SCIENTIFIC REPORT

Confidence and Character: The Future of Women's Entrepreneurship Education?

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A B S T R A C T

Entrepreneurship education research shows that women and men often differ in entrepreneurial attitudes, motives, barriers, circumstances, and actions. Drawing on such research, we explore the role of intrinsic, internal, and psychological dimensions. First, female students often report lower entrepreneurial self-efficacy and are less likely to report entrepreneurial aspirations and intentions. Second, intrinsic motives and barriers, not extrinsic ones, play a significant role in the entrepreneurial aspirations of women. Third, evidence suggests that faculties often do not share the same perceptions as female students on issues related to entrepreneurship.

Strengthening curricula and programs to address intrinsic, internal, and psychological factors may bring positive outcomes—more successful support for entrepreneurial interest among women students, more effective education, and students with stronger psychological attributes beneficial for entrepreneurship. We offer an unusual and intriguing place to look for inspiration—the character and confidence-building techniques of military academies.

KEYWORDS: confidence, character, self-efficacy, intentions, women

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Introduction

Entrepreneurship education for women has become a key focus of research, analysis, and experimentation. For example, the *Journal of Women's Entrepreneurship and* Education *(JWEE)* has been publishing on this subject for fifteen years, with authors and research settings from around the world.

Our own experience with education, with entrepreneurship, and with a large body of research from the last couple of decades, including the results and ideas from articles in *JWEE*, leads us to believe that entrepreneurship education for women should make a deliberate effort to expand its traditional emphasis on teaching skills and concepts by integrating a second core theme—*shaping* students by focusing on developing self-confidence and personal character. We conclude that:

- Student self-confidence is crucial.
- Women view entrepreneurship differently than men.
- Curricula should be linked better with students' issues.

One solution is to pay more attention to shaping and strengthening students' sense of self-confidence and personal character, as will be discussed later.

We recommend shifting from a relatively narrow focus (teaching skills and concepts) to a broader focus specifically to shape and strengthen *human character*, not just for entrepreneurship education in business schools, but for universities, basic education, technical schools, continuing education, and in-house training and education in companies or other organizations. If we can build self-confidence for independent learning, we will have more time in the curriculum to help students apply their self-gained knowledge.

The underlying premise of entrepreneurship education is that it can help develop entrepreneurs, and extensive research supports that premise. In particular, early research showed that intrinsic (personal) factors matter— the strength of a person's entrepreneurial intentions to start a new venture is a good predictor of whether someone begins entrepreneurial actions (e.g., Ajzen, 1991; Davidson, 1995; Krueger and Carsrud, 1993; Robinson, Stimpson, Huefner and Hunt, 1991). Subsequent research showed that a person's entrepreneurial intentions and decision-making can be positively influenced by entrepreneurship education and an entrepreneurial university environment (e.g., Fayolle 2008; Katz 2003; Solomon, Duffy and

Tarabishy, 2002). The issue is not if entrepreneurship education works, but how it can work better.

The focus of this particular paper is education for developing *women* entrepreneurs. We believe research provides three clear messages to improve entrepreneurship education for women, and we offer an unusual but intriguing direction for educators and researchers to consider.

Discussion

Women's Lower Self-Efficacy Affects Intentions, but Education Can Have an Influence

Entrepreneurial self-efficacy seems to be the most important predictor of entrepreneurial intentions. When self-efficacy is higher, it is more likely that a student is actively developing or carrying out an entrepreneurial plan (Pruett et al., 2009).

However, women generally have lower levels of entrepreneurial self-efficacy and intentions. For example, in one research study, women in Bosnia and Herzegovina listed obstacles to entrepreneurship. Problems with money, knowledge, and family support were important, but the single biggest obstacle was self-efficacy: the women were "not sure that they could do it" (Šestić, 2009).

JWEE published the first multinational study of differences between female and male students in a full model of how culture and perceptions of motives and barriers influence entrepreneurial intentions in a four-country comparison of Belgium, China, Turkey and the United States (Şeşen and Pruett, 2014a). That study found substantial differences between men and women, and the sex of a student was found to be more important than culture when predicting entrepreneurial intentions. Women in each country except China displayed significantly lower entrepreneurial self-efficacy and lower entrepreneurial intentions than men.

JWEE also published the first (and probably still the only) study of Afghanistan university female and male students regarding entrepreneurship and self-efficacy, intentions, and perception of motives and barriers (Pruett, Şeşen, et al., 2018). Afghanistan is relatively unstable, poor, and uneducated, but the sample group came from a well-off and influential segment of society which at that time believed that this small student cohort would be influential in their country's future. The recent Taliban takeover

probably ended that expectation. Despite the privileged position these female Afghans held as college students before the return of the Taliban, they were similar to women in other countries in terms of expressing lower entrepreneurial self-efficacy and lower entrepreneurial intentions than their male classmates.

