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Construing Business Owners: are men and women really different?

Abstract

While the entrepreneurship and small business research literature has tended to portray women as lesser than men in identifying the differences between them, little research has looked at how gender is construed in business ownership. This research provides a new focus, examining how business owners construe each other. Our research found that there are many constructs used to describe business owners and, counter to predictions from some of the literature review, few differences between the way in which male and female business owners are construed. The paper offers explanations as to why so few differences were found.

Keywords: business owners, entrepreneurship, gender

Introduction

Having minority status does not mean a group should be seen as lesser. However across 39 countries women are in a minority in the arena of entrepreneurship. (The exceptions are Japan and Peru). (GEM 2007). In the US the ratio of female to male entrepreneurial activity is 60%. While 8.9% of men are classed as entrepreneurs in the UK, the figure stands at just 3.8% for women (Startups, 2006). Female entrepreneurship remains resolutely low and represents a real challenge for all those engaged in raising the profile of women's enterprise in the UK (Harding, 2007). The most prevalent views of entrepreneurship focus on the perception of new economic opportunities and the subsequent introduction of new ideas into the market (OECD, 1998); women are seen as a potential reservoir or entrepreneurial talent and innovation that remains unrealized (Marlow et al, 2008). Women's entrepreneurship matters and female entrepreneurship is an increasingly salient part of the economic makeup of many countries (GEM, 2007) so why are there fewer women classed as entrepreneurs?

Small businesses may, or may not be defined as entrepreneurial. However in small business too women are found in smaller numbers. The female share of the total self employed population is 39.6% in the US in the UK is 26% (Marlow et al., 2008). It appears to be widely recognized that expanding the involvement of women in entrepreneurship and business ownership is critical for long-term economic growth (Global Entrepreneurship Monitor, 2006; Langowitz and Minniti, 2007; Brush et al., 2006). Developing women's enterprise and encouraging that wealth creating potential is seen to be important for the UK's economy (SBS 2006). In 2003 the British Government published the Strategic Framework for Women's Enterprise, which laid out a set of aspiration and intentions to close the gap between the rate of entrepreneurship in the UK and US. The Framework aimed to create a culture that encouraged more women in the UK to start and grow business.

Has there been a growth in women's entrepreneurship and business ownership? There are mixed results to be found. There are signs of progress. For example the number of self-employed women has increased by around 10% over the years 2002-6 (SBS, 2006). Statistical reports show that the United Kingdom is becoming increasingly

entrepreneurial with higher rates of entrepreneurship than every other major economy outside the USA (Work Foundation, 2006). However there is also evidence of no progress. For example the female share of self employment has been more or less static at around 26-27% for the past twenty years (SBS, 2006; Marlow et al, 2008). We know then that there is competing evidence on the progress of women into business ownership, but what is known about the attributes of business owners? How might gender impact on that?

Attributes, Gender and Entrepreneurship/Business Ownership

It can be argued that in the literature a male model of both entrepreneurship and business ownership predominates and women experience barriers to their business success. The entrepreneurship research literature has historically assumed that entrepreneurs are male (Stevenson, 1996; Beggs et al., 1994); it has tended to identify them in terms of masculine characteristics. The entrepreneur or small business owner has been referred to as “he” (Collins and Moore, 1964; Schumpeter, 1934; Deeks, 1973). The entrepreneur in particular was seen as essentially masculine with super-normal qualities, reflecting the archetype of white middle class male hero (Beggs et al., 1994; Ogbor, 2000). Some have noted that the term entrepreneurship specifically connotes certain behaviours such as innovation, risk taking and an emphasis on growth (Carland et al., 1984; Curran, 1991; Green and Cohen, 1995; Schumpeter, 1934), behaviours that may be associated more readily with male rather than female entrepreneurship. The male oriented definition of reality is upheld as the legitimate worldview celebrating masculine concepts of control, competition, rationality and dominance (Ogbor, 2000).

It is however not difficult to challenge how the attributes or identity of entrepreneurs and business owners have been construed. Qualitative research shows that business owners do not see themselves as heroes (Down, 2006) and may be reluctant to call themselves entrepreneurs (Jones, 2009). Female business owners themselves refute the archetype of the white male heroic entrepreneur (Essers and Benschop, 2007). Research on leadership (e.g. Eagly and Johannesen-Schmidt, 2001) indicates that there are few significant differences in the leadership behaviours of men and women especially in organizational settings. Cliff et al (2005) too challenge the assumption that male and female business leaders establish gender-stereotypic organizational characteristics in their firms.

