

## **ENTREPRENEURSHIP INTENTIONS AND PERCEPTIONS IN THE UAE: A STUDY OF MODERATING EFFECTS OF GENDER, CULTURE AND FAMILY**

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**ABSTRACT:** *This study uses the Entrepreneurial Event theory as the basis for examining the effects of regional factors on entrepreneurial intent, with focus on perceived desirability. As such two major antecedents of age and culture are examined to ascertain whether they create a moderating effect on entrepreneurial intent. In addition two other factors of family support and gender related attitude toward risk are tested in order to establish their moderating effects on the research question. Data was gathered from a sample of 232 participants who indicated having a propensity for opening their own business in the near future. The sample was selected at random, and it represented a highly diverse population inhabiting UAE. The findings indicated that there existed only slight to no correlation between the moderators and entrepreneurial intent in the region of the study. The findings unexpectedly deviated from the previous empirical data on entrepreneurial intent. This was mainly attributed to the unique characteristics of the regional population, from which the research sample was selected.*

**KEYWORDS:** entrepreneurial intent, regional influences, gender, culture, attitude toward risk, entrepreneur family member

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### **INTRODUCTION**

According to various studies on entrepreneurship, there is a clear indication that the level of entrepreneurship activities in nations is positively linked to their economic development. In addition, in former communist countries, entrepreneurship has played a significant role in the transition from a government controlled economy to a market economy. There has been a steady rise in the number of entrepreneurship studies conducted in different geographical locations focusing on the location specific antecedents, mainly gender and culture. At the same time since the publication of articles by Shapero (1975, 1982), Bird (1988), and Katz and Gartner (1988), a growing number of studies have been published focusing on entrepreneurial intent because of a growing interest in behavioral factors prodding individuals to become entrepreneurs. Individual perceptions, cognition and intention were the central themes through these early breakthrough studies.

Earlier studies on behavioral aspects of entrepreneurial propensity focused on individual characteristics such as locus of control. Locus of control is typically defined by different sources

as an individual's belief in controlling their own destiny, called internal locus of control versus those who believe external factors such as luck, fate or other people control their destiny, referred to as external locus of control. Entrepreneurs are by most definitions initiators, self-reliant and inclined to take control of their own destiny (McClelland, 1961). In addition, entrepreneurial initiatives are usually risky and may be unpredictable. Individuals who are not willing to take risks and face uncertainty are less likely to enter in to the domain of entrepreneurship (Baum, Locke, & Smith, 2001). The reason that an individual is unwilling or hesitant to take risks could point to a lack of confidence about their abilities to shape outcomes. Therefore, entrepreneurs are more likely to have an internal locus of control than an external locus of control (Brockhaus, 1982). To validate the relationship between propensity toward entrepreneurship and individual locus of control, researchers have conducted a number of studies. For example, Borland conducted an empirical research in 1972 using a sample of 375 business school students. The findings indicated that students expecting to start their own business were more internally oriented than those without such expectations. In 1975, Brockhaus came across a similar finding, which indicated that students with entrepreneurial intentions seem to have a higher internal locus of control than others. All these studies led to the conclusion that individuals with strong internal locus of control were more likely to engage in entrepreneurial endeavors.

Research conducted on entrepreneurial intent has resulted in the development of various theories and models, including the theory of planned behavior (Ajzen, 1991), Krueger's model of Entrepreneurial intent (Krueger, Reilly & Carsrud, 2000), the entrepreneurial event model (Shapero, 1982; Shapero and Sokol, 1982), and Davidsson's model (Davidsson, 1995). Despite the extensive research on entrepreneurial intent, there is a growing sense as well as concern that empirical findings have often been inconclusive showing the relationship between entrepreneurial intent and its antecedents (e.g., Priem & McGee, 2003). It has been suggested by a number of studies that cultural variables as well as gender differences may have played an important role in the lack of conclusive empirical results. As a result of these findings and observations by various scholars, this paper attempts to explore the nature of the relationship of entrepreneurial intent to the two major determinants of culture and gender, while focusing on a specific geographical area, the UAE, which is believed to have one of the most diverse populations around the world. In addition to the above, two other factors were examined by the study in order to ascertain the level of their influence on the intention to start one's own business; first, family support as it is commonly believed that family ties are strong in this region of the Middle East and tend to influence the individual family member decisions, and second the effects of gender related risk factors on entrepreneurial intent.

