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Perceptions of the support granted to female entrepreneurs in Romania: between anticipation and assessment

In the 2007-2013 European Union programming period, Romania benefitted from assistance provided through the Human Resources Development Operational Programme, financed by the European Social Fund, to promote social inclusion. Women are, in many instances, a vulnerable group that needs support from various sources for greater integration in the labour market. This integration resides in encouraging entrepreneurship. The purpose of this paper is to analyse how support is anticipated by women planning to start a business and assessed by those who already have experience in entrepreneurship. To achieve the research objectives, a study was conducted on a sample of 774 women in three NUTS 2 development regions of Romania in 2013. The variables used in the analysis were grouped using factor analysis in two factors. The results of the primary analysis reveal a greater emphasis on the first factor, represented by institutions, and less importance given to the second factor, represented by family and friends. However, potential female entrepreneurs are characterised by a tendency to overestimate the first factor, as positive on the one hand or rather negative on the other, in terms of starting an entrepreneurial approach. Our results point out the need for a stronger involvement of the responsible institutions in building trust and ensuring the support needed by female entrepreneurs.

Keywords: business start-up, family and friends, institutional support, social capital, factor analysis

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Introduction

According to Sikalieh *et al.* (2012), entrepreneurship is a dynamic process of creating incremental wealth by individuals who assume risks in equity, time and career commitment. Schumpeter (1965) describes entrepreneurs as 'individuals who exploit market opportunity through technical and/or organisational innovation'. At present, entrepreneurship is an income solution, particularly for socially vulnerable groups for whom finding a job is difficult (Pocol *et al.*, 2012). In this case, the driver is not the intrinsic motivation of becoming an entrepreneur as defined by Schumpeter, but rather the desire to have a source of income. Certain categories of women, particularly those with no occupation, belong to groups included by Morrow (1999) in the vulnerable inventory of a particular community. A rural community is often more exposed to situations of vulnerability due to poverty and low education level (Pocol *et al.*, 2013). Community involvement as part of the social capital, along with creating a supportive learning environment, represent a combination of factors necessary for the development of entrepreneurship in rural areas (Katonáné Kovács, 2014) and supporting vulnerable groups (Pocol *et al.*, 2012). For women, vulnerability is determined on the one hand by gender stereotypes, which lead to a negative societal perception of their performance (Heilman, 2015), and on the other hand it lies in resource and economic autonomy constraints, due to their multiple responsibilities in the household (Morrow, 1999). It is in this context that the involvement of women in entrepreneurial activities is significantly lower than for men (Langowitz and Minniti, 2007). The start-up of entrepreneurial activity by women can be influenced by a number of economic factors, such as interest rates, unemployment and access to credit (Saridakis *et al.*, 2014), as well as socio-cultural ones: fear of failure and perceived capabilities (Noguera *et al.*, 2013). The need for support from social structures (family, networks, groups) is demonstrated by Lerner *et al.* (1997).

Social capital is defined by Yetim (2008) as a network of contacts and relationships of trust that can be used to secure and access resources. Social capital support provides emotional strength for female entrepreneurs, which is a necessary prerequisite for coping with everyday life (Renzulli *et al.*, 2000). Welsh *et al.* (2014) stress that a long-term support system from the family, and private and government agencies is a growth factor for female entrepreneurs and their activities. Family support is perceived by women entrepreneurs in two ways: on the one hand, financial support (Mehta, 2013), and on the other hand, moral support (Maden, 2015). Rajkumar and Prasannakumar (2014) identify success factors in female entrepreneurship, and the family occupies an important place alongside self-confidence, motivation, education, economic and technological development, government policies and financial institutions. Gidarakou (2015) mentions the existence of forms of support that local authorities and regional development agencies provide to women entrepreneurs in rural areas, without assessing, however, how this support is perceived by women. A quantitative study conducted by Jaafar *et al.* (2014) on community participation in the development of entrepreneurship shows that there is a significant percentage of those who abandon their businesses due to lack of social support and recommends more support from the community. Among future entrepreneurs, a negative perception of support from family and institutions represents a barrier to starting an entrepreneurial approach (Shinnar *et al.*, 2012). Santos *et al.* (2016) demonstrate that personal perception of social capital plays an important role in the decision about starting a business.

The aim of the present research was to assess support as a key element of human and social capital. A main component of our study was to analyse the perception of support, either given or anticipated, by members of two groups of women: entrepreneurs and potential (future) entrepreneurs in Romania. The following research questions were addressed: (a) are there any differences among women entrepreneurs and

potential women entrepreneurs in Romania with respect to their perception of different types of support; (b) how is institutional support perceived by comparison with family and friends support; and (c) could the socio-demographic characteristics have an influence on the given/anticipated support?