Explaining and challenging these stereotypes of the attributes of the entrepreneur, Bruni et al. (2005) argue that the features of entrepreneurship reside in the symbolic domain of the male (initiative-taking, accomplishment and relative risk) and when those same features are transposed to the symbolic domain of the female, they become uncertain. It is then necessary to justify female enterprise or business ownership because it is not an immediately shared and self-evident social value. Women business owners and entrepreneurs are marked out by simply having the word “female” placed in front of the term (Lewis, 2006). The symbolic order of gender assigns the sphere of activity and proactivity to the male while it associates passivity, adaptation and flexibility with the female. As a result some authors such as Baker et al. (1997) Reed (1996) and Mirchandani (1999) have argued that female business owners and entrepreneurs have been made “invisible” in the literature. Further their contribution to the small business sector either as firm owners in their own right or as providers of labour to family owned

firms has been largely unrecognised (Carter and Bennet, 2006). There is a continuing invisibility of women's involvement in family business and in the official measure and recording of that involvement (Hamilton, 2006).

It could be argued, however, that women have become more visible, particularly in the last two decades, as there has been more of an established literature on women and entrepreneurship or business ownership. For example between 1982 and 2000 there were 81 research articles on women's entrepreneurship in four entrepreneurship research journals (Ahl, 2004). The research literature is encouraged by special issues of journals such as *Entrepreneurship, Theory and Practice* (May 2007), research from the Diana Project dedicated to the study of women business owners and their business growth activities (Brush et al., 2006), the Global Entrepreneurship Monitor (GEM) studies and the Babson Frontiers of Entrepreneurship research. Writers such as Ahl (2004; 2006) have however argued that in the literature women entrepreneurs are cast in the role of "something else" compared to men. When male and female entrepreneurs exist in binary relation to each other, the feminine is rendered subordinate to the dominant masculine discourse. The masculine stereotype is privileged over the feminine and so supports a hierarchical valuation of traits and characteristics (Cranny-Francis et al. 2003).

In pursuit of understanding the characteristics of men and women, much of the research on the concept of entrepreneur and entrepreneurship has been about the study of personality and psychological characteristics (e.g. McClelland, 1961; Smith and Miner, 1985). Research assumes that these can be quantified and measured with the aim of determining causal relationships between certain characteristics and "success" as an entrepreneur. Many of the standard psychological instruments employed to measure entrepreneurial traits of women business owners have been derived from research on samples of male entrepreneurs (e.g. McClelland, 1961; Collins and Moore, 1969; Kent et al., 1982). The search for a set of unitary characteristics to describe the entrepreneur appears however to have been fruitless (Mirchandani, 2005). The assumption that the population of business owner-managers is homogeneous has also proved to be unfounded (Chell, 2000).

The distinctions between entrepreneur and business owner are far from clear in the research literature and the behaviours associated with them cannot be readily identified. Many of the studies that purport to be about entrepreneurship are actually about business ownership. There has been a "slippage" in the language and terminology used (Mirchandani, 2005); the terms entrepreneurship, self-employment and small business ownership are used synonymously. Entrepreneurship appears to stimulate an excitement that the term business owner lacks.

Measuring women against the male norm and the consequences

When there have been studies of women's entrepreneurship they have aimed to uncover the differences between male and female entrepreneurs (Mirchandani, 1999). Female entrepreneurs find they are judged and evaluated against a norm established by a self evident majority group standard (Lewis, 2006). In this comparison female entrepreneurs are construed and portrayed as lacking or "lesser". For example the GEM report says that