However, age may be a better predictor of self-efficacy and intentions than gender (Sánchez and Licciardello, 2012). A study of an adult entrepreneurship program (Pruett, 2012) found that women did not score lower on entrepreneurial dimensions. About two-thirds of the respondents were women, and they had similar self-efficacy and intentions compared to men. It seems possible that the differences that we see between young college-age men and women may become less significant as men and women get older, and thus for typical younger women students, it may be especially important to make entrepreneurship education more effective.

Much research supports the positive relationship between entrepreneurship education and entrepreneurial behavior and activity, so we must look for ways to raise the self-efficacy of young women.

To focus on students' sense of self-efficacy, we must make a more deliberate effort to integrate intrinsic or psychological factors into the stated objectives of entrepreneurship programs, into the structure and content of the curriculum, and into the ways we teach skills and concepts. It is important to teach skills and concepts, yet it may be as or more important to focus on building students' sense of self-awareness and confidence—to change not just what they know, but how they view themselves.

Barriers, Especially Intrinsic Ones, Matter to Women

Many countries have deep cultural biases and economic barriers against women who want to be entrepreneurs (Ibeh, 2009). This is an issue in many countries with varied mixtures of economic development and cultural conservatism (Cvetić et al., 2017; Dechant and Al-Lamky, 2005; Ibeh, 2009; Khan and Sharpe, 2017).

In multiple countries, men appear more influenced by entrepreneurship motives, and women appear more influenced by barriers (*Şeşen and* Pruett, 2014a)**.** Men are more influenced by their perceptions of extrinsic, practical barriers like economic conditions and lack of competence. Women are influenced more by their perception of intrinsic, psychological barriers like

lack of self-confidence, risk-aversion, and fear of failure. And women generally see barriers as more important than men do.

Barriers and motives can be seen as intrinsic (or subjective, like fear of failure and desire for independence), and those that are extrinsic (or objective, like the lack of financing and the chance to earn money). In multiple studies, internal barriers and motives influence students more than external ones.

Regarding motives for entrepreneurship, intrinsic motives are consistently very important. Money and potential success matter, but the intrinsic motives are generally more influential. These include independence and the opportunity to create something.

Regarding barriers to entrepreneurship, intrinsic barriers are consistently either very important or the most important barriers. These include a lack of self-confidence, risk aversion, and fear of failure. For example, in Turkey, female students reported particularly high levels of risk-aversion and lack of self-confidence (Şeşen and Pruett, 2014b), and in Afghanistan, female students were especially concerned about problems managing employees (Pruett, Şeşen, et al., 2018). In societies in which decision-making is heavily dominated by men, women have good reason to worry about implementing entrepreneurial ideas and decisions.

Education should consider intrinsic psychological motives and barriers to address the frequent differences between young men and women in attitudes, values, and beliefs. Are differences between men and women constant and universal? Of course not, but if the educational design does not address common differences between the sexes, then it is less effective than it could and should be. This message is especially important given that women now outnumber men in many colleges and universities.

Of course, psychological barriers may be partly cultural. A five-country comparison of students in the relatively highly developed countries of Belgium, China, India, Spain, and the United States (Giacomin *et al*., 2011) found that national culture influences how students view the path forward in entrepreneurship, but that culture does not dominate students' entrepreneurial aspirations and intentions. Still, one obvious conclusion is that entrepreneurship education should adapt to local circumstances by understanding and addressing students' perceptions of motives and barriers in their particular cultural context.

Continued culture-entrepreneurship research may uncover interesting special concerns. For example, there is the potential for conflict in families

who are indifferent or opposed to women entrepreneurs—this seems like a very relevant topic for women's education research. Even in a country like Turkey which has made substantial legal strides in women's rights, some cultural biases against women remain deeply entrenched (Yildirim, 2010). In other places, the situation is even more difficult - some parts of sub-Saharan Africa (Ombati and Ombati, 2012) and the Mid-East and Northern Africa (Bouguerra, 2015) are openly hostile (both bureaucratically and violently) toward women's rights. Other than patient and continuing work on women's rights, it is not clear how the education field can help reduce this kind of hostility (Pruett et al., 2009; Pruett, 2012). On the other hand, some countries are very different: even a decade ago, it was already estimated that women were in charge of one-fourth of all Serbian firms (Vujičić, Kvrgić, Ivković and Vujadin, 2012), and Serbian women's economic power is likely even higher now.

Faculty May Misperceive Student Interest and Views

Evidence suggests that faculties underestimate student interest in entrepreneurship (Shinnar, Pruett and Toney, 2009). Further, men and women often respond differently to entrepreneurship education. For more effective education, we believe it is important to have a clearer understanding of students' perceptions and differences.