Methodology

The research method used was sociological survey, based on questionnaires. The data were obtained from 602 active entrepreneurs and 172 potential entrepreneurs (Table 1). The maximum values of admitted errors were +/- 4 per cent in the case of the former and +/- 8 per cent in the case of the latter, for a confidence level of 95 per cent.

The entrepreneurs were chosen via a random selection from a comprehensive database of Registry of Commerce with more than 400,000 records of active businesses. Subsequently, a screening procedure was employed to select only those companies in which at least one of the owners or managers is a woman. This person was interviewed. The sample was then weighted according to the age and education levels of women entrepreneurs, as a result of studies conducted by Global Entrepreneurship Monitor (GEM[1]) from the three years 2011-2013. The business sectors the women entrepreneurs are active in are commerce, services, consultancy, public health, and agricultural / industrial production.

The sample of potential entrepreneurs was extracted from a database with 500 people identified as intending to start a business in 2011-2013 GEM studies. The main sectors the intending entrepreneurs are looking at are agriculture, commerce and education.

The questionnaire was pre-tested in September 2013 on a sample of 12 persons from the population investigated (six active and six potential entrepreneurs, persons with different levels of education, with more or less experience in entrepreneurship, from different areas of activity, both from rural and urban areas). The pre-testing evaluated the ability of the respondents to understand the questionnaire, to identify unanticipated answers options and to complete the list of predefined answers. The tests were also intended to show any possible topic errors in the questionnaire design. Data collection was performed in October 2013.

Three NUTS 2 development regions of Romania defined our area of selection: North-East, North-West and West. These three development regions were the areas targeted by the project entitled 'An integrated intervention in order to strengthen social entrepreneurship among vulnerable women', and were chosen because of the higher incidence of women vulnerability: long-term unemployed, single parents, victims of domestic violence, victims of human trafficking, women previously in detention.

Women who had already developed a business responded to the question 'How much support were you offered by the following categories in your entrepreneurial activity?' For each variable mentioned above, we used a four point Likert scale (very much; a lot; little; very little / not at all) as a tool to measure respondents' attitudes and turn them into quantitative data. The question addressed to potential women entrepreneurs was 'How much help do you think you could be offered by following categories, if you want to start a business?' In this case, we used the same four point Likert scale.[2]

Table 1: The socio-demographic profile of the two sets of surveyed entrepreneurs.

Socio-demographic characteristics		Active entrepreneurs (%)	Potential entrepreneurs (%)
Education	Maximum ten years education	3.7	21.5
	High school, post-secondary education	33.6	34.3
	University	62.8	44.2
Age	Between 18-35 years	16.6	51.2
	Between 36-50 years	47.3	39.5
	51 years and above	36.0	9.3
Region	West Region	29.1	33.1
	North-West Region	39.5	22.1
	North-East Region	31.4	44.8

Source: own data

In the literature, a variety of situational variables have been analysed to create a commonly accepted model of entrepreneurship (Lockyer and George, 2012; Miskin and Rose, 2015; Santos *et al*., 2016). These include the positive social support perceived by future entrepreneurs that comes from family, friends, colleagues and community leaders (Miskin and Rose, 2015). Based on this evidence, the following variables were chosen in our study: family, friends, local people, culture / traditions of local schools / high schools in the village, local NGOs / foundations, local businessmen and the state.

In order to test a causal model, a set of relevant socio-demographic variables was included in the analysis (age, education, marital status, occupation before starting business).

The research instrument used was the factor analysis (Lorenzo-Seva, 2013). To validate the use of this statistical tool, the KMO and Bartlett's test were applied, providing a very good score, indicating a high adequacy degree. These values are large enough to allow the adequacy of the factor analysis used. Factors were obtained by using the principal component analysis technique. The data were processed using the Statistical Package for the Social Sciences Software Program (IBM SPSS Statistics Version 22).

Results

A primary data analysis based on descriptive statistics shows that the family was the main source of support for those women who already run a business. In addition, an important part was played by friends and local community. Local authorities, the state, NGOs and foundations are among the groups not providing support for these categories of women (Figure 1).

[1] The GEM report provides the results of its sixteenth survey on entrepreneurship held every year across the world. The rising number of participating countries and consistent conceptual framework, surveying tools and applied methodology contribute to build the world's biggest database on entrepreneurship (Singer *et al*., 2014).

[2] The original Likert scale contained five answer variants, being later on extended to several more, but, sometimes, these adaptations have generated errors in understanding and interpretation (Boone and Boone, 2012). In order to better capture the differentiation of perception of support provided by various actors, the scale with four variants (two degrees 'more' and two degrees 'less') was considered to be the best suited.