women “are less likely to know an entrepreneur, less likely to be thinking of starting a business, less likely to think they have the skills to start a business, less likely to see business opportunities and more likely to fear failure than their male counterparts”(Harding, 2007:37). A recent headline proclaims “Women-owned entrepreneurial startups underperform men-owned firms” (Kauffman Foundation, 2009). In focusing on sex as a variable certain differences are highlighted and others obscured. Women entrepreneurs are seen to lack self confidence (Humphreys and McClung, 1981) yet this may be because male entrepreneurs tend to be overconfident (Koellinger et al., 2005). Women entrepreneurs are said to prefer to start their businesses small and stay small (Charboneau, 1981). They are seen to under-capitalise their businesses and to underperform male-owned businesses on measures such as revenue, profit and failure rates. These trait-based approaches do not accurately represent the social locations of women (Mirchandani, 2005). Women entering self employment are more likely to be younger than men, their businesses are more likely to be newer, located in the home and operated on a part time basis (Carter and Shaw, 2006) and may be less concerned with financial rewards (Rosa et al., 1994). This does not make their businesses “lesser”; self employment may be women’s response to the need to combine waged and domestic labour, a response rare among men (Baines et al, 2003). When the effect of industry is controlled for, the difference between male and female failure rates is not significant (Watson, 2003); there are also few differences in performance (Johnson and Storey, 1993; Kalleberg and Leicht, 1991; DuRietz and Henrekson, 2000; Watson, 2002; Kepler and Shane, 2007). Thus it is argued that it is the normative male model of entrepreneurial achievement that disadvantages women. Women are impeded by the myths associated with their sex; it is the values attached to gender characterizations of feminine and masculine stereotypes that are the cause (Marlow and Patton, 2005a).

Perhaps because women and women-owned businesses are construed as “lesser” research has shown that they receive credit on less favourable terms than male business owners and even when factors such as age, size, industry and growth rate are held constant, women are treated differently in the terms of the collateral required for granting lines of credit (Riding and Swift, 1990). Women are more likely to put up collateral (Coleman, 2000) and pay higher rates of interest for their business loans (Coleman, 2000; Fraser 2004). Women perceive that they face greater financial barriers and constraints than men do (Carter and Shaw, 2006; Roper and Scott, 2009). Also there is a mismatch between the number of women-owned firms seeking resources to grow their businesses and the availability of those resources: women entrepreneurs seldom acquire sufficient funds to grow their business aggressively and to reach their full potential (Brush et al., 2006).

Researchers have also found that women are seen by bank loan officers as less entrepreneurial than men and that the characteristics of successful women entrepreneurs are more associated with behaviours identified with masculine than with feminine traits (Buttner and Rosen, 1988; Buttner and Moore, 1997; Hertz, 1986; Hisrich and Brush, 1986). The characteristics of successful entrepreneur are typically seen as masculine and include attributes such as competitive, active, independent, decisive, and self-confident. Contrasting feminine entrepreneurial characteristics include being warm, understanding,

emotional and caring. The implication is that women will be less successful at entrepreneurship unless they exhibit the male characteristics.

When women are not compared against men

A study of Polish women entrepreneurs illustrated that these women identified with a pattern of characteristics typically found to be masculine (Zapalska, 1997). Although the women rated themselves as more emotional than men, there were no significant differences in the personality attributes that characterised male and female entrepreneurs. For Zapalska's (1997) research, interviewees were asked to identify their own managerial characteristics from a list provided by the researcher. Similarly, a survey by The Small Enterprise Research Team in the UK (2005) found that female respondents disagreed quite strongly with the notion that men and women have different attributes/psychological traits. However the women also argued for perceived female superiority seeing women as better multi-taskers and more conciliatory managers.

A US study of female managers and entrepreneurs using the 16 Personality Factor Profile (Cattell et al. 1969) and the Bem Sex Role Inventory (Bem, 1978) found that female entrepreneurs did not self identify with the stereotypical feminine sex role. The study found that two thirds of the sample held culturally masculine attitudes (Brodsky, 1993). One third of the entrepreneurs adopted an androgynous self-perception. Their personalities tended to be less warm, very dominant, expedient, bold, suspicious, shrewd, self assured, somewhat conservative and self sufficient. They presented as bright, determined, verbally skilled, analytic and strong, in need of control and intolerant of limits imposed by others, seeking to define their own work environments and parameters. Studies of women business owners often include the criteria for "success". The most successful women business owners in the USA and Britain have been awarded the title "Business Amazon". Hertz (1986) studied Business Amazons and found that three criteria were used to assess eligibility: ownership and management of at least 50% of the equity of a business, employment of at least 25 persons, and a sales volume of at least £750,000 in Britain, and \$5million in the US.