This study builds on the theories of planned behavior by Ajzen (1991) and Shapero and Sokol's entrepreneurial event model (1982) and attempts to explore the relationship of gender and culture to perceived feasibility, perceived desirability, perceived level of risk, and presence of family support.

## **THEORETICAL BACKGROUND**

Entrepreneurial intent is defined as the intention of a person to start a new business (Thompson, 2009). It is the first step in understanding entrepreneurship as it is the first step in finding and

exploiting opportunities (Garner, Shaver, Gatewood & Katz, 1994). The literature on entrepreneurial intent is largely influenced by two theories: The Theory of Planned Behavior (Ajzen, 1991), and Entrepreneurial Event Model (Shapero & Sokol, 1982).

In the Entrepreneurial Event Theory (EET), the entrepreneurial intent is dependent on three factors: perceived desirability; perceived feasibility; and propensity to act (Shapero and Sokol, 1982; Krueger 1993). The first factor, perceived desirability relates to how attractive it is to an individual to become an entrepreneur and is an indication of an individual's propensity to own their own business (Shapero, 1982). The second factor, perceived feasibility describes the individual's perception of their chance of starting their own business (Shapero, 1982). Finally, propensity to act refers to an individual's willingness to take action once they decide they want to become an entrepreneur (Shapero, 1982).

In the Theory of Planned Behavior (TPB), entrepreneurial intent is based on three elements: the person's attitude towards the behavior; subjective norms; and the perceived behavioral control. According to Ajzen (1991), attitude towards the behavior focuses on how the individual evaluates performing of the behavior. The subjective norms are described as attitudes and beliefs held by others and the resulting pressure to perform the behavior (Ajzen, 1991). Last, the perceived behavioral control relates to the degree that the individual believes in their ability to execute the planned behavior and the perceived degree of control over the behavior (Ajzen, 1991). TPB then appears to correlate entrepreneurial intent with an individual attitude towards entrepreneurship, expectations of family and friends and the perceived execution ability of starting their own business.

## **Culture**

As previously mentioned, one concern related to the various studies on entrepreneurial intent has been that the empirical findings seem to be inconclusive at times. Brannback et al. (2006) attributed the inconclusiveness of the findings to the cultural differences. They argued that there is a possibility that cultural differences would moderate the relationship between entrepreneurship and its drivers. It has been proposed that national culture affects the way information is selected and perceived by an individual (Dequech, 2003). Therefore entrepreneurial intent defined in terms of perceived desirability and perceived feasibility would likely be affected by culture since culture affects the process of perception and cognition.

Culture is also viewed as descriptive norms (Fisher et al., 2009) or cultural practices (House et al., 2004; Javidan, et al., 2006) which posits that the common observable patterns and behaviors displayed by the majority of people within a society constitute culture (Fisher et al., 2009; Stephan & Uhlaner, 2010). In this view what most people understand to be acceptable behavior, also referred to, as "cultural consensus" (Zou et al., 2009) affects how people make decisions. Another view was offered by Hofstede et al. (2004) when they argued that "social legitimation" proposed by Eztioni (1987) needs to be considered when looking at national differences in entrepreneurship activities. Eztioni (1987) argued that it is not only "preference" that drives individuals to start their own business but also "dissatisfaction". For example, dissatisfaction with how things are run in a work place could prompt individuals to leave employment and start their own business. Hofstede et al. (2004) found in a study on 23 nations that there was a positive relationship between

dissatisfaction and the number of business startups. Therefore, there is a clear indication in the entrepreneurial intent literature that perceptions related to cultural norms will have a considerable effect on individual's intention to start their own business