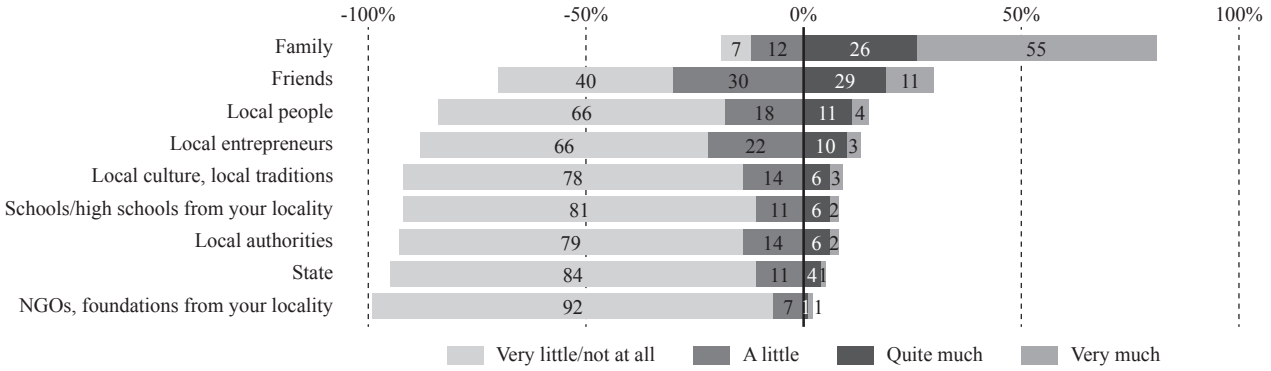

Figure 1. Results of the evaluation provided by female entrepreneurs on the support received for running a business (N = 602).
Source: own data

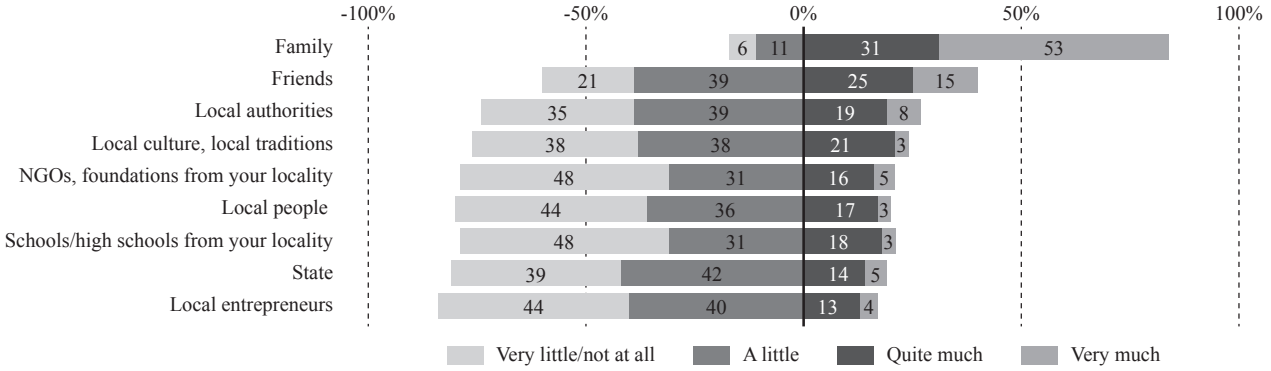

Figure 2. Results of the evaluation provided by female entrepreneurs on the anticipated support for running a business (N = 172).
Source: own data

It is also the case for potential women entrepreneurs that family and friends are ranked first in terms of expected support, followed by local authorities, local culture and traditions. Unlike women already running a business, future entrepreneurs do not see local entrepreneurs as significant sources of support, as this variable is ranked last (Figure 2).

Based on frequency distributions, with quasi-similar hierarchies, the primary data analysis did not allow identifying a clear conclusion on the differences between the two subpopulations of the survey (entrepreneurs and future entrepreneurs). For this reason, the research continued with further analysis based on relevant statistical tools and tests. Factor analysis was used in order to reduce the data to fewer factors. After analysing communalities (Field, 2009), it was noted that for three items (local people, local entrepreneurs and state) the values were above 0.4, but below 0.5. These items were removed successively from the analysis and, after repetition, all communality values were above 0.5 (Table 2).

Table 2: The variance in each item explained by the extracted factors (communalities).

