service, clergy, executive positions and so forth, and iii) increased enrollment of females in higher level education among others.

Figure 2: Explaining declining gender differences in entrepreneurial values

- Reduced gender differences in entrepreneurial values
  - Female entrepreneurial role modelling
  - Affirmative action for female entrepreneurship development
  - Increased access to higher education by females
A preliminary conclusion is thus drawn that in the general perspective that there are no gender differences in the level and nature of entrepreneurial values. Also to note is that while such a conclusion is made, there are methodological differences in the study of entrepreneurial values such as variations in culture, population variations and contexts of the study. What the current study contributes is that entrepreneurial values are examined beyond venture start-up as is mostly seen in studies that measure entrepreneurial values.

The main difference between this study and most of the previous studies about gender and entrepreneurial values is that while entrepreneurial values in the gender perspective have been perceived as anchors to business start-up and growth, the current study; i) focuses on the view that entrepreneurship is not just about business but success in both business and non-business endeavors and ii) finds that gender differences appear and can be examined if contextual factors such as age, sector, education level and other factors are controlled for. From a university student’s view point, it implies that because of the socialisation, competition for good performance and motivation to succeed in future, there is complexity in differentiating the nature and level of certain entrepreneurial values because all the ambitions are shared amongst the students through social interaction and role modeling.

Literature and the findings of this study imply that the association of gender and entrepreneurial values is not general but depends on the environment and social dynamics. From a macro-economic perspective, Pines et al (2010) found that females from poor countries have high levels of entrepreneurial values compared to those in wealthy economies. This according to Pines et al. is because of the desire to survive. Uganda being a necessity economy (Rosa et al., 2006) people are likely to have higher levels of entrepreneurial values irrespective of their gender. Although this makes a theoretical implication that females from richer countries are likely to have high entrepreneurial values, subsequent studies can be made by comparing children from well-to-do families and those from “poor” families to examine any possible differences.

From the university viewpoint, facilitators should focus on bridging the gender gap in the level of proactiveness and risk taking. This can be through developing curricular that empowers female students to cultivate entrepreneurial self-efficacy because it is a precursor to risk taking. Such curricular may involve activities that empower female students to identify and solve practical problems. In these activities, a time element should be emphasised because it is from such that the spirit of proactiveness can be developed.

Further research should also consider examining other demographic clusters other than university students. Comparing social clusters such as pensioners, farmers and industrialists helps to build a generalizable theory of gender and entrepreneurship. This can also help in understanding why there are differences in risk taking and proactiveness.
REFERENCES