Critique of the research on constructions of gender and entrepreneurship

Size, growth and profit from business are the assumed standards, rarely questioned, against which all businesses are measured. The very few firms that grow quickly happen to be mostly male owned. Despite the fact that most existing small firms, both male and female owned, do not grow to any considerable extent, research texts tend to construct lack of growth as a female problem. The assumed performance norm is imposed on women, rendering them inadequate (Ahl, 2004). Moreover a judgment is being made when it is stated that women undercapitalize their business. Evidence has suggested that women have greater limitations upon access to personal savings when compared to their male counterparts (Carter and Kolvereid, 1997) as women were more likely to have been working part time or in low paid work, or come from lower income households than men. Their disadvantaged position will fundamentally influence their experience of self employment (Marlow and Patton, 2005b). A judgment is also implicit in the symbolic constructs that are claimed to be associated with entrepreneurship. For example Collinson and Hearn (1996) claim that the symbolic construct of entrepreneurship concerns the

“conquest of new markets and new territories” so that masculinity is a competitive process which tends to exclude whoever is not “man” enough to be a “predator” (see Bruni et al., 2005). Ahl (2004) reviews the words theorists have used to describe entrepreneurs and argues that words such as able, intelligent, skilled at organizing, resolute and daring are words associated with masculinity. Ahl also finds a fit between the words in Sandra Bem’s (1981) masculinity scale and the words describing entrepreneur. Would this be the case if male and female business owners were asked about their constructs of each other?

In most of the research literature, if the subject is not only female, the masculine as norm is taken for granted. The hierarchical nature of the gender binary renders the feminine subordinate and “other” to the male norm. The binary divide and stereotypes that draw on differences between men and women are reified in research such as Bem’s that see masculinity and femininity as two separate constructs. Similarly Broverman et al (1972) can be accused of reinforcing the gender stereotype by asking male and female student to list all the characteristics, attributes and behaviour on which they thought men and women differed. Recently Ahl (2004) taking the words from Bem’s masculinity scale and the words used to describe entrepreneur could be in danger of reifying the gender divide. Is this dualism a learnt state of being then found in all studies of constructs associated with entrepreneurship or is it caused by the research method employed that provides contrasting stereotypes of males and females?

In the research by Buttner and Rosen (1988) one hundred and six bank loan officers were asked to evaluate men, women or successful entrepreneurs on scales assessing nine attributes of successful entrepreneurs. Each loan officer received only one version and was unaware of the other versions. Men, compared to women were consistently seen as closer to successful entrepreneurs on characteristics such as leadership, autonomy, and risk taking. However the research provided the attributes and did not examine the constructs or attributes that would naturally arise as bank loan officers or business owners described business owners they personally knew.

A study by Watson et al. (1995) examined the constructs used to describe successful and unsuccessful entrepreneurs. Sixty-three small business owner-managers (16 women and 47 men) were first asked to describe a successful entrepreneur and their work, paying attention to habits, beliefs, business operations, interpersonal relations, the marketplace and other factors. A second question asked them to describe an unsuccessful entrepreneur. Business owners were asked to describe their social constructions of successful and unsuccessful entrepreneurs. If research examines constructs associated with success, differences will emerge in how success is construed. This becomes the focus instead of how men and women in business are construed.

Rationale for this research

What constructs would arise naturally if men and women business owners were asked to describe business owners without being asked about success? How would they construe other business owners they knew? Would there be an essentialist divide between men and women? No research, to our knowledge, has allowed the constructs individuals use to

describe male and female business owners to naturally emerge, without prompting about success or other attributes associated with business ownership and entrepreneurship. Further, there has only been one study (Watson et al. 1995) on how business owners construe other business owners. In that study the respondents were primed to discuss successful and unsuccessful business owners and the male and female samples were unmatched in terms of numbers of each sex, age of firm, and sector.