Variable	Initial	Extraction
Family	1.000	0.749
Friends	1.000	0.646
Local schools/high schools	1.000	0.622
Local culture/traditions	1.000	0.588
Local authorities	1.000	0.563
Local NGOs/foundations	1.000	0.530

Extraction method: principal component analysis
Source: own calculations

The first category of results provided by factor analysis is represented by information pertaining to the total variance explained (Table 3). The value of Kaiser-Meyer-Olkin index was 0.737 and Bartlett's Test of Sphericity value was 902.9 (sig = 0.000).

By means of the principal component analysis method, factors are generated (Cărbureanu, 2010). The first two factors in Table 3 meet the selection criteria (Eigenvalue >= 1). The variance explained is 41.5 per cent for the first factor and 20.1 per cent for the second. These two factors explain 61.6 per cent of the variance analysis. After the rotation procedure

Table 3: Eigenvalues and percentages of variance associated with each component.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	2.492	41.532	41.532	2.492	41.532	41.532	2.342	39.040	39.040
2	1.205	20.082	61.614	1.205	20.082	61.614	1.354	22.574	61.614
3	0.700	11.661	73.275						
4	0.632	10.541	83.817						
5	0.537	8.953	92.770						
6	0.434	7.230	100.000						

Extraction method: principal component analysis
Source: own calculations

is applied, there is a redistribution of the variance explained: for the first factor, it is 39.0 per cent, while for the second factor, 22.6 per cent. After applying the rotation method, the first factor has a lower saturation level than the second factor.

The rotated component matrix (Table 4) allows the final results for the two factors to be obtained. The first factor consists of the following variables: local culture/traditions (0.753), local schools/high schools (0.788), local NGOs/foundations (0.708), local authorities (0.750) and the second factor is composed of family (0.862) and friends (0.749).

The scores of the two factors vary: factor 1 between -0.85 and 4.67, where the negative values indicate the perception of low support and the positive levels the perception of high support from the item (Table 5); for factor 2, scores variation is between -2.68 and 1.71, with the same interpretation. Comparing factor scores according to the two categories – entrepreneurs versus potential entrepreneurs – a statistically significant score is obtained for future women entrepreneurs for factor 1, while for factor 2, the difference is very small. The employment of the Independent t-test, reveals a statistically significant difference between the scores for the first factor and, while for the second factor, the difference is not statistically significant (Table 5).

With two relatively different populations in terms of socio-demographic structure, the score difference was tested for both factors, sequentially checking a set of relevant variables: age, education, marital status, occupation before starting business. The findings in each socio-demographic category are similar to those observed for the total sample: for all categories investigated, in the case of factor 1, the difference in score between entrepreneurs and future entrepreneurs is statistically significant. However, for factor 2, differences in score between entrepreneurs and future entrepreneurs are statistically significant only in one case (Table 6).

Table 4: Loading matrix of component solution after varimax rotation.

Variable	Component	
	1	2
Family	-0.070	0.862
Friends	0.291	0.749
Local culture/traditions	0.753	0.144
Local schools/high schools	0.788	0.028
Local NGOs/foundations	0.708	0.167
Local authorities	0.750	0.008

Extraction method: principal component analysis; rotation method: varimax with Kaiser normalisation; salient loading values are shown in bold
Source: own calculations

Table 5: Testing the significance of difference between scores, using Independent t-test.

	Group of entrepreneurs		Independent t-test	
	Current	Future		
	Mean	Mean	t	Sig.
Factor 1	-0.239	0.836	-13.884	0.000
Factor 2	-0.024	0.083	-1.241	0.215

Source: own calculations

Table 6: Average scores of support offered by family, friends and institutions to entrepreneurs and future entrepreneurs, in accordance to their socio-demographic characteristics.