From an administrative standpoint, conducting student surveys which demonstrate interest can have dramatic effects on an entrepreneurship program. Quantitative support can help entrepreneurship administrators gain political support, secure resources, and create stronger operational relationships with faculty and students across campus.

Perhaps more important is that faculty and students often have very different perceptions of entrepreneurship, education, and about students (Pruett and Şeşen*,* 2017). Students express higher entrepreneurial self-efficacy than the faculties perceive and often are more interested in entrepreneurship than their faculties recognize. The bigger issue, though, one which can make female students feel disconnected, is that faculties often focus more on discussing entrepreneurship's extrinsic motives and issues, while female students especially focus on intrinsic motives and barriers which probably do not get enough attention in the educational process.

Implications and Conclusions

We believe there are clear implications for women's entrepreneurship education.

Building Psychological Strengths

A lack of entrepreneurial self-efficacy may explain why intrinsic motives and barriers seem especially important to students. Intrinsic/psychological factors should be integrated into program objectives, curriculum structure, and the ways we teach skills and concepts. Entrepreneurship education already puts great effort into teaching skills and concepts. We believe it should also place explicit focus on developing students' psychological strengths.

Other scholars have long supported the idea that education needs to focus more on the psychological dimensions of students (Dinis et al., 2013; Edwards and Muir, 2012; Marques, Ferreira, Gomes, and Rodrigues, 2012; van Gelderen, 2010). We have clear evidence that students' entrepreneurial intentions are influenced by intrinsic, psychological factors like self-efficacy, fear of failure, and risk aversion. Still, education is largely focused on skills and knowledge. It seems to be rare for education to focus explicitly on psychological factors, but they are important (Taatila, 2010). We agree with van Gelderen (2010) that a core part of entrepreneurship education should be the development of self-confidence.

Entrepreneurial self-efficacy, self-confidence and risk-aversion/fear of failure deserve primary attention when designing entrepreneurship programs. Otherwise, it is more likely that programs will simply help students who are already highly confident and may even discourage students who are less certain of their abilities, rather than making them psychologically stronger.

Addressing Women's Views on Intrinsic Motives and Barriers

Gender equality or "mainstreaming" has long been an EU goal (Šestić, 2009), and has been addressed in other regions known for policy shortcomings regarding women (in Nigeria, for example, by Abar, Muhammed, and Gbenu, 2009).

Still, we must recognize that women and men often have different confidence and risk attitudes (Dawson and Henley, 2015). Especially at the

college student level, we find frequent differences. Women generally are less likely to consider university support and relevant curriculum for entrepreneurship, and women respond differently to entrepreneurship education. So, even with gender equality as a social goal, entrepreneurship education must take these differences into consideration.

For example, intrinsic motives may matter more to women than to men, but these motives are not always linked to the entrepreneurial intentions of women. University curricula often emphasize extrinsic rewards, particularly in large entrepreneurship programs aimed at the capitalization and growth of relatively large start-ups. Young men seem to care more about extrinsic rewards than intrinsic rewards. Is this instinctive, or have they been taught to think this way? What are the benefits and disadvantages of the "male" and the "female" ways of thinking? On the other hand, to be fair, we must acknowledge that a great deal of women-owned micro-enterprises is driven by economic necessity, not psychological satisfaction (Pandi, 2011).

As with motives, barriers are perceived differently by women. Do men underestimate barriers? Perhaps underestimating barriers leads to a lower success rate but more attempts. Do women overestimate them? Perhaps overestimating barriers leads to fewer attempts but a higher success rate. It also is interesting to consider what one entrepreneurship researcher recently suggested to us—the popular idea that women are risk-averse might just be a male-centric and misleading way of saying that women may be more *risk-aware*.

The Afghanistan study mentioned earlier poses questions particularly relevant to women. Should entrepreneurship education help prepare women to deal with societies and cultures that may actively hinder or even punish them? And, can we actively engage entrepreneurship students to help other potential entrepreneurs outside the business school, or even outside the university? This seems particularly important in countries which have low female participation in entrepreneurial business.

We believe that one important part of addressing women's views on barriers is for entrepreneurship education to help foster the kinds of social networks that prove valuable for business start-ups, particularly social networks designed and consisting of women (Redd, 2014). In Serbia, for example, there are already several such organizations (Ravić and Nikitović, 2016, p. 106), and women entrepreneurs in developed countries tend to create associations supportive of female entrepreneurship (Longoria, 2018, 77-78).

Understanding Students Better

We need a clearer understanding of what motivates students, what inhibits them, and how education can be improved based on those factors. Schools will benefit from learning more about how their students view themselves and entrepreneurship. The benefit may be especially strong if schools can address students' concerns about intrinsic barriers like self-confidence and fear of failure. Faculty may not necessarily perceive what research has shown—that self-confidence has the biggest influence on how entrepreneurial a student feels, and thus raising self-confidence may be one of the school's most important targets.

