



## Determinants of Entrepreneurial Orientation of Rural Women Who Are Members of Microcredit Funds, Case Study: Western Iran

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### Abstract

**Purpose-** Existing literature shows that women, especially rural women, play a prominent role in the development of small and medium-sized businesses; however, few studies have explored factors affecting the perceptions and entrepreneurial tendencies of rural women in developing countries, especially in Iran. The present study was conducted to investigate the determinants of entrepreneurial tendencies of rural women, who are members of microcredit funds, in western Iran (Kermanshah province).

**Design/methodology/approach-** This is an applied study of a correlational-descriptive nature with a quantitative approach that uses a survey method for data collection. The study population consists of all female members of microcredit funds in Kermanshah city (n = 626 people). Using Bartlett et al.'s table, 201 people were chosen as the research sample using a stratified random sampling method. They were selected by proportional assignment. The main data collection instrument was a questionnaire whose validity and reliability were confirmed using content validity, convergent validity, combined reliability and Cronbach's alpha. Data analysis was conducted using SPSS and Smart PLS software.

**Findings-** According to the results, the latent variables of social capital, recognition of opportunities and entrepreneurial skills had a positive and significant effect on the entrepreneurial tendency of rural women who are members of the microcredit fund; however, the positive and significant effect of entrepreneurial education on the entrepreneurial tendency of rural women was not confirmed. In addition, the findings showed that social capital has a positive and significant effect on entrepreneurial tendency through opportunity recognition.

**Originality/value-** The findings of this research have theoretical and practical implications for the development of entrepreneurship among rural women. That is while enriching literature on the subject, it helps policy makers focus on communication and social interactions, strengthen entrepreneurial skills and introduce entrepreneurial opportunities to develop entrepreneurship among rural women.

**Keyword:** Entrepreneurial orientation, Entrepreneurial skill, Social capital, Business development.

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## 1. Introduction

Women play an important role in promoting employment and improving the economic status of society. Therefore, recognizing their identity and independence and paving the way for their active participation in various economic and social affairs (Shiri et al., 2022; Alinejad et al., 2022), especially entrepreneurial activities, is a key factor in bolstering this driving force of economic and social cycles (Mozumdar et al., 2022; Alinejad et al., 2022; Varkianipor et al., 2019). However, as studies have shown, women are more vulnerable to poverty and gender discrimination due to their restricted capabilities and limited opportunities (Ghanbari, 2014). In light of these limitations, they have fewer opportunities for growth and development in entrepreneurship. Statistics on women's economic activities in the world indicates that women account for 25-35% of total economic activities in the world. In the case of Iran, this figure is 13.4%, which is far less than the average economic activity of women in the world. In addition, in terms of gender equality, Iran score is 0.587 (figures close to 1 denotes a smaller gender gap), ranking 139 among 144 countries in the world (Rahmati, et al., 2019). Therefore, preparing the ground for self-awareness and improved social and economic capabilities of women, as well as planning to improve women's participation in different fields of activities are essential to empower women in rural areas (Bijani et al., 2022). The new approaches to development have underscored entrepreneurship as a way of empowering women in rural areas as the biggest group struggling with deprivation (Mohammadi, et al., 2019). According to the emerging literature, women can make a significant contribution to entrepreneurial activity (Noguera et al., 2013) and economic development (Hechevarría et al., 2019) by creating new jobs and increasing the gross domestic product (GDP) (Ayogu and Agu, 2015), which has a positive impact on poverty mitigation and social exclusion (Cardella et al., 2020; Rae, 2015). Therefore, the comprehensive development of societies is predicated upon growth opportunity offered to every member of the society including women in rural areas. In this regard, one of the main constructs of entrepreneurship promotion is entrepreneurial orientation, which can urge women

towards entrepreneurship. Entrepreneurial orientation, a key construct of entrepreneurship literature, has entered the mainstream literature since 1980 (Soininen, 2012). According to Covin and Lumpkin (2011), entrepreneurial orientation, rather than a specific or unique behavior or action, is a key element in entrepreneurship process. The point is that entrepreneurial orientation is a general and stable tendency that represents thoughts, desires, and interests in entrepreneurship. In fact, entrepreneurial orientation, as a business strategy, helps businesses to be innovative, lead the market in the discovery of new opportunities, and deal with risk differently (Al-Awlaqi et al., 2021). Indeed, entrepreneurial orientation helps entrepreneurs to grow and boost their performance (Fadda, 2018). Therefore, entrepreneurial orientation is of paramount importance in entrepreneurship research (Al-Awlaqi et al., 2021; Covin and Lumpkin, 2011; Wales et al., 2013; Wiklund, 2005; Rauch et al., 2015). The concept, as a strategic tendency of entrepreneurial behaviors in individuals, guides them towards innovation, dynamism, and risk-taking attitudes (George and Marino, 2011; Gupta and Gupta, 2015). Despite the importance of entrepreneurial orientation in shaping entrepreneurial behaviors in individuals, as noted in Entrepreneurship Global Monitor (EGM) 2020 report, Iran has a deplorable condition in terms of criteria like "Inability to start a business out of the fear of failure," "Rare attempts to find opportunities," "Failure to seize profitable opportunities when they emerge." According to EGM's report, the status of entrepreneurial orientations and perceptions in Iran is worse than other similar countries. Given that one of the goals of micro-credit funds is to promote and develop entrepreneurship among women in rural areas, the promotion and development of entrepreneurship among women living in rural areas depends more than anything on the improvement of their entrepreneurial orientation. Therefore, it is vital to determine the factors influencing the entrepreneurial orientation of women living in rural areas who are members of micro-credit funds. Hence, the present study seeks to expand the literature and provide practical findings to support entrepreneurship in Iranian women living in rural areas. Entrepreneurship in women, particularly in rural areas of Iran, has received scant attention. The present study is an attempt to explore factors affecting the

entrepreneurial orientation of women living in rural areas who are members of micro-credit funds in the western Iran (Kermanshah Province).

