

Predictors of Entrepreneurial Intentions amongst Female Students: An Empirical Study

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Abstract

World over, entrepreneurship is considered as an important part of the national economy. It is an important factor in creating and increasing employment opportunities and powering economic growth. Thus, entrepreneurs play an important role in bringing in economic changes and advancements to a country's economy. The present study aims to explore the impact of behavioural factors on entrepreneurial intention of university female students. The Theory of Planned Behaviour Model (TPB) is used as a theoretical framework; since contemporary literature suggests that antecedents of the TPB theory can be used to predict entrepreneurial intention. The model was tested on 294 female university students. The key findings suggest that Ajzen's Theory of Planned Behaviour TPB can be entirely applied in determining entrepreneurial intentions in the developing economies such as India. Attitude, subjective norms and perceived behavioural control are considered as antecedents of entrepreneurial intention. Our results provide useful implications for potential entrepreneurs, policy makers and academicians.

Keywords: Theory of Planned Behaviour, Female Entrepreneurship, Entrepreneurial Intentions, Attitude, Subjective Norm, Perceived Behavioural Control

Introduction

The growing economic crisis has created an unprecedented high unemployment rate more specifically in developing countries (Koe et al., 2012; Ljubotina & Vadjnal,

2017; Park, 2017). To deal with this unprecedented high unemployment rate and growing economic crisis, governments around the globe have always encouraged their unemployed youth towards entrepreneurship to explore substitute sources of employment and wealth creation (Hamilton, 2000; Pauceanu et al., 2018; Westhead & Solesvik, 2016). This enthusiasm for entrepreneurship amongst unemployed youth is due to its recognition as a source of employment and wealth creation (Bhowmick, 2019; Selvanayaki, 2019). Besides, a lot of researchers recommend that entrepreneurship as a source of economic growth and development of the nations (Banerjee, 2019; Westhead & Solesvik, 2016). Several types of research have examined various entrepreneurial constructs, such as motivational factors, educational aspects, attitudinal factors and behavioural traits (Bae et al., 2014; Shane et al., 2003; Zahra, 1991). Previous researchers have also highlighted personal characteristics of entrepreneurs, motives that urge entrepreneurs to run a business, obstacles that resist their effort to successfully start up a business and demographic variables that influence their decision to involve in entrepreneurial activity (Baumol, 1996; Kuratko, 2005; Wang & Wong, 2004). Besides, other external factors play an influential role for an individual to make a resolution to set up a new business (Gnyawali & Fogel, 1994; Parameshwar, 2020). Usually, the outcomes of these researches appear varied as few amongst claim that budding individuals have the least involvement in the market or the capability to take decisions related to entrepreneurial activities, that distresses their intention towards entrepreneurship. Further researches state that new individuals who take up entrepreneurial activity are innovative and technologically more sound which significantly influence personal behaviour and

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subsequently, intention towards entrepreneurship (Athayde, 2009; Geldhof et al., 2014; Gour & Singh, 2019).

Therefore, the purpose of the present study is to investigate the predictors of entrepreneurial intentions amongst female students in an emerging economy such as India, using the theory of planned behaviour (TPB) control. The study is motivated by the fact that entrepreneurship is seen as a feasible choice that can address unemployment amongst female students. Most studies have concentrated on entrepreneurial intentions in the Western world with little focus in Asian countries such as India, ignoring the fact that there is an evidence of differences in entrepreneurial intentions across regions and countries (Hamilton, 2000; Kautonen et al., 2013; N. F. Krueger & Carsrud, 1993).

Theoretical Background

Theory of Planned Behaviour

Intentions are still considered as the best single predictor of human behaviour (Krueger, 2008). According to TPB model, intentions are determined by attitude towards the act, subjective norm (SN) and perceived behavioural control (Ajzen, 1991). Behavioural intention is defined as “a measure of the strength of one’s intention to perform a specified behaviour” (Ajzen, 1991) which is replaced by entrepreneurial intention, which refers to a conscious goal to become an entrepreneur (N. F. Krueger et al., 2000a). The Ajzen (1991) theory states that an individual’s intentions are determined by three antecedents, explicitly, (1) the attitude, which refers to the degree to which a person has favourable or unfavourable appraisal of the behaviour in question, (2) subjective norm, the degree a person perceive social pressure to perform or not to perform the behaviour, and (3) PBC, which refers to the perceived ease or difficulty of performing the behaviour (Armitage & Conner, 2001; Shyti & Paraschiv, 2015). Ajzen (1991) posits that intentions are expected to impact the motivational aspects that effect behaviour, because they are indicators of how hard people are willing to try and how much of an effort they are planning to exert to perform the behaviour (Othman & Mansor, 2012).