### **Gender**

Another factor moderating the EET and TPB is gender related variances on entrepreneurial intent. The literature on female entrepreneurship suggests that women entrepreneurs may face additional barriers due to lack of skills, accessibility of funds, as well as cultural challenges in certain developing countries (Zeidan & Bahrami, 2011). It has been reported that female entrepreneurs perceive higher barriers and have less intentions (Shinner, Giacomini and Janssen 2012). Ralph and Jinoos (1988) suggested that women are less confident in their ability to be an entrepreneur, while Yordanova and Tarrazan (2010) showed that women lack entrepreneurial intent. Findings from a number of developing countries indicate that the primary role of females is still seen as being a mother and a home maker, and thus being challenged by institutional norms. Brush et al. (2009) proposed a "5M" model by suggesting to modify an existing "3M" model developed by Bates et al. in 2007 describing "market", "money" and "management" by adding two more dimensions of "motherhood" and "macro/meso environments". The motherhood aspect relates to the family responsibilities of women entrepreneurs, and the macro/meso environments highlights cultural and societal norms for the macro, and institutional structures for meso. This proposal expanded on an earlier proposal by Davidsson (2003) that entrepreneurship is embedded in the society and thus it is important to understand societal values and norms in order to develop a thorough understanding of female entrepreneurship (Brush et al., 2009).

### **Entrepreneur Family**

There is a proposed relationship between entrepreneurial intent of an individual and whether the individual has a family member who is an entrepreneur, which points to the existence of a family business having an impact on the career choices of other family members (Barringer & Ireland, 2012). This is particularly applicable in the case of the younger generations of the family whose attitudes and behavioral norms towards different career options is influenced by family, hence, affecting their entrepreneurial intent (Carr and Sequeira, 2007). The Theory of Planned Behavior (Ajzen, 1991), states that an individual's intention will be strongest when they have a favorable attitude to a behavior, have norms that align with the behavior and believe that they can execute the behavior successfully. The TPB also predicts that individuals will have a positive outlook on business ownership if those individuals who they deem as important have an optimistic outlook as well (Carr and Sequeira, 2007). They are these attitudes towards business ownership that may affect how the prior family business exposure translates to a favorable view of becoming an entrepreneur. Exposure to family business serves to transmit family beliefs, information and resources across the different generations within the family, leading to an "intergenerational influence" (Carr and Sequeira, 2007). Additionally, exposure to a family business allows other family members to gain the confidence, experience, skills and values which would serve as key resource in building the behavioral skills and informational requirements needed for self-employment. Therefore, family businesses can be considered as "business incubators" for future startups as they help train other family members (Carr and Sequeira, 2007). It is also plausible that individuals may become more comfortable and confident with the prospects of becoming an

entrepreneur when they know someone in their family who is an entrepreneur and is able to manage their business successfully (Barringer & Ireland, 2012)

### **Attitude toward Risk**

There seems to exist a large gap between how males and females make decisions when they face a situation where some level of risk is involved (He, Inman, Mittal 2008, Charness, Gneezy 2012). As a result the difference between genders in making risk decisions can have a significant effect on behaviors and actions, in particular it produces gender differences in entrepreneurial behavior (Klapper and Parker 2011). As this topic has been explored more and more during the past decade gender differences in risk decisions seem to be a fairly important factor in the study of entrepreneurial behavior.