## 2. Research Theoretical Literature

### 2.1. Entrepreneurial Orientation

Entrepreneurship is one of the main drivers of socioeconomic development (Goulibaly et al., 2019). Given the role of entrepreneurship in economic growth, it can significantly contribute to economic development (Mahfud et al., 2010). Entrepreneurial orientation, a key construct in entrepreneurship literature, was introduced in 1980 (Soininen et al., 2012). There are several definitions for this concept. A review of literature suggests that entrepreneurial orientation is conceptualized in terms like processes, methods, and decision-making activities. It is also associated with the development and presentation of a new product or service (Naldi et al., 2007; Chen et al., 2006). Covington and Lumpkin (2011) argued that entrepreneurial orientation is not a specific factor or a unique behavior, but rather a key element in entrepreneurial process, which is highly important in entrepreneurial studies. They defined entrepreneurial orientation as a general and stable orientation that represents thoughts, tendencies, and interests in entrepreneurship. Lumpkin and Des (1996) defined entrepreneurial orientation as a set of processes, methods, and decision-making activities that provide new methods (Mobini Dehkurdi et al., 2012). Clausen and Kormeliusen (2012) defined entrepreneurial orientation as processes, operations, and decision-making activities that lead to a new solution. From another viewpoint, entrepreneurial orientation includes methods, activities, and decision-making styles used for entrepreneurship (Alarcon et al. 2017). As a psychological concept, entrepreneurial orientation describes the intention and orientation of key actors and employees of an organization towards entrepreneurial tasks and behaviors (Krauss et al., 2005). Bilic et al. (2011) defined entrepreneurial orientation as individuals' tendency to start new businesses for themselves. To Lee et al. (2009), entrepreneurial orientation is a strategic orientation that encompasses processes, measures, and decision-making activities that lay the ground for entering new markets. Bosso et al. (2013) listed different aspects of entrepreneurial orientation including innovation, reactivity, risk-taking, aggressive competition, and independence. The definition of

entrepreneurial orientation by Miller (1983), Kevin and Solving (1989) embraces three aspects: innovation, reactivity, and risk-taking. By seeking new opportunities, innovation aims to create creative ideas and implement those ideas. Risk-taking is the courage to take actions under uncertain circumstances where there is the prospect of financial loss or sustained losses accrued by loans or obligations. Reactivity describes personal innovative behaviors, participation, and attempts to make changes. Miller (1983) and Kevin and Selvin (1989) contended that these aspects are inherently the same and they cannot be separated from each other (Kurniawan et al., 2019). Literature review suggests that several researchers have adopted the three aspects of risk-taking, innovation, and reactivity to measure entrepreneurial orientation in women (Santos et al., 2017; Al-Awlaghi et al. 2018). These three aspects are also employed here to evaluate entrepreneurial orientation in women. The following section introduces the underlying factors of entrepreneurial orientation and develops hypotheses and a conceptual framework for the study.

### 2.2. Entrepreneurial education and entrepreneurial orientation

There are diverse definitions for Entrepreneurial education. Some define it as educating the basic and theoretical concepts of entrepreneurship, while others consider it as a theoretical and practical education. In other words, learning occurs through working with individuals who have received education and engaging in entrepreneurial processes under the supervision of consultants and experts (Choubdaran et al., 2019). Linan and Chen (2009) defined entrepreneurial education as a framework either within or outside the education system that creates or improves entrepreneurial intention or other traits that affect entrepreneurial intention such as entrepreneurial knowledge. They argue that the objective of entrepreneurial education is to identify and prepare potential entrepreneurs to set up a business, to empower individuals for planning a business, to improve and develop independent and risk-taking behaviors, among other things. Entrepreneurial education describes any educational program or process that develops entrepreneurial attitude and skill (Fayolle and Klandt, 2006). Studies suggest that individuals who take part in short entrepreneurial education courses display a higher tendency and orientation towards

starting a new business (Al-Awlaqi et al., 2018; Abdul Aziz and Jaafar, 2008). This tendency might be driven by the experience or knowledge gained from these courses (Ismail et al., 2009). Entrepreneurial education is a key factor in the emergence of entrepreneurial intention (Linan and Fayolle, 2015; Rauch and Hulsink, 2015). In fact, entrepreneurial education is one of the key tools to improve entrepreneurial orientation in individuals, especially in the developed countries where such educations are highly valued. Matlay et al. (2014) found that attending entrepreneurship courses boosted entrepreneurial intention in individuals. Other studies have also highlighted the role of education in development of entrepreneurship (Souitaris et al., 2007). Heshmatifar et al. (2019) stressed the role of entrepreneurial education in entrepreneurial spirit, arguing that such education can improve innovation, risk-taking, success-seeking, and independence in individuals. In addition, findings highlight the effect of education on different aspects of attitude, knowledge, behavior, and skill (Inna, 2012). In fact, entrepreneurial education improves entrepreneurial orientation in individuals (Fayolle and Gaily, 2015) and enhanced entrepreneurial orientation increases the likelihood of preferring entrepreneurship over other carrier paths (Chigunta, 2002). Tran (2014) asserted that entrepreneurship through digital media increased motivation, capability, and desire in women to start a business. Al-Awlaqi et al. (2018) noted that Entrepreneurial educations had a positive and significant role in entrepreneurial orientation. That is, this education was positively and significantly related to the three aspects of entrepreneurial orientation (viz. risk-taking, proactiveness, and innovation). In light of these evidences, the following hypothesis is proposed: "Entrepreneurial education has a positive and significant effect on entrepreneurial orientation in women."