Entrepreneurial Intentions

EI refers to an inclination of individuals to be self-employed, to engage in entrepreneurial action, to perform entrepreneurial behaviour or to establish new business (Armitage & Conner, 2001; Ashokan et al., 2019). It includes inner guts, ambition and the feeling to stand on one’s feet (Tsordia & Papadimitriou, 2015). An individual may have potential to be an entrepreneur but may not make any transition into entrepreneurship unless they have such intentions (Bagheri & Pihie, 2014).

Krueger (2005) defines entrepreneurial intentions as “*a state of mind that guides individual actions in order to create and develop a new business or entrepreneurial activity.*” Entrepreneurs are people who have the ability to see and evaluate business opportunities, collect the resources needed to take advantage of those opportunities and take the appropriate measures in order to ensure success (Jain et al., 2019; Shirokova et al., 2016). For the present study, we use three key antecedents to determine entrepreneurial intentions: attitudes, subjective norms and perceived behaviour control.

Attitude

According to Ajzen (1991), an attitude towards entrepreneurship is defined as the extent to which an individual has a positive evaluation of starting a new business. If a person has beliefs about an activity, it automatically gets attitude towards the particular activity (entrepreneur intention). Therefore, attitudes are based on the total set of the person’s salient beliefs and the evaluations associated with those beliefs (Tsordia & Papadimitriou, 2015). Ngah, Buyong and Zahrah (2016) also indicated that behaviour of a person solely depends upon individual’s beliefs and attitudes, and those beliefs and attitudes play a very important role in determining individual’s action. Individuals’ perceptions on ability to perform specific tasks increase the likelihood of attitude converting into intention and subsequent behaviour (Ajzen, 1991). Therefore, the more a person has positive attitude towards a given situation (entrepreneurial intentions), the more that person is likely to succeed (Tiwari et al., 2019). The evidence suggests that attitude

towards entrepreneurship refers to the extent to which an individual has a positive evaluation of starting a new business (Puni et al., 2018; Rees & Shah, 1986). Hereafter, female students can overcome the problems of growing issue of unemployment by generating personal positive attitude towards entrepreneurial intentions (Sánchez, 2013).

Subjective Norms

Subjective norm, also known as social norm, refers to the perceived social pressure to execute or not to execute desired activities (Puni et al., 2018). Support from family, friends and society effects an individual's behaviour to be an entrepreneur. In most cases, a person would not want to deviate from the norm and value held by close family, and even friends with whom he/she interacts on a daily basis. In addition, some studies claim that relation support is a crucial factor in developing entrepreneurial intentions in people (Ljubotina & Vadjal, 2017). Kolvereid (1996) suggests that subjective norm has a positive and significant relationship with entrepreneurial intention. Higher the subjective norm in favor of entrepreneurial behaviour, stronger will be the individual's entrepreneurial intention (Skudiene et al., 2010). Therefore, subjective norms refer to the apparent social pressures to execute or avoid a behaviour (Ajzen, 1991; Othman & Mansor, 2012). This type of pressure could come from family or society in general, which forces someone to do or not perform specific tasks (Pauceanu et al., 2018).

Perceived Behavioural Control

PBC refers to a person's perceived ease or difficulty of performing a monitored action (Ajzen, 1991). Perceived behavioural control is an antecedent of TPB that has been used over time by researchers in entrepreneurship, and now has become one of the outstanding influential works in the study of entrepreneurial intentions amongst researchers (Nghah et al., 2016; Pandit et al., 2018). Bagheri & Pihie (2014) found that students who have high perceived behavioural control are supposed to have high entrepreneurial intentions. Therefore, PBC relates to the individual's control beliefs relating to the action being monitored (Liu et al., 2019). Also, PBC concerns the individual's control beliefs regarding the behaviour in

question. PBC can be perceived as the ease or difficulty of performing the behaviour (Van Gelderen et al., 2008). Moreover, the evidence suggests that the individual's environment, resources and processes can have a profound influence on such individual intentions to become an entrepreneur (Hiep & Mai, 2017).