Factor	Variable	Category	Groups		Independent t-test	
			Entrepreneurs	Future entrepreneurs	t	sig
Support from institutions (average score)	Age	18-35	-0.184	1.085	-9.379	0.000
		36-50	-0.230	0.543	-6.246	0.000
		51+	-0.276	0.706	-4.653	0.000
	Marital status	Married, in a relationship	-0.273	0.628	-9.615	0.000
		Divorced, widowed	-0.179	0.721	-3.610	0.000
		Single	-0.026	1.278	-6.603	0.000
	Education	Max. 10 degrees, vocational school	-0.553	0.430	-3.573	0.001
		High school, post high school	-0.300	0.977	-9.883	0.000
		College	-0.188	0.924	-10.041	0.000
	Occupation before starting business	Employee in public sector	-0.248	1.158	-8.699	0.000
		Employee in private sector	-0.225	0.935	-8.460	0.000
		No occupation	-0.268	0.698	-4.882	0.000
	Region	West	-0.259	1.154	-10.414	0.000
		North-West	-0.163	1.164	-8.219	0.000
		North-East	-0.316	0.442	-6.806	0.000
Support from family and friends (average score)	Age	18-35	0.092	0.009	0.556	0.579
		36-50	0.001	0.193	-1.405	0.161
		51+	-0.110	0.025	-0.536	0.592
	Marital status	Married, in a relationship	0.041	0.174	-1.309	0.191
		Divorced, widow	-0.347	0.146	-1.408	0.162
		Single	-0.066	-0.113	0.214	0.831
	Education	Max. 10 degrees, vocational school	-0.416	0.153	-2.176	0.034
		High school, post high school	-0.055	0.059	-0.777	0.438
		College	0.015	0.069	-0.419	0.675
	Occupation before starting business	Employee in public sector	-0.047	-0.143	0.520	0.604
		Employee in private sector	-0.058	0.185	-1.597	0.112
		No occupation	0.072	0.076	-0.015	0.988
	Region	West	-0.085	0.050	-0.829	0.408
		North-West	0.002	0.064	-0.355	0.723
		North-East	0.001	0.117	-0.919	0.359

Source: own calculations

Discussion

There are few published studies that assess the importance of social factors on entrepreneurship in Romania, especially in the case of women, one of the most vulnerable groups in our society (Șerb and Cicioc, 2015). Our paper offers a comprehensive description of support perceived by women entrepreneurs and potential entrepreneurs.

On a perceptual level, we show that future women entrepreneurs tend to overstate, in anticipation, the help they will receive from local institutions, but place themselves in relatively similar positions with women entrepreneurs regarding the help expected to be received from family and friends. In Romania, for the last 25 years, at the community level there has been a strong belief in the support future entrepreneurs will receive from family and friends, coming to compensate for the lower confidence or the distrust in institutions and state (Ciobanu *et al.*, 2015). Once they become entrepreneurs, the support from family and friends is as expected, while for local institutions there is a significant difference between expectations and reality. This overestimation of the support given by local entities (authorities, school, NGOs, local culture) to entrepreneurs represents a positive aspect, acting as a catalyst for new local businesses, which try to capitalise the local potential, to innovate the local traditions and the culture of origin.

The discrepancies between the anticipated and the provided support are to be found for all relevant socio-demographic categories, and reinforce the conclusion presented above. It is possible to notice sharper differences between active and potential women entrepreneurs in assessing the support received from local institutions, for young entrepreneurs, of maximum 35 years (in fact, there is a negative correlation between age and the perceptual difference between the two categories of entrepreneurs). Also, both medium and high education are associated with sharper perceptual differences regarding local support. And, if in the case of active entrepreneurs, previous occupation was not reflected differently in the assessment of local institutional support, in the case of potential entrepreneurs, expectations are different: those who become entrepreneurs switching from the status of an employee expect more consistent support in comparison with the unemployed.

By contrast, the support provided by family and friends with the starting of the business is assessed as living up to expectations. For all the other socio-demographic categories except one, that of respondents with elementary education, the differences in scores among active and potential women entrepreneurs are not statistically significant, which underlines the conclusion that the anticipation of support from family and friends is subsequently confirmed in practice.

The concept of 'female entrepreneurship' is still new in Romania, and responsible institutions should strive to change their attitude towards this category of entrepreneurs and gain trust. The importance of social support (family and friends) was also demonstrated by Miskin and Rose (2015), and described as a form of favourable influences convincing future entrepreneurs that their business is credible and desirable. Lockyer and George (2012) consider that the confidence granted by strong bonds with family and friends not only influences the decision by women to start a business, but also provides emotional support necessary to maintain 'momentum' in an existing business. Miskin and Rose (2015) obtained similar results in the state of Washington, U.S.A. on the perception of less support from local authorities, the explanation possibly residing in frustrations of entrepreneurs, rather than on the account of universal reality.

The research presented in this paper formed part of a wider study on strengthening social entrepreneurship among vulnerable women in Romania. The results obtained represent an important tool for evaluating the position of women in the field of entrepreneurship. They also help to develop the conception of support instruments dedicated to entrepreneurship among women belonging to socially vulnerable groups, such as training courses, professional counselling, models of business plans and a guide for setting up a social enterprise. Brush *et al.* (2009) also demonstrated the importance of such analysis for women entrepreneurs: understanding the challenges they have to face and the impact of societal factors on their enterprise. The main limitation of our study is the number of factors included in the analysis, a constraint also identified by Kungwansupaphan and Leihaothabam (2016). There is a need for further research on other types of human and social factors related to women entrepreneurship.

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