### **2.3. Social capital and entrepreneurial orientation**

A number of studies have focused on entrepreneurial orientation and social capital as independent variables without examining their mutual relationship (Stam & Elifring, 2008). It is however essential to study how social capital improves entrepreneurial orientation (Wang & Altinay, 2012). Social capital, as an integral element of entrepreneurship process, plays a critical role in the development of entrepreneurial behavior and improved access to resources, market, and

technology (Anderson et al., 2007). Therefore, social capital helps find innovative opportunities with unclear outcomes and also improves access to information by utilizing interpersonal relationship (Hargadon, 2002). On the other hand, due to excessive information, stagnation, lack of dynamism, myopia, among other things, social capital might have a negative effect on entrepreneurial orientation (Rodrigo Alarkun et al., 2018). According to Nahapit and Qushal's (1998) model, social capital comprises three aspects: relationship, cognition, and structure. Trust between activists in a network strengthens entrepreneurial orientation. Further, trust decreases time and energy required for supervising company goals and releases resources and time that can be spent on other activities such as innovation (Kaasa, 2009). Therefore, relational social capital facilitates innovation, learning, and creativity (Meeus et al., 2001). In addition, relational social capital not only leads to the transfer of new information, but also through amalgamation of the available knowledge, improves reactivity (Shane, 2000). Trust is a factor, through which individuals can open new doors to gain new information and detect new entrepreneurship opportunities (Kown and Arenius, 2010). In addition, relational social capital can help overcome institutional limitations in entrepreneurship process and access key resources of competitive information (Florin et al., 2003). As one of the aspects of social capitals, by improving trust among individuals, it provides access to confidential information and increases the chance of developing joint ventures. Therefore, a strong relational social capital can improve entrepreneurial orientation by comprehending new opportunities, developing innovation, or taking risky measures (Rodrigo Alarkun et al., 2018). Cognitive social capital is another aspect of social capital that ensures identical perception of the interaction nature. It allows people to avoid misunderstanding in their communication; therefore, more congruity between individuals in terms of norms, objectives, and culture means that people have a stronger desire and tendency to perceive useful information and knowledge, which in turn enhances their innovations (Doh and Acs, 2010). Tang (2010) argued that organizations and companies with higher cognitive social capital can have an up-to-date perception of valuable information, being proactive, they can tap into that knowledge to spot entrepreneurship opportunities. High cognitive



social capital helps individuals and organizations to utilize external information and resources and adopt a higher level of risk-taking attitude (Iturrioz et al., 2015). In addition, cognitive social capital nurtures independent thinking. In fact, it mitigates the need for support and bolsters independence in strategic behavior (Rodrigo Alarkun, et al., 2018). Studies on the role of structural social capital in entrepreneurial orientation suggest that strong structural social capital expedites the transfer of information. However, knowledge redundancy restricts access to new information for innovation (Koka and Prescott, 2002). In addition, it creates internal blockage in organization, and lowers proactivity and discovery of new opportunities (Exposito-Langa et al., 2010). Rodrigo Alarkun et al. (2017) argued that strong structural social capital limits access to new and special knowledge due to the excessive redundant and knowledge. As a result, entrepreneurial orientation is limited in companies. Other studies have highlighted the role of structural social capital in improving entrepreneurial orientation (Zarei and Bagheir Gharebach, 2019; Shadousti, 2017; Shokrollahi and Karimi, 2016). Some researchers have reported the positive and significant role of social capital in entrepreneurship among women (Seyed Amiri et al., 2015; Barghi et al., 2018). In light of the above, the following hypothesis is proposed: "Social capital has a positive and significant role in entrepreneurial orientation of women."

#### **2.4. Opportunity recognition and entrepreneurial orientation**

Opportunity describes a situation in which an individual believes that a new combination of resources would yield more profits (Shane, 2003). According to Corbet (2007) seizing an opportunity is the ability to see a good idea and transfer it into a business that will bring added-value and income. Entrepreneurship opportunity is a means to produce good and new services and to provide new production methods that have the potential to make profits (Shane, 2003). A question that is always asked is how, when, and why some individuals can find entrepreneurship opportunities, while others are oblivious to them. A body of research in different disciplines have sought to answer these questions and their efforts have expanded understanding in this field. Three major factors linked to the recognition of entrepreneurship opportunities have been identified over the past

three decades including social and human resource (Ramos Rodriguez et al., 2010), personal traits (Zahra et al., 2006), and different levels of consciousness (Gaglio and Katz, 2001). Cognitive approach to these questions draws on psychology and sociology. Psychologists have demonstrated that internal traits of individuals such the need to be successful, center of control, resistance to ambiguities, emotional stability, and risk taking vary among individuals. These psychological traits explain individual discrepancies in terms of finding opportunities and displaying different behaviors towards such opportunities (Santos et al., 2018). These psychological traits, which can improve the ability to see opportunities, are linked to the individuals' entrepreneurial orientation, known as attitude to the risks of starting a new business (Miner 2000; Begley and Boyd, 1987; Zahra et al., 2006). In this respect, business owners tend to have a higher risk orientation and dealing with ambiguities (Begley and Boyd, 1987). These findings help explain why some people are more vigilant in seeing business opportunities and more proactive in grasping such opportunities (Santos, et al., 2018). The importance of the individual role of entrepreneur is highlighted in recognition and use of an opportunity (Mollman et al., 2007). Therefore, people often differentiate themselves with a set of emotions, cognitions, and intrinsic behavioral pattern at the beginning of an entrepreneurship process (Santos et al., 2018). Given the above explanations, one may say that the recognition of opportunities can affect and improve entrepreneurial orientation. Santos et al. (2018), in their study titled "Circumstances of entrepreneurial orientation in women" found that recognizing an opportunity has a positive and significant connection with entrepreneurial orientation in women. Therefore, the following hypothesis is proposed: "Opportunity recognition has a positive and significant effect on entrepreneurial orientation in women."