This research sought to use personal construct theory (Kelly, 1955) to explore the mental maps business owners construct to make sense of their understanding of how they saw other business owners. Personal construct psychology is based on understanding the individuals from within their own worldview. We all interact from a unique perspective. The basis of our mental map is formed by our collection of experiences and actions. The working tools of this map are “constructs”. A construct is a way of differentiating between objects, in this case business owners. Each construct can be thought of as a line connecting two points; these two points or poles each have a different label identifying the opposite extremes of the construct. Based on our perceptions of other people we can place them somewhere on the scale between the two poles and hence build our mental map. Given the difficulty in defining what entrepreneurship means, and the fact that it is usually associated with innovation and risk, factors that may not be associated with all business owners, we chose to ask about business owners. However we were interested to see if the characteristics associated with entrepreneurship might arise in discussions of business owners. Would business owners be construed in the same way as entrepreneurs, emphasizing super-normal qualities or placing emphasis on masculine constructs such as competitive, active, independent, decisive, and self-confident?

The Sample

The sample of 60 business owners consisted of equal numbers of males and females. For cost and convenience, they were all drawn from one geographical area of Britain. All the business owners in our sample were screened, through a telephone survey, to make sure we had a matched sample, matched on age of firm (they had established their businesses within the past three years) location and sector. All were from the business service sector as in that sector there would be a likelihood of accessing equal numbers of male and female business owners. Initial sample assembly concentrated on building the female sample of firms (advertising agencies, marketing and advertising consultants, public relations etc) as male businesses were more prevalent. Male businesses owners were then sought to match each of the female ones.

The Research Method

The Repertory Grid is a method for eliciting constructs (Fransella et al., 2003) in this case by asking business owners to compare elements. Each business owner interviewed was told that the researchers were interested in understanding how they viewed other business owners who they knew. They were asked to name, or give codenames to 6 business owners (3 male and 3 female). These names, the elements, were presented across the top of a sheet, at the top of 6 columns with a note on the kind of business they ran e.g. “Sheila: Construction Company”. The constructs were elicited from distinctions made among these elements. Each respondent was presented with three sets of elements (triads)

that they had identified and for each set asked to specify some important way in which two of the elements are alike and thereby different from the third. This was repeated until the respondent could determine no further meaningful similarities and differences from the element triads presented to them. The basis of each set of similarities and differences became the bipolar constructs that were written, on either side of each row, down the sides of the page. Having constructed the grid, individuals were asked to rate each element on each construct using a scale of 1 to 7. A conceptual grid is gradually made up. Thirty male business owners and 30 females completed grids. (An example of a grid can be found in Figure 1).

Grid Analysis

Each of the 60 grids was unique. Analysis of the grids required an analysis of the elements, of the constructs and the numerical scores of constructs awarded for each element. Sex differences between the constructs and the business owners themselves were central to the analysis.

The grids were entered into SPSS as separate files with labels for constructs and elements. Three sets of statistical tests investigated the presence or absence of sex differences within the grids. T-tests determined whether the average for the male elements differed from the average for the female elements for each separate construct. MANOVA was used on each grid using Wilks' Lambda to test whether any linear combination of constructs showed differences between male and female elements and finally categorical Principal Components Analysis (CatPCA) was used to generate a two dimensional representation of the grid. To ensure systematic interpretation of the element plots that were generated, t-tests were conducted on the two dimensions and a MANOVA Wilks' Lambda used to explore where a combination of the two dimensions might generate an overall significant sex difference.

Findings

Our first finding from grid analysis was that there was very large heterogeneity in the constructs generated. The second was that females generated significantly more constructs (female mean 6.87, male mean 5.87 $t=-.299, df=54.1, p<.01$). The 30 women overall generated 209 different constructs while the same number of males generated 175 constructs. The large variety of kinds of business ownership known to the business owners led to a wide variety of constructs being generated; the very wide heterogeneity to be found in the elements led to the wide heterogeneity of constructs. A comparison of the constructs shows that not only are there no commonly used constructs, there are very few constructs that overlap. Kelly's (1969) personal construct theory suggests that key systems of constructs are likely to be shared by groups. However, this is not a clear finding in our research. Indeed, there are virtually no similarities in the constructs used by the business owners. Further, instead of a list of constructs such as competitive, active, independent, decisive, and self-confident being generated, a very varied list of personality traits was found such as pondering, guarded and tactile. The constructs used to describe business owners were not loaded with male symbolism. Constructs such as aggressiveness, assertiveness, determination, strong leadership behaviour, highly developed communication skills, objective and analytical thinking did not feature. Nor

were the females being described as “lesser” to men or being different, for example they were not construed as more warm, understanding, emotional and caring than men. However there were instances where a construct would differentiate or distinguish between how male and female business owners were described and rated.