As another example, the cultures women come from are important. Education should help women understand how culture influences their own thought patterns and how it influences their path to entrepreneurship. For example, a woman in a highly masculine culture faces distinct difficulties. These concerns are already in entrepreneurship research; they should be considered in the curriculum as well.

An Idea from Military Schools: Focus on Confidence and Personal Character

The study of women's entrepreneurship is indeed broad (Radović-Marković, 2013), so in that spirit, we suggest that perhaps entrepreneurship education for women can do more—much more—to *develop* the aspirations and confidence of students. Encouraging an entrepreneurial "spirit" among female students is not a new idea, but it receives continued attention, usually recommending things like exposure to female entrepreneurs, case studies of women-run businesses, emphasizing the value of female personality traits, and so on (Vukmirović, 2019, 97).

Perhaps we need to do even more and make psychological development a specific and leading theme in the entrepreneurship curriculum.

We suggest entrepreneurship education should also consider something new by looking at how military education programs emphasize psychology to train young entry-level officers. Of course, entrepreneurship education is not to create military officers, but there may be much to learn from such colleges. Military colleges around the world may have different approaches, from short-term programs to four-year educations, but they share a basic foundation of traditional classroom courses, field training, physical activity and, especially, emphasis on personal behavior.

For example, Serbia's University of Defence Military Academy pursues "high moral personality traits", Turkey's National Defence University wants "analytically-minded, well-equipped, and self-confident" graduates and the Republic of Georgia's National Defense Academy seeks to upgrade the "personal, moral, intellectual and professional level" of students.

In other words, building personal confidence and character is a central part of such education.

For a more detailed example, let us look at the U.S. Military Academy, better known as West Point, a four-year college for young future army officers, where the curriculum consists of four specific, detailed components or "pillars": character, academic, military, and physical.

The "academic" component is a traditional university curriculum with general education and a specialty, and the "military" component (like field training) is similar to the way entrepreneurship education uses company visits, workshops, speakers, internships, and applied projects.

The military college "physical" component has no common parallel in entrepreneurship education. Many military programs emphasize physical fitness; some, including West Point, require *team* sports. Maybe team-based physical activity should become an element of women's entrepreneurship curricula. After all, the central purpose of team sports in military school is to build leadership, confidence, trust, delegation, and persistence—psychological dimensions which are highly relevant for entrepreneurship. Sports research supports this idea. For example, young people participating in team sports are less likely to experience anxiety or depression than those participating in individualized activities (Pluhar *et al*., 2019). Another wide-ranging review of international sports research concludes adult team sports are associated with numerous psychological and social benefits, including emotional support, a sense of belonging, and self-esteem (Andersen, Ottesen and Thing, 2019).

However, the *character pillar* is the very first element discussed in West Point's educational mission. Personal character is the school's central message, not fitness, not field training, not classroom content. The school explains five ways it intends to shape students' personal character:

– Moral character: "the knowledge, integrity, and awareness to assess the moral-ethical aspects of every situation and the personal courage to take appropriate action regardless of consequences."

- Civic character: "demonstrating empathy, loyalty, respect, and humility that enable an individual to treat others with dignity and to display selflessness."
- Social character: "behaving with proper decorum in all professional, social, and online environments."
- Performance character: "sense of duty, resilience, and grit."
- Leadership character: "a safe, positive climate where everyone thrives while achieving results."

The study of character-building in a military education environment is not new (Berkowitz and Bier, 2007), but is gaining interest from a broader research point of view (Murray, Berkowitz and Lerner, 2019), particularly in terms of assessing student character and designing curriculum elements to foster specific elements of personal character (Callina et al., 2017).

Studying specific methods from military colleges which could be adapted to women's entrepreneurship education seems highly relevant for future entrepreneurship research and education. At the least, we think it might be interesting for the large community of people interested in supporting women's entrepreneurship to talk with faculty in military academies about the development of self-confidence and personal character. Indeed, the author of this paper was told by one military college professor that it was a source of pride to watch frightened eighteen-year-old boys and girls enter a difficult four-year program which paid much attention to the unique personal characteristics of each student as an individual, and emerge as capable men and women, unafraid of challenges, acting with integrity and confidence.

We conclude this paper with three simple questions:

How can young women (and men) benefit from incorporating a character "pillar", and perhaps a team-oriented physical component into entrepreneurship education, and how might we do it?

How can we do more to instill students with positive entrepreneurial attributes and character?

Should entrepreneurship education continue with its typical implicit focus on teaching skills and concepts, or would it better serve the needs of students, both women and men, by adopting an explicit focus on shaping self-confidence and personal character?

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