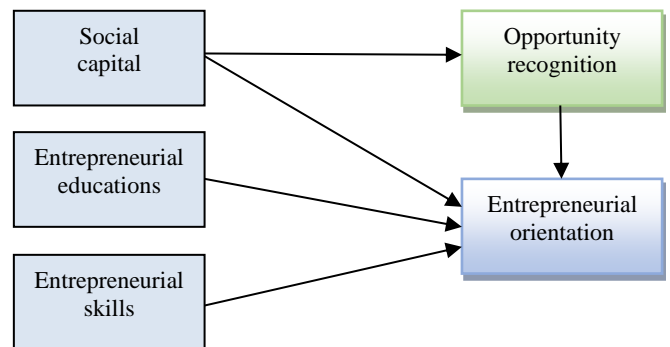
#### **2.5. Entrepreneurship skills and entrepreneurial orientation**

A successful entrepreneur needs to be equipped with a specific set of skills. Such skills are essential and pivotal to starting and developing a business successfully (Santos et al., 2018). Acquiring entrepreneurship skills improves entrepreneurial orientation in individuals. It makes them feel more willing and strong-minded to participate in

entrepreneurial jobs (Khoshmaram et al., 2017). Linan (2008) argued that to be a successful entrepreneur, individuals need to develop specific skills such as leadership and communication, innovation, networking, creativity, and problem solving. Taking into account entrepreneurial skills and their relationship with entrepreneurial orientation reported causal relationships between entrepreneurial skills and entrepreneurial orientation. Meeus (2006) contended that the use of interpersonal relationships among entrepreneurs and their organizational network can improve entrepreneurial orientation traits such as innovation, proactiveness, and risk-taking. In addition, Santos et al. (2018) found a positive relationship between entrepreneurial skills of women and entrepreneurial orientation. Hence, the following hypothesis is proposed: "Entrepreneurial skills have a positive and significant effect on entrepreneurial orientation in women."

**2.6. Mediating effect**

As mentioned, several studies have highlighted the positive role of social capital in improving entrepreneurial orientation. In addition, research on role of social capital in improving ability to recognize opportunities have underlined the positive effect of social capital on the ability to see opportunities. For instance, Khosmaram et al. (2017) asserted that social capital has a significant role in recognition of entrepreneurial opportunities. Other studies have also highlighted the role of social capital in seeing entrepreneurial opportunities (Tang, 2010; Farkas, 2021). Despite the extensive studies on the role of social capital and opportunity recognition in entrepreneurial orientation, there is a paucity of research on the mediating role of opportunity recognition between social capital and entrepreneurial orientation. In one of these studies, Imani et al. (2017) demonstrated that social networks play a mediating role in recognition of entrepreneurship opportunity. Therefore, to investigate the mediating role of opportunity recognition between social capital and entrepreneurial orientation, the following hypothesis is proposed: "Social capital has an indirect, positive, and significant role in entrepreneurial orientation among women (opportunity recognition as mediator)."



**Figure 1- Proposed Model**

The research model was developed based on literature review and the proposed hypotheses (Fig.1).

Entrepreneurship has been a male-dominated domain, but it has changed over time and today women are among the most memorable and inspiring entrepreneurs today, even in traditional sectors such as villages (Vinesh and Management, 2014). It is estimated that women significantly contribute to the development of entrepreneurship worldwide. In fact, in 2020, 187 million women were involved in the establishment and setting up of new companies, suggesting that about 42% of the world's entrepreneurs are women. (GEM, 2023). To date, women's entrepreneurship represents a major driving force of economic growth in developing countries because it plays a leading role in generating productive work, ensuring gender equality and reducing poverty (GEM, 2023). Entrepreneurial tendency plays a fundamental role in starting entrepreneurship in society. Entrepreneurial intention is described as "an intentional state of mind that prompts action and directs attention toward entrepreneurial behaviors such as setting up a new business and becoming an entrepreneur" (Esfandiari et al, 2019). On the other hand, research (Durmishi et al., 2023) shows that "innovation" and "opportunity recognition" wield the greatest impact on entrepreneurial orientation. Since entrepreneurship is a latent factor, subjective views of social assets and the individual's relative position in society are highly important. Therefore, entrepreneurial intentions are related to personal expectations of the support in a given society, market environment and individuals' skills (Farkas, 2021). A body of studies suggest that the social capital of society, which reinforces certain personal characteristics or behaviors, plays a key role in the decision-making and tendency towards entrepreneurial behaviors (Wu et al., 2022; Zhao et

al., 2023). Studies suggest that Iranian women enter the labor market basically under the influence of two pull factors (inclination and tendency) and a force (pressure). The latter describes a process in which women are persuaded to start a business or venture activity on the account of their enthusiasm and persistence to conduct a job independently (Nahavi and Kohensal, 2013). Soleimani & Zarafshani (2011) in their study on the predictors of entrepreneurial intention and tendency among the students of Agricultural Academy, found that two variables of attitude towards entrepreneurship and belief in entrepreneurial self-efficacy explains 54% of variation in entrepreneurial intention variable. They also found that entrepreneurial self-efficacy has a positive and significant effect on entrepreneurial orientation. Another construct that affects entrepreneurial tendency is facilities (Lent, 2004). Facilities can directly influence the creative tendency of people (Lent, 2004). Facilities such as materials and tools or emotional and social support can have a bearing on the entrepreneurial tendency of people by providing feedback, negative or positive reinforcement or experience (Lent, 2004). To date, a host of studies have explored entrepreneurial orientation but still little is known on how an investment decision is formed and how people act on that decision. Therefore, the goal of this research is to explain predictors of entrepreneurship among rural women who are members of microcredit funds in Kermanshah province. By identifying these structures, a key step can be taken for developing entrepreneurship among rural women in this province.

### 3. Research Methodology

#### 3.1 Population and sample

The study population consisted of women living in rural areas who were members of micro credit funds in Kermanshah Province, Iran (n=626). The sample size was determined using Bartlett et al.'s (2001) sampling table (n= 209). The participants were selected using stratified random sampling with proportional allocation. As depicted by the results, the mean age of the respondents was 42.36 years (SD=14.29), the majority were married (83.6%) and had elementary education (55.2%).