A wide spread conclusion reached by different studies indicates that females are more prone to having higher risk perceptions than males and thus manifesting more risk averse type of behaviors. One question that remains unanswered by the various studies is that why in cases where males and females produce the same level of risk perception females seem to be less inclined to take the risk. Studies seem to be more definitive when they are examining the reason why females are more likely to have higher risk perception than males. A number of studies have concluded that the environment in which females function appear to have a noticeable effect on the gender difference regarding risk. Gongga and Yang (2012) study showed that income level, education, age and family size affect the risk choices that women make. In addition, other studies focus on women's fundamental values pointing to the fact that women seems to avoid risk more than men. According to Yordanova and Tarrazon (2010) gender gap in entrepreneurial intent can also affect the gender difference found in entrepreneurial decision involving risk perception. Another aspect of female attitudes toward risk suggested by some studies indicate that the level of experience and higher gender barriers are likely to influence the gender difference in risk decisions (Ralph and Jinoos 1988). The studies on female risk perception have not particularly focused on the individual personality traits, and only a few studies have brought up the relationship between individual personality traits and the apparent gender gap in risk decisions. In addition, relatively few studies have linked female risk aversion to their entrepreneurial risk decision.

Another explanation for gender difference in risk decisions is the Regulatory Focus Theory (Higgins 1997, 1998), which explains individuals use two mechanisms to self-regulate when pursuing goals. The first one focuses on promotion which is centered in the person's dreams and aspirations leading to strategies that are "eagerness oriented" (Haws et al 2010). The second one focuses on prevention, which emphasizes a person's duties and obligations, and uses strategies that are "vigilance oriented" (Haws et al 2010). Relating this theory with entrepreneurial intent would mean that people who are eagerness oriented are more inclined to take entrepreneurial risks with a sizable positive outcome, which also typically indicates bigger risks such as innovative high tech companies. However, prevention oriented entrepreneurs tend to pursue opportunities with smaller risks, with low failure rate and a smaller possibility of a bad outcome such as retail stores. Therefore this theory suggests that female entrepreneurs may be more prevention focused while male entrepreneurs are more promotion focused. Overall we propose the following hypotheses:

*Hypothesis 1A. Gender moderates the relationship between entrepreneurial intent and perceived feasibility.*



*Hypothesis 1B. Culture moderates the relationship between entrepreneurial intent and perceived feasibility.*

*Hypothesis 2A. Gender moderates perceived desirability toward opening their own business, if the individual had a close family member who is already an entrepreneur.*

*Hypothesis 2B. Culture moderates perceived desirability toward opening their own business, if the individual had a close family member who is already an entrepreneur.*

*Hypothesis 3. Gender moderates the relationship between entrepreneurial intent and the level of risk involved.*

## **RESEARCH METHODOLOGY**

The research was designed to gather statistical information on entrepreneurial intent among potential future entrepreneurs in the UAE, with focus on the city of Dubai and the students of American University in Dubai (AUD). The research was conducted to expand our understanding of entrepreneurial intent in terms of its relationship to variables such as gender, culture, gender related risk perception and family support. The methodology used for data collection was a questionnaire that consisted of twelve questions each measuring the variables that are needed to best answer the research hypotheses.

We conducted 10 rounds of pre-tests in order to ascertain the respondent's perceptions and level of comfort as well as the validity of the questions. The pretests allowed us to evaluate the quality of the questions among the samples from the target population and make the needed corrections before administering the final version of the survey. The survey was distributed using two completely different methods: First, we distributed the survey to 60 AUD undergraduate students who indicated an interest in opening their own business after or shortly after they graduate. The second method was using the internet to distribute an electronic version of the questionnaire. This yielded a larger sample from the UAE and allowed easier access to a more random sample from the UAE population as links were sent through e-mails or social media pages. The use of the internet also facilitated the export of the quantitative data directly to our analytical software's such as SPSS & Excel. Overall, 232 participants completed the questionnaire using both methods.

## **DISCUSSION OF RESULTS**

The results obtained from our study were somewhat surprising as they appeared not to confirm the previous reported findings by the entrepreneurial intent literature. We posit that the reason may be related to the unique nature of the UAE population mix, and in particular Dubai. According to the UAE census 88% of the UAE population are made up of Expats ([www.emirates247.com](http://www.emirates247.com)). This will be further explored in the discussion related to each hypothesis.