Using SPSS, the constructs female and male business owners used about male and female business owners had their means compared with t-tests. Tables 1 and 2 show the significant, distinguishing constructs for the men and women in our sample; there are 22 constructs (out of 206) for the females and 16 (out of 176) for the males. For both genders this could be said to be a similar rate and not many more than might be expected by chance. Figure 1 (Grid F2) shows, for example, that this woman construes the female business owners she knows as delegators, meek and open, good communicators who network. The male business owners are construed as self reliant, arrogant, insular, poor communicators who are isolated. [This is the respondent \(male or female\) with the most, five, gender discriminating constructs.](#)

Eleven women respondents used constructs in a way that distinguished between the male and female business owners they knew; thirteen male respondents used constructs in a similar way. [Out of the two groups of 30 19 female and 17 male had no constructs that clearly distinguished male from female.](#) Those men and women who saw male and female business owners as different are, then, in a minority. [Only 5 female and 3 male had more than one construct that distinguished males from females.](#)

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(Tables 1 and 2 here)

A second SPSS analysis looked at each individual’s grid for linear combinations of constructs: the GLM procedure was used and a Wilks lambda test calculated. Table 3 shows that only 2 of the 60 results are significant at the 5% level. This was a level that might only be expected by chance. There was then no clear pattern of distinction on the basis of sex on the combination of constructs in the grids.

A third SPSS analysis uses the CATPCA procedure, which represents the differences between elements based only on the rank order information in the construct ratings. Table 3 shows only 8 dimension differences significant at 5% (3 females and 5 males); 6 would be expected by chance. There were only 7 overall differences significant at 5% with the Wilk’s Lambda (6 female and 1 male); 3 would be expected by chance. This again shows no clear pattern of sex differences.

(Table 3 here)

Table 3 [also](#) summarizes the three analyses. Slightly more than half the female respondents (16 of 30) had some form of significant result at the [broad](#) 10% level.

Slightly less than half (13

of 30) the male respondents had a significant result at the same level.

When constructing the grids with the respondents we found that three of the 30 male respondents found it difficult to name three female business owners they knew and one male had less than 3 male elements. Table 4 shows the details. The knowledge of other business owners was, in these few cases, a little limited. However their grids are included

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in the analysis. No females named less than three male and three female business owners they knew. Three males and one female included celebrities such as Richard Branson in their list of business owners. These were included, as we did not want to impose our restrictions on the constructs being generated by the respondents. The respondents were also permitted to use themselves as one of the elements; nine males and four females did this. [Zero variance constructs were removed from the Wilks Lambda analyses.](#)

Discussion of findings

These are the constructs elicited about how these business owners construe other business owners of whom they have first hand knowledge, [with the few noted exceptions](#). One reason why there are few differences in the constructs generated by men and women may be that female business owners were being seen to have male characteristics. Yet if this was the case, then more masculine characteristics, such as those identified in the literature should have emerged. This clearly did not happen. Another reason might be that the women were in non-traditional jobs. For example for Grid 4 amongst the males, there was a female who was a farmer. ~~But examples of women or men in non-traditional roles are not the norm in this sample.~~

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An alternative explanation was that men and women perceive the business world as neutral and equal. They may be rejecting the suggestion that sex, gender or stereotypes may have a significant impact on business ownership. There may be a belief in meritocracy in the business world. This explanation would be fit with that of Lewis (2006) who found that female entrepreneurs saw gender as something external to the business experience and something that can be overcome if need be, reinforcing the conventional view that gender was not in any way inherent or embedded in the business world. The similarities between men and women are emphasised rather than their differences. This explanation would also fit with Baker et al. (1997) who argued that men and women are subject to common institutional and economic structures so behave similarly in creating similar businesses.