#### 3.2 Instrument

The data-gathering instrument was a standard questionnaire that comprised six sections. Section one, a scale to measure entrepreneurial orientation,

was based on Bolton and Lane's (2012) entrepreneurial orientation scale. The 10-item scale measured three aspects of risk-taking, innovation, and reactivity. Section two, scale to measure social capital, is based on Nahapeit and Ghoshal's (1998) questionnaire. It consists of 26 items that cover three aspects of structural social capital, relational social capital, and social capital. Section three measures opportunity recognition. Inspired by Puhakka's (2010) scale, this 13-item scale measures three aspects of competitive campaign, proactive search of opportunity, and creation of innovative approaches from opportunities. Section four includes an entrepreneurial education scale, which is based on literature review and interview with experts. This 16-item scale measures two aspects of formal and informal educations. Section five, which measures entrepreneurial skills, is based on Linan et al.'s (2013) 10-item scale. All items are designed 5-point Likert's scale (1=very low, 2=low, 3=moderate; 4= high, and 5=very high). Eventually, section six collects demographic data (age, marital status, and education) with open/close-ended questions. Validity and reliability of the instruments were evaluating using One-Tail test, convergent validity, diagnostic validity, and combined reliability.

#### 3.3 Data analysis

Inferential and descriptive data analyses were conducted using Smart PLS and SPSS. For descriptive statistics, frequency, relative frequency, accumulative frequency percentage, mean, SD, change coefficient, min, and max were utilized. The inferential statistics included structural equation model (SEM) with partial least squares approach in Smart PLS (V.3). In addition, Sobel test was employed to examine the mediation effect. The test is conducted as follows where  $a$  stands for path coefficient between independent and mediator variables;  $b$  is path coefficient between mediator and dependent variables;  $S_a$  denotes the standard path between independent and mediator variables; and  $S_b$  indicates standard deviation of the path between mediator and dependent variables.

$$Z - Value = \frac{a*b}{\sqrt{(b^2*s_a^2)+(a^2*s_b^2)+(s_a^2*s_b^2)}}$$

To determine the size of indirect effect through mediator, "Variance accounted for" statistic was used. This statistic, which measures the ratio of indirect effect to total effect, is obtained as follows. In this equation,  $a$  is the coefficient path between independent and mediator variables;  $b$  is the path

coefficient between the mediator and dependent variables; and *c* is the path coefficient between independent and dependent variables. The variance range is between zero and one with values close to one indicating stronger effect of mediator variable.

$$VAF = \frac{a \times b}{(a \times b) + c}$$

#### 4. Research Findings

As regards entrepreneurial orientation and its constructs, the mean score of entrepreneurial orientation in the participants was 3.41 (SD=0.57). Reactiveness construct had a mean score of 3.58, which is higher than the two other constructs. The mean score of opportunity recognition in the participants was 3.41 (SD=0.60). Among the three constructs of opportunity recognition, creating an

innovative solution out of opportunity had the highest mean score (3.51). The mean score of entrepreneurial skills and social capital of the participants was 3.15 (SD=0.63) and 3.91 (SD=0.47), respectively. Despite trivial difference among the constructs of social capital, relational capital had the highest mean score (3.98). To examine the proposed study model and hypotheses, we used SEM to assess the measurement model and the structural model. After examining the measurement model of the study constructs, given that it is one-dimensional, and checking validity and reliability of the latent variables, the SEM was employed to test the hypotheses in the proposed model. The SEM results are illustrated in Fig. 2 and a summary of the results is outlined in Table 1.

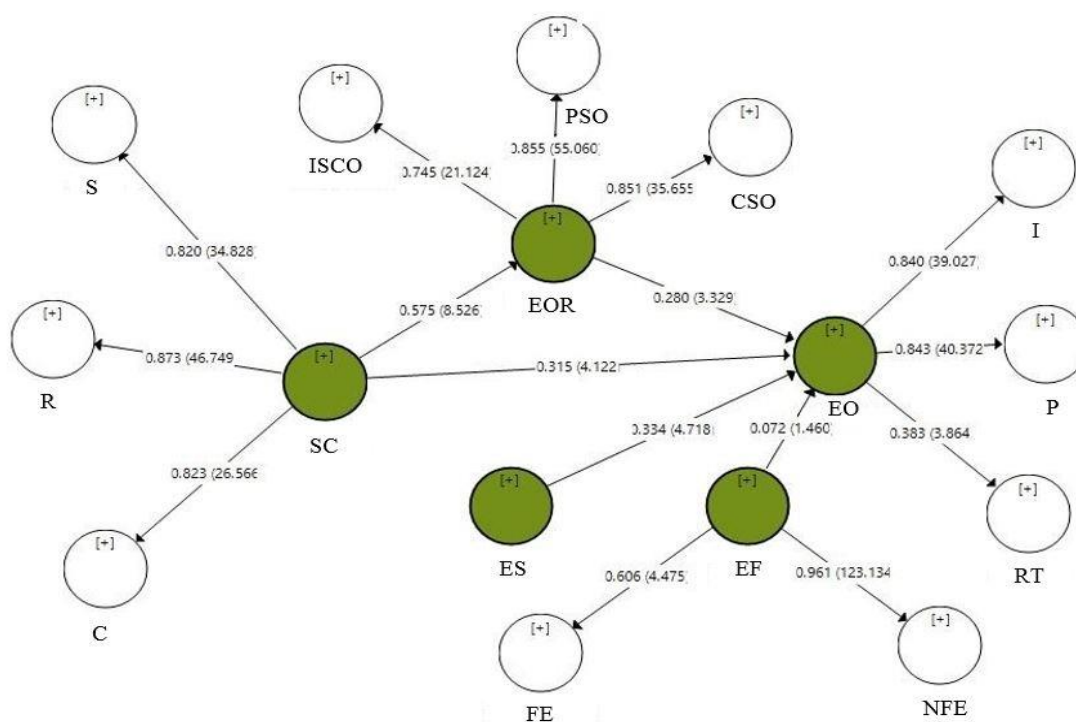


Figure 2- Path Model with Coefficients and t-values

- R= Relational
- C= Cognitive
- I= Innovation
- P= Proactiveness
- FE=Formal education
- EOR=Entrepreneurial Opportunity recognition
- EO=Entrepreneurial orientation
- ISCO= Innovative solution creation of opportunities