*Hypothesis 1A. Gender moderates the relationship between entrepreneurial intent and perceived feasibility.*

*Hypothesis 1B. Culture moderates the relationship between entrepreneurial intent and perceived feasibility.*

With respect to hypotheses 1A and 1B our findings indicate a slight relationship between gender and perceived feasibility, but the relationship is too small to be statistically significant. Therefore our research does not show a significant correlation between gender, culture and perceived feasibility. Perceived feasibility is the degree to which one feels personally capable of starting a business. This region is still at the early stages of conducting entrepreneurial studies across educational institutions. These results should not be applied to a universal context, rather only representing the highly diverse population of the UAE, which brings into the analysis a diverse host of cultural views as well as gender perception as they relate to entrepreneurship.

*Hypothesis 2A. Gender moderates perceived desirability toward opening their own business, if the individual had a close family member who is already an entrepreneur.*

*Hypothesis 2B. Culture moderates perceived desirability toward opening their own business, if the individual had a close family member who is already an entrepreneur.*

For hypotheses 2A and 2B, we conducted a correlational analysis through the use of the Spearman technique. Specifically, the questions that played a key role in ascertaining a possible answer to the relationship provided in the hypotheses were those which measured variables such as likelihood of actually becoming an entrepreneur when an individual has a family member who is an entrepreneur & whether this in their beliefs would influence their attitude towards entrepreneurial intent. Furthermore, we were able to assess the impact of factors such as gender and nationality that can have on these variables as well as how the existence of a family member who is an entrepreneur can likely affect their attitude toward entrepreneurial risk. Such relationship has been proposed to exist according to the existing literature (Barringer & Ireland, 2012). The analysis of the results indicates that a positive relationship exists between an individual having a family member who is an entrepreneur and the degree of attraction towards actually becoming an entrepreneur. However, we believe our findings might have been somewhat skewed due to the great number of respondents indicating they had no family members who were entrepreneurs. We therefore propose that a future re-testing of this hypothesis may be needed in order to validate the above findings.

While the desire to become an entrepreneur is influenced positively by a person having an entrepreneur as a family member, our study indicates that gender and culture do not have an effect on this relationship. Due to our research sample being largely selected from Dubai, which is not only an amalgamation of various cultures, but it also has a quintessentially developed modern culture compared to other countries in the region as well as in Asia. For instance, some literature reporting on the effects of culture and family on entrepreneurial intent state that these variables have a greater influence when studies were conducted in more traditional societies in China, in contrast to Canada where these variables are not significantly related. Therefore, the findings of the research with regards to this research question in particular should not be considered to be universal but rather is highly regional and dependent on the characteristics of the large expat population present in Dubai and the UAE.

*Hypothesis 3. Gender moderates the relationship between entrepreneurial intent and the level of risk involved.*

The analysis of the results obtained by our study indicates there exists no significant correlation between gender and the perceived level of risk (-.025). The results contradict previous scholarly

research findings supporting gender influences of the level of risk on the desire to open their own business. Male-gendering of entrepreneurship and the influence of media are common factors in support of gender's influence on entrepreneurial intent. There also exists no correlation (-.132) between gender and the attractiveness of the business venture in relation to the level of risk involved. Gender proved to be a neutral factor in weighing the decision to become an entrepreneur in the context of risk situations. To summarize there is a perceived correlation reported by existing literature between gender and entrepreneurial intent and the level of risk involved. The results of this study, however, disproved any correlation despite research in support of gender influence.