[It is also possible that the research mode, with female business researchers eliciting grids in one to one interviews, might have restrained the expression of 'politically incorrect' constructs. This might encourage less discriminating constructs in male respondents and more in female respondents and potentially mask differences between the genders. This would be a further pressure for similar expression in both genders.](#)

Conclusions

The stereotypical view of what it takes to be an entrepreneur or business owner needs to be challenged, as does the identity of entrepreneurs in terms of masculine and super-normal characteristics, as researchers such as Ahl(2006), Mirchandani(2005) and others have argued. We need to stop using the white middle class "hero" as the main unit of analysis to construe entrepreneurship and business ownership, one that maintains the dichotomy between maleness and femaleness and that perpetuates existing social inequality where women are seen as lesser. The historically masculine framed basis of the heroic entrepreneur deserves to be critically re-examined, particularly if business owners do not see themselves as heroes, or call themselves entrepreneurs. If there are few differences in the leadership behaviours of men and women and they do not establish gender-stereotypic organizational characteristics in their businesses then the emphasis on

difference should not be prevalent in the social construction of men and women business owners and entrepreneurs. We need to stop undervaluing and underplaying the role of female entrepreneurs and business owners (Henry and Johnson, 2007; Marlow et al, 2009) as this may be contributing to the lower number of women found in these roles. We must also avoid research methods that draw on stereotypes of differences between men and women as entrepreneurs or business owners that potentially reify and distort differences. In this research business owners were not discussing other male and female business owners as different. Both men and women are equally capable of characteristics such as initiative taking and accomplishment, being active, independent, decisive, and self-confident. Also we should not conclude or state that women's business "underperforms" against men's unless variables such as age of business, industry and others have been controlled for. As Mirchandani (1999) has argued, research should be pursued without the notion of an essentialist "woman" at its core. Maybe it is time to consider a new assessment of businesses performance that would incorporate new measures such as work-life balance, or as Brush (1992) suggests employee satisfaction, social contribution and goal achievement and effectiveness. Perhaps we should reconsider the yardsticks against which women's businesses are advantaged or disadvantaged. Specifically we should question using high growth businesses and relative risk as the standard of comparison for all businesses.

If the male model of entrepreneurship and business ownership predominates and women continue to perceive banks and financial barriers to start ups, then women are less likely to see themselves as business owners and entrepreneurs. If women business owners are not seen by bank loan officials to have the same or similar characteristics to men, or see women entrepreneurs as less credible, then it is not surprising that there is a good deal of evidence in previous research that women feel that they are not being treated fairly by banks. This research has demonstrated the lack of differences seen by business owners in terms of gender. If banks would like women business owners to believe they will be treated equally to men when asking for a business loan, they need to focus on the similarities between male and female business owners.

The similarities between men and women business owners are highlighted by this research, rather than the differences highlighted in most of the previous literature. This research also demonstrates the central importance in research method. A research method that presents stereotypes of male and female characteristics can reify differences between men and women. Using the personal construct repertory grid methodology showed how those differences did not emerge.

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Table 1 Distinguishing Constructs Female [Business Owners](#)

No.	Grid	Construct Label (1)	Construct label (7)	Male Mean	Female Mean	T test value
1	2	Self reliant	Delegator	1.33	6.00	4.43
2	2	Meek	Arrogant	6.67	3.00	-3.05
3	2	Open	Insular	6.33	2.33	-4.24
4	2	Good communicator	Poor communicator	5.33	1.67	-4.92
5	2	Isolated	Networker	1.33	7.00	17.00

6	4	Static	Growth orientated	6.33	2.67	-4.92
7	5	Not well-known	Well-known, established	6.67	2.67	-3.21
8	7	Unapproachable	Approachable	4.67	6.33	3.54
9	7	Reactive	Proactive	4.33	6.33	4.24
10	10	Business not yet well established	Established business	7.00	1.67	-8.00
11	10	Working hard to make more business	Relaxed, not growth oriented	2.33	7.00	NA
12	10	No financial difficulties	Financially struggling	7.00	2.33	NA
13	11	Not Willing to help	Willing to help	5.00	7.00	NA
14	12	Not motivated by money	Motivated by making money	6.67	3.33	-4.47
15	12	Less financial experience	Financial experience	6.33	2.00	-6.50
16	12	No business vision	Business vision	6.00	3.00	-3.67
17	14	No compassion	Compassion	2.33	6.33	5.37
18	14	No patience	Patience	2.00	6.67	7.00
19	14	Not organised	Well organised	1.33	7.00	17.00
20	22	Traditional	Open mind ness	1.67	6.00	6.50
21	23	Traditional	Creative	5.67	4.00	-5.00
22	24	Do not do networking for business	Golf course for networking clients	7.00	2.33	-5.29