- S= Structural
- PSO= Proactive searching of opportunities
- CSO=Competitive scanning of opportunities
- RT= Risk-taking
- NFE=non-formal education
- SC=Social capital
- EE=Entrepreneurial Education
- ES=Entrepreneurial skills



**Table 1- Path coefficients between the variables under study and significance level**

| Predictors | Beta | t-value | STDE  | Sig.  | Result | R2   | f2    | Q2    |
|------------|------|---------|-------|-------|--------|------|-------|-------|
| SC         | EO   | 0.315   | 4.149 | 0.076 | 0.000  | 0.52 | 0.161 | 0.191 |
| EOR        | EO   | 0.280   | 3.327 | 0.084 | 0.001  |      | 0.107 |       |
| ES         | EO   | 0.334   | 4.991 | 0.067 | 0.000  |      | 0.189 |       |
| EE         | EO   | 0.072   | 1.465 | 0.049 | 0.143  |      | 0.011 |       |

According to the results listed in Table 1, the path coefficient between social capital and entrepreneurial orientation is 0.315. The t-value for this construct is significant at 1% error level ( $t=4.194$ ); therefore,  $H_0$  is not confirmed. Give the significance of this coefficient, it is safe to say that social capital of women living in rural areas, who are members in micro-credit funds, has a positive and significant effect on entrepreneurial orientation with an error level of 1%. In addition, the path coefficient between searching for opportunity and entrepreneurial orientation is 0.280. The t-value for this construct is significant at 1% error level ( $t=3.327$ ) and therefore,  $H_0$  is rejected. Give the significance of this coefficient, it can be contended that searching for opportunity among women living in rural areas, who are members in micro-credit funds, has a positive and significant effect on entrepreneurial orientation with an error level of 1%. Moreover, the path coefficient between entrepreneurial skills and entrepreneurial orientation is 0.334. The of t-value for this construct is significant at 1% error level ( $t=4.991$ ), and hence  $H_0$  is not substantiated. Considering the significance of this coefficient, it can be argued that entrepreneurial skills of women living in rural areas, who are members in micro-credit funds, has a positive and significant effect on entrepreneurial orientation with error level of 1%. Finally, the path coefficient between entrepreneurial education and entrepreneurial orientation is 0.072. The t-value for this construct is significant at 1% error level ( $t=1.465$ ), and since this figure is less than the standard level (1.96),  $H_0$  is not so that entrepreneurial education does not have significant effect on entrepreneurial orientation. In general, a comparison of path coefficients and effect size ( $f^2$ ) between different paths in the model indicates that entrepreneurial skills with a path coefficient of 0.334 and  $f^2 = 0.189$  and social capital with a path coefficient of 0.315 and  $f^2 = 0.161$  had the highest impact on entrepreneurial orientation in women. In general, social capital, opportunity recognition, and entrepreneurial skills explained 59% of variance in

entrepreneurial orientation of women. Therefore, the proposed path model can predict entrepreneurial orientation of women living in rural areas who are members of credit funds. One of the hypotheses was about the mediating role of opportunity recognition between social capital and entrepreneurial orientation. As listed in Table 2, the indirect effect of social capital on entrepreneurial orientation is 16%, which is significant with a t-value of 2.858 at an error level of 1%. Therefore, social capital has a significant effect on entrepreneurial orientation via opportunity recognition. In addition, z-value of Sobel for this path was above 1.96, which was significant at an error level of 1%. Therefore, the findings support the mediating role of opportunity recognition in the relationship between social capital and entrepreneurial orientation. As for the role of mediator variable and VAD, 31.75% of the effect of social capital on entrepreneurial orientation construct can be explained indirectly by the mediator variable of opportunity recognition.

### 5. Discussion and Conclusion

The results showed that social capital had a positive and significant effect on entrepreneurial orientation and hence the former can be improved by increasing the latter. Given that social capital contains three aspects (relationship, constructional, and cognitive), one may say that relational social capital prepares the ground for sharing new information by boosting trust among women in rural areas. The new information can help improve entrepreneurial orientation through searching for opportunities, innovations, and risk-taking. In addition, cognitive social capital prevents possible misunderstanding between individuals and promotes information sharing in terms of norms and goals. This also enhances individuals' perception of recent information and consequently proactiveness. Constructional social capital promotes rapid dissemination of information in credit funds and helps identify opportunities and engage in proactiveness. Consistent with these findings, other studies have highlighted the positive and significant role of social capital and its aspects in the

improvement of entrepreneurial orientation (Rodrigo Alarkun et al., 2018; Ietrius et al., 2015; Wang and Altinai, 2012). The findings suggested that ability to recognize opportunity had a positive and significant effect on entrepreneurial orientation. In other words, the ability of women, who are members of a micro-credit fund, affects their entrepreneurial orientation. Hence, by increasing their ability, entrepreneurial orientation of these women could be boosted. In fact, the ability to recognize an opportunity is rooted in individuals' attempt to meet the needs of society and to provide products/services with high financial returns. By searching for opportunities, it is possible to provide a suitable environment for entrepreneurial measures. Consistent with our findings, Santos et al. (2018) stressed the positive and significant role of searching for opportunities in improving entrepreneurial orientation in women. The findings showed that entrepreneurial skills of women living in rural areas is positively and significantly linked to their entrepreneurial orientation. Therefore, by improving such skills, it is possible to foster entrepreneurial orientation of women living in rural areas, who are also a member of micro credit funds. In fact, entrepreneurial skills such as planning and setting business goals, formulating a business plan, financial and accounting knowledge, problem analysis, and solution finding enable women in rural areas to start and develop a business successfully. In addition, creating and expanding professional relationships with individuals as well as key sources improves the traits of entrepreneurial orientation such as innovation, proactiveness, and risk-taking. In keeping with our findings, Santos et al. (2018) found a positive relationship between entrepreneurial skills and entrepreneurial orientation of women. In addition, other studies have also reported a positive and significant connection between entrepreneurial skills and entrepreneurial orientation. Data analysis did not show a positive relationship between entrepreneurial educations and entrepreneurial orientation among women living in rural areas, who are members of micro-credit funds. Contrary to this outcome, other studies have reported a positive and significant relationship between entrepreneurial educations and entrepreneurial orientation (Abdulaziz and Jafar, 2008; Matlay et al., 2014). The findings indicated that 87.7% of women living in rural areas had low level of attending