## **LIMITATIONS AND FUTURE RESEARCH**

As a regional study our research was subject to limitations. First, the sample was from a highly diverse population made up of 12 % local and 88% from over 100 countries, some would say one of the most diverse in the world. We had no way of restricting our sample to only the local population. Future research in this area could have a sub sample with only the local population for the sake of comparison with the random population sample. A second area for future research is to include a sample of existing entrepreneurs as they have already broken the barriers and are running their own business. Even though in this case, participants' intentions have already been turned into reality, they could still provide accurate information about the process of going from intent to action with hind sight, which is usually 20/20. In addition it should be noted that participants who don't currently have a close family member who is an entrepreneur may not be able to accurately answer the question about the influence of the family member on their comfort level with opening their own business. Finally our research examined gender related behavior when there is perceived risk involved. One suggestions for future studies would be to evaluate culture related behaviors in the context of risk.

## **THEORETICAL IMPLICATIONS**

The major theoretical implication emerging from this study has to do with the findings and their significant departure from the majority of the empirical data reported in the entrepreneurial intent literature. All five hypotheses tested by this study contradicted the findings reported by previous studies. After examining the regional factors and the unique makeup of the population of the U.A.E., a conclusion was reached that the high percentage of expats (88% ) brought with them both cultural and individual unique characteristics, which caused the findings of this study to deviate from the previous studies conducted using more homogeneous or less diverse samples than the one selected from this region. This only confirms that samples selected from a population with an ultra-diversity level can steer research results away from the expected, or previously reported. In our opinion this in itself is an important finding that contributes to the behavioral aspects of entrepreneurial intent theories.

## **CONCLUSION**

The nationality of our survey participants included Middle Eastern, North African, European, North American, South American, African, Asian and Australian with the majority of the respondents being from Asia. Based on the analysis carried out to validate the hypotheses using



data collected from 232 respondents, we came to the conclusion that there exists slight to no correlation between the moderators of age and culture proposed by the hypotheses that were evaluated for this research paper. There exists no gender bias, since both males and females have equal representation of their opinions. With regard to culture, our nationality distribution was similar in nature to the population distribution of the study environment in the UAE. Our research concluded that there is no relationship between the variables of culture/gender and the feasibility of starting a business. It was found that there is almost little to no correlation between the variables of culture/gender having an effect on the desirability of starting a business if there exists an entrepreneur family member. Our study also indicated that gender did not have a statistically significant relationship with taking entrepreneurial risk. Thus we conclude for a highly diverse population such as the one in the U.A.E. our study determined that someone with a strong desire to become an entrepreneur would take steps to opening their own business irrespective of factors that have been deemed influential by previous studies such as family support, gender, culture and level of risk.

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**Appendix:**

**Figure 1:**

		Correlations						
		Q3D_CULTURE	Q11_Gender	Q3C_FUNDS	Q4B_Manage_Uncertainty	Q4D_Work_Family	Q9_Do_you_believe_you_lack_skills	
Spearman's rho	Q3D_CULTURE	1.000	-.130	-.135	-.102	.046	-.143	
			.321	.305	.440	.727	.279	
			60	60	60	60	59	
Q11_Gender		-.130	1.000	.033	.148	.000	.093	
				.800	.259	1.000	.486	
			60	60	60	60	59	
Q3C_FUNDS		-.135	.033	1.000	.181	-.104	.054	
					.166	.429	.682	
					60	60	59	
Q4B_Manage_Uncertainty		-.102	.148	.181	1.000	.002	.089	
						.989	.501	
						60	59	
Q4D_Work_Family		.046	.000	-.104	.002	1.000	.021	
							.873	
							60	
Q9_Do_you_believe_you_lack_skills		-.143	.093	.054	.089	.021	1.000	