NA = Zero variance preventing t-test calculation but still a clear difference

Table 2 Distinguishing Constructs Male [Business Owners](#)

No.	Grid	Construct Label (1)	Construct label (7)	Male Mean	Female Mean	t test value
1	1	Confident	Not confident	7.00	5.00	NA
2	1	Outgoing	Not outgoing, introvert	7.00	5.00	NA
3	4	More faith in ability	Less faith in ability	7.00	5.33	NA
4	6	Less experienced	More experienced	4.33	7.00	8.00
5	7	Not forgiving	Forgiving	3.00	5.33	7.00
6	9	Poor people skills	Very good people skills	7.00	3.66	NA
7	12		Closely associated with the	6.33	5.00	NA
		Not closely associated with the brand	brand			
8	15	Discomfort with financial/ numerical issues	Comfortable with finance & accounting	6.67	3.67	-3.18
9	17	Does not see a wider picture in client's business	Can see a wider picture in client's business	7.00	4.33	NA
10	18	Not a team player	Team player	6.67	3.67	-3.18
11	23	Easy going	Opinionated	4.66	2.00	NA
12	23	Masculine	Feminine	1.00	7.00	NA
13	28		Business acumen/ seeing bigger picture	7.00	5.33	-5.00
		Focused on detail				
14	29	Conventional protestant work ethic	Relaxed about work	6.33	2.67	-4.92
15	30	Quiet	Talkative	3.67	6.33	3.58
16	30	Sense of humour	Lack of sense of humour	5.67	3.67	-4.24

Table 3 Summary of business owner grids with significant differences

	Clear	# t-tests at 5%	Wilks	CatPCA	CatPCA	CatPCA	
m/f	#	differences	Tables 1, 2	Lambda	dim 1	dim 2	Overall
F	2	0	5	NS	NS	NS	5%
F	4	0	1	10%	10%	NS	NS
F	5	0	1	NS	NS	5%	NS
F	7	0	2	NS	1%	NS	0.1%
F	10	2	1	NS	0.1%	NS	5%
F	11	1	0	NS	NS	NS	NS
F	12	0	3	NS	10%	NS	5%
F	14	0	3	NS	10%	NS	5%
F	16	0	0	10%	NS	NS	NS
F	18	0	0	NS	NS	10%	NS
F	20	0	0	NS	10%	NS	NS
F	22	0	1	NS	NS	NS	NS
F	23	0	1	NS	NS	5%	10%
F	24	0	1	NS	1%	NS	5%
F	26	0	0	1%	NS	NS	NS
F	30	0	0	NS	10%	NS	NS
M	1	2	0	NS	1%	NS	1%
M	4	1	0	NS	NS	NS	NS
M	6	0	1	0.1%	NS	NS	NS
M	7	0	1	NS	NS	5%	NS
M	9	0	0	NS	NS	5%	10%
M	12	1	0	NS	NS	NS	NS
M	14	0	0	NS	NS	10%	NS
M	15	1	1	NS	5%	NS	NS

M	18	0	1	NS	NS	NS	NS
M	23	2	0	NS	10%	NS	10%
M	28	0	1	NS	5%	NS	10%
M	29	0	1	NS	NS	NS	NS
M	30	0	2	NS	NS	NS	NS

Figure 1 Repertory grid F2

	Consultant-Self (f)	Mind Organiser (f)	Property Consultant (f)	Garage Equipment (m)	Chicken Farmer (m)	Analyst (m)	
1							7
Pessimistic	7	7	2	4	3	4	Positive, energetic
Secure	5	6	1	3	1	2	Insecure
Self reliant	7	7	4	2	1	1	Delegator
Personal minded	7	5	2	4	6	4	Business minded
Meek	1	3	5	6	7	7	Arrogant
Open	1	2	4	6	6	7	Insular
Business skill	2	3	6	6	7	7	Technical skilled
Good communicator	1	1	3	5	5	6	Poor communicator
Cow	1	7	7	5	1	4	Butterfly
Isolated	7	7	7	1	1	2	Networker

Table 4 Details on grids

Variable	Males	Females
Less than 3 male elements	1	0
Less than 3 female elements	3	0
Not had self as element	9	4
Number using any celebrity	3	1
More than 6 constructs	6	12
Less than 6 constructs	7	1
Number with any zero variance constructs	16	15