entrepreneurship formal education and 91% of had moderate and low levels of non-formal entrepreneurial education. Therefore, the lack of a significant relationship between entrepreneurial education (formal and non-informal) can be attributed to their failure to attend educational courses. In general, this is an interesting finding and future studies should further explore this subject to enhance the generalizability of the findings. In sum, the results suggested that social capital (seeing opportunity as a mediator variable) had a positive and significant effect on entrepreneurial orientation of the participants. In fact, higher social capital in these women lays the ground for recognizing entrepreneurial opportunities, which in turn improves their entrepreneurial orientation. In keeping with our findings, Imani et al. (2017) found that as a mediator variable, social media affects the ability to recognize entrepreneurial opportunities. The criteria of entrepreneurial orientation of women living in rural areas, who are members of micro-credit fund, in Kermanshah Province, Iran were examined. It was found that latent variables of social capital, recognition of entrepreneurial opportunities, and entrepreneurial skills had a positive, significant, and direct/indirect effect on entrepreneurial orientation of the participants. On the other hand, the effect of entrepreneurial education (formal and non-formal) on entrepreneurial orientation of women was not confirmed. The findings have practical and theoretical implications for developing entrepreneurship in women particularly in rural areas. As regards the theoretical achievements, the study contributes to entrepreneurship literature in local and supportive institutions as well as micro-credit funds of women in rural areas. It also expands entrepreneurship literature in the developing countries (e.g. Iran) among certain demographic groups like women. In addition, the study helps bridge the gap in literature on the indicators of entrepreneurial orientation in women. As for practical achievement, the findings can urge managers and policymakers to pay greater attention to communications and social interactions, improvement of entrepreneurial skills, and detection and introduction of entrepreneurship opportunities, which consequently helps develop entrepreneurship in women living in rural areas. It is recommended to hold entrepreneurship events (e.g. brainstorming sessions, startup weekend) to

improve social and business connections and interactions among women living in rural areas and build up their entrepreneurial skills and knowledge. It is essential to find local and regional entrepreneurial opportunities and present them to women in rural areas through integrated studies. Like other field studies, the present has certain limitations. The first constraint is related to the participants. They were chosen from women in rural areas who were members of micro-credit funds in Kermanshah Province. Therefore, caution should be practiced in the generalization of the results to other women in rural areas and other regions. In addition, since all the participants were members of micro-credit funds in Iran (a developing country), the results cannot be readily generalized to women in other countries including developed and developing ones. This is due to different cultural, social, economic, and political conditions in countries. Therefore, it is necessary to conduct similar studies on women in rural areas in other regions and countries to enhance the generalizability of findings. One the main limitations of the present study was COVID-19 pandemic, which posed obstacles to the data gathering phase. To deal with

this limitation, the questionnaires were administrated online or via telephone. Given the inherent problems associated with this method surely, it might have affected the results. Finally, study design was another major limitation of this study. Given the cross-sectional and quantitative nature of this study, it is not easy to prove the causal relationship among the variables. Hence, future studies can exploit longitudinal research design to demonstrate casualty between the variables. Moreover, future studies can use qualitative or mixed (qualitative and quantitative) paradigm to delve deeper into the factors of entrepreneurial orientation among women living in rural areas.

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#### Authors' Contributions

The authors equally contributed to the preparation of this article.

#### Conflict of Interest

The authors declare no conflict of interest.

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## تعیین‌کننده‌های گرایش کارآفرینانه زنان روستایی عضو صندوق‌های اعتبارات خرد: مطالعه‌ای در غرب ایران

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### چکیده مبسوط

#### ۱. مقدمه

در حالی که ادبیات موجود نشان می‌دهد که زنان و به خصوص زنان روستایی نقش بارزی در توسعه کسب و کارهای کوچک و متوسط دارند؛ ولی مطالعات اندکی در خصوص عوامل مؤثر بر ادراکات و گرایش‌های کارآفرینانه زنان روستایی در کشورهای در حال توسعه و به خصوص در ایران انجام شده است. در راستای پر کردن این شکاف مطالعاتی، پژوهش حاضر با هدف بررسی تعیین‌کننده‌های گرایش کارآفرینانه زنان روستایی عضو صندوق‌های اعتبارات خرد در غرب ایران (استان کرمانشاه) انجام شد.

#### ۲. مبانی نظری

کارآفرینی یکی از محرک‌های اصلی توسعه اقتصادی-اجتماعی است و کارآفرینان به واسطه مشارکت خود در رشد اقتصادی، نقش اساسی در توسعه اقتصادی دارند. در این میان گرایش کارآفرینانه به عنوان یک ساختار مهم در ادبیات کارآفرینی از سال ۱۹۸۰ همواره مورد توجه بوده است. بررسی ادبیات موجود حاکی از آن است که گرایش کارآفرینانه در واژه‌هایی از قبیل فرآیندها، شیوه‌ها و فعالیت‌های تصمیم‌گیری مفهوم‌سازی و تعریف شده است که توسعه و ارائه محصول و یا خدمتی جدید را به همراه دارد. گرایش کارآفرینانه را به عنوان یک جهت‌گیری کلی و پایدار که بیانگر تفکرات، تمایلات و علایق نسبت به کارآفرینی است، تعریف می‌کنند. گرایش کارآفرینانه به عنوان یک مفهوم روانشناختی، توصیف‌گر قصد و گرایش بازیگران کلیدی و کارکنان سازمان در ارتباط با وظایف و رفتارهای کارآفرینانه می‌باشد. محققان پنج بعد شامل نوآوری، پیشگامی، ریسک‌پذیری، رقابت‌تجاری و استقلال را به عنوان ابعاد گرایش کارآفرینانه بیان کرده‌اند. بررسی ادبیات موجود نشان می‌دهد که محققان برای

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سنجش گرایش کارآفرینانه زنان از سه بعد ریسک‌پذیری، نوآوری و پیشگامی استفاده کرده‌اند؛ از این‌رو، در پژوهش حاضر نیز برای سنجش گرایش کارآفرینانه زنان عضو صندوق‌های اعتبارات خرد شهرستان کرمانشاه از این سه بعد استفاده شده است.