Objectives of the Study

The study aims to achieve the following objectives:

- to explore the psychological factors affecting entrepreneurial intention amongst young female students and
- to examine the impact of studied psychological factors on entrepreneurial intention.

Hypothesis of the Study

H1: There is a positive and significant relationship between attitude, subjective norm and perceived behavioural control with entrepreneurial intentions amongst female students.

Research Methodology

Measures and Research Instrument

The research instrument used in the study comprised two sections. The first section had questions on demographics such as educational qualification, family monthly income and age group of respondents whilst second section had 25 items where in a five-point Likert-type scale was used (where 1-Strongly agree to 5-Strongly disagree) to explore factors affecting entrepreneurial intention of female students. The Entrepreneurial Intention scale modified by (Manzoor et al., 2018) was used for measuring attitude, subjective norm, perceived behaviour control and entrepreneurial intention. In order to measure attitude towards entrepreneurship, seven items were adapted from Linan and Chen, 2009 and Krueger et al., 2000. Accordingly, to measure subjective norm towards entrepreneurship, six items were adapted from Shook and Bratianu, 2010 and Autio et al., 2001. To measure perceived behavioural control towards entrepreneurship,

seven items were adapted from Autio et al., 2001; Yurtkoru et al., 2014. Finally, to measure entrepreneurial intention, a scale comprising six items was amended from aforementioned researches Bagozzi et al., 2003; Krueger et al., 2000b; Linan and Chen, 2009.

Data Collection

For the present study, the primary data was collected from a sample of 294 female students studying in undergraduate and postgraduate levels at university of Kashmir in the month of May 2019 to July 2019 using self-administered questionnaire. The education levels were selected keeping in view the probability of graduates and post graduates being aware about entrepreneurial activity and its possibility of a career option for them. The female students were selected on the basis of researcher controlled sampling method.

Table 1: Demographic Statistics

Demographics	Frequency	Percent (n = 294)
Age		
18-22 yrs.	89	30.3
23-26 yrs.	135	45.9
27-30 yrs.	70	23.8
Education		
Graduation	169	57.5
Post – Graduation	125	42.5
Family Monthly Income		
<15000INR	80	27.2
15001-25000INR	111	37.8
>25000INR	103	35.0

Quantitative procedures were used to test the proposed hypotheses and to explore the factors affecting entrepreneurial intention of female students. The target population comprised students aged between 18 and 30 years. The demographic statistics are discussed in Table 1.

Exploratory Factor Analysis

The EFA was carried out using PCA with varimax rotation to analyse dimensionality of the scale. The factor

loadings having cut-off equal or above of 0.5 was placed as the threshold to make it sure that items in final results appear with significant loadings (Hair et al., 2006). In the beginning, the EFA was used on 26 item scale adapted for the study to explore the possible dimensions of the construct. The first round of EFA resulted in only 23 having factor loading of .50 equal or above the threshold level and KMO above or equal to .60 (Kaiser, 1974). It's important to indicate here fifth item (AT5) for scale attitude, fourth item (SN4) for scale subjective norm and second item (PBC2) for scale perceived behavioural control were also dropped out due to low factor loading (.019) below the threshold level. A next round of EFA was also accompanied to endorse the primary factor structure of the 23-item scale. Table II displays the concluding round of exploratory factor analysis, which categorised 23 items to four variables. The four factors represented attitude, subjective norm, perceived behavioural control and entrepreneurial intention.

The outcome of EFA shows that the 23-item scale estimated measure of sampling adequacy KMO of 0.929, greater than the recommended value of 0.6, demonstrating that the sample size is sufficient to factorize the 23 items (Kaiser, 1974). The results for the 23 items scale also presented that the chi-square value (5512.595) and Bartlett's test of sphericity ($p < 0.000$) which are highly significant (Bartlett, 1954). In order to fulfil the least criteria for ascertaining a variable, an Eigen value equal and above 1 cut-off value was used for extraction. The Eigen values extracted by the four variables were 3.34, 1.85, 2.26 and 9.67. The EFA results also showed factor loadings for the remained items in-between 0.700 to 0.868 extracted under four factors with the total variance explained as 74.5 percent, thus meeting threshold