**Figure 2:**

Correlations

Spearmen's rho	Q1_How_Attracted_are_you	Q1_How_Attracted_are_you	Q1_How_Attracted_are_you	Q3E_FAMILY	Q6_Do_you_have_someone_in_your_close	Q5_Rate_your_chances_of_success	Q7_If_you_believe_that_family	Q10_Will_you_open_your_own_business	Q11_Gender	Q12_Nationality
Correlation Coefficient	1.000	-.206	.183	-.523**	.024	.022	-.132	.225	.084	.60
Sig. (2-tailed)		.115	.162	.000	.857	.870	.313	.084	.60	.60
N	60	60	60	60	60	60	60	60	60	60
Correlation Coefficient	-.206	1.000	-.044	-.026	.104	-.127	-.229	-.257*	.048	.60
Sig. (2-tailed)	.115		.738	.846	.429	.333	.078	.048	.60	.60
N	60	60	60	60	60	60	60	60	60	60
Correlation Coefficient	.183	-.044	1.000	-.018	-.821**	-.059	.038	.319	.013	.60
Sig. (2-tailed)	.162	.738		.894	.000	.663	.770	.013	.60	.60
N	60	60	60	60	60	60	60	60	60	60
Correlation Coefficient	-.523**	-.026	-.018	1.000	-.104	-.014	.199	-.194	.137	.60
Sig. (2-tailed)	.000	.846	.894		.431	.916	.128	.137	.60	.60
N	60	60	60	60	60	60	60	60	60	60
Correlation Coefficient	.024	.104	-.821**	-.104	1.000	.029	-.024	-.185	.156	.60
Sig. (2-tailed)	.857	.429	.000	.431		.829	.854	.156	.60	.60
N	60	60	60	60	60	60	60	60	60	60
Correlation Coefficient	.022	-.127	-.059	-.014	.029	1.000	-.025	-.092	.486	.60
Sig. (2-tailed)	.870	.333	.653	.916	.829		.852	.486	.60	.60
N	60	60	60	60	60	60	60	60	60	60
Correlation Coefficient	-.132	-.229	.038	.199	-.024	-.025	1.000	-.124	.347	.60
Sig. (2-tailed)	.313	.078	.770	.128	.854	.852		.347	.60	.60
N	60	60	60	60	60	60	60	60	60	60
Correlation Coefficient	.225	-.257*	.319	-.194	-.185	-.092	-.124	1.000	.084	.60
Sig. (2-tailed)	.084	.048	.013	.137	.156	.486	.347		.60	.60
N	60	60	60	60	60	60	60	60	60	60

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).



Correlations

Spearmen's rho	Q1_How_Attr acted_are_yo u	Q3D_CULTU RE	Q3E_FAMILY	Q6_Do_you_ have_someo ne_in_your_cl ose	Q7_If_yes_do _you_believe _that_family	Q8_Would_st art_a_busine ss_without_s upport	Q11_Gender
Correlation Coefficient	1.000	-.117	-.206	.183	.024	.191	-.132
Sig. (2-tailed)	.	.374	.115	.162	.857	.144	.313
N	60	60	60	60	60	60	60
Correlation Coefficient	-.117	1.000	-.030	-.225	.185	-.096	-.130
Sig. (2-tailed)	.374	.	.821	.083	.157	.468	.321
N	60	60	60	60	60	60	60
Correlation Coefficient	-.206	-.030	1.000	-.044	.104	-.008	-.229
Sig. (2-tailed)	.115	.821	.	.738	.429	.952	.078
N	60	60	60	60	60	60	60
Correlation Coefficient	.183	-.225	-.044	1.000	-.821**	.101	.038
Sig. (2-tailed)	.162	.083	.738	.	.000	.443	.770
N	60	60	60	60	60	60	60
Correlation Coefficient	.024	.185	.104	-.821**	1.000	-.168	-.024
Sig. (2-tailed)	.857	.157	.429	.000	.	.200	.854
N	60	60	60	60	60	60	60
Correlation Coefficient	.191	-.096	-.008	.101	-.168	1.000	-.314*
Sig. (2-tailed)	.144	.468	.952	.443	.200	.	.014
N	60	60	60	60	60	60	60
Correlation Coefficient	-.132	-.130	-.229	.038	-.024	-.314*	1.000
Sig. (2-tailed)	.313	.321	.078	.770	.854	.014	.
N	60	60	60	60	60	60	60

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).