#### ۳. روش تحقیق

پژوهش از نوع کاربردی همبستگی-توصیفی با رویکرد کمی و روش پیمایشی است. جامعه مورد مطالعه در این پژوهش، کلیه زنان عضو صندوق‌های اعتبارات خرد شهرستان کرمانشاه (تعداد کل ۶۲۶ نفر) بودند که بر اساس جدول بارتلت و همکاران، تعداد ۲۰۱ نفر به عنوان نمونه تحقیق تعیین شدند و به روش نمونه‌گیری تصادفی طبقه‌ای با انتساب متناسب انتخاب شدند. ابزار اصلی گردآوری داده‌ها، پرسشنامه‌ای بود که روایی و پایایی آن با استفاده از روایی محتوا و روایی همگرا و پایایی ترکیبی و آلفای کرونباخ به تأیید رسید. به منظور تجزیه و تحلیل داده‌های گردآوری شده از نرم‌افزارهای SPSS و Smart PLS بهره گرفته شد. ابزار اندازه‌گیری این پژوهش پرسشنامه‌ای بود که در شش بخش تدوین شده بود. بخش اول پرسشنامه مقیاسی برای سنجش گرایش کارآفرینانه بود. برای این منظور، از مقیاس اندازه‌گیری گرایش کارآفرینانه بولتون و لانه (۲۰۱۲) استفاده شد. این مقیاس گرایش کارآفرینانه را با استفاده از ۱۰ گویه در قالب سه بعد ریسک‌پذیری، نوآوری و پیشگامی مورد سنجش قرار می‌دهد. بخش دوم پرسشنامه مقیاسی برای سنجش سرمایه اجتماعی بود. برای سنجش سرمایه اجتماعی از پرسشنامه ناهاپیت و قوشال (۱۹۹۸) که دارای ۲۵ گویه و سه بعد سرمایه اجتماعی ساختاری، سرمایه اجتماعی رابطه‌ای و سرمایه اجتماعی می‌باشد، استفاده شد. بخش سوم پرسشنامه مقیاسی برای سنجش



صورت مستقیم بر گرایش کارآفرینانه زنان روستایی عضو صندوق اعتبارات خرد داشتند؛ اما تأثیر مثبت و معنادار آموزش‌های کارآفرینانه بر گرایش کارآفرینانه زنان روستایی تأیید نشد. افزون بر این، یافته‌ها نشان داد که سرمایه اجتماعی به صورت غیرمستقیم از طریق تشخیص فرصت بر گرایش کارآفرینانه تأثیر مثبت و معناداری دارد.

#### ۵. بحث و نتیجه گیری

یافته‌های این پژوهش دستاوردهای نظری و کاربردی مناسب برای توسعه کارآفرینی در بین زنان روستایی به دنبال دارد؛ به گونه‌ای که ضمن غنی کردن ادبیات موضوع به سیاست‌گذاران کمک می‌کند که با توجه بیشتر به بحث ارتباطات و تعاملات اجتماعی، تقویت مهارت‌های کارآفرینانه و معرفی فرصت‌های کارآفرینی در جهت توسعه کارآفرینی در بین زنان روستایی اقدام کنند.

**واژگان کلیدی:** گرایش کارآفرینانه، مهارت‌های کارآفرینانه، سرمایه اجتماعی، تشخیص فرصت.

#### تشکر و قدردانی

پژوهش حاضر حامی مالی نداشته و حاصل فعالیت علمی نویسندگان است.

تشخیص فرصت بود؛ در این بخش از مقیاس اندازه‌گیری پوهاکا (۲۰۱۰) استفاده شد. این مقیاس دارای سه بعد پویایی رقابتی، جستجوی پیشگام فرصت و خلق راهکارهای نوآورانه از فرصت می‌باشد که این سه بعد در قالب ۱۳ گویه سنجیده می‌شوند. بخش چهارم پرسشنامه شامل مقیاسی برای سنجش آموزش کارآفرینانه بود؛ در این بخش پس از بررسی ادبیات موجود و مصاحبه با متخصصان، مقیاسی شامل ۱۶ گویه برای سنجش آموزش کارآفرینی در دو بعد آموزش‌های رسمی و غیر رسمی تدوین شد. بخش پنجم پرسشنامه شامل مقیاسی برای سنجش مهارت‌های کارآفرینانه بود؛ در این بخش از مقیاس لینان و همکاران (۲۰۱۳) که دارای ۱۰ گویه می‌باشد، استفاده شد. برای سنجش این پنج بخش از مقیاس لیکرت پنج‌درجه‌ای (۱- خیلی کم، ۲- کم، ۳- متوسط، ۴- زیاد و ۵- خیلی زیاد) استفاده شد. در نهایت، بخش ششم پرسشنامه شامل ویژگی‌های جمعیت شناختی (سن، وضعیت تاهل و تحصیلات) پاسخگویان بود که برای سنجش آن از سؤالات باز و بسته پاسخ استفاده شد. روایی و پایایی مقیاس سنجش سازه‌های پژوهش با استفاده از معیارهای تک‌بعدی بودن، روایی همگرا، روایی تشخیصی و پایایی ترکیبی بررسی و تأیید شدند.

#### ۴. یافته‌های تحقیق

براساس نتایج پژوهش متغیرهای نهفته سرمایه اجتماعی، قابلیت تشخیص فرصت و مهارت‌های کارآفرینانه تأثیر مثبت و معنی‌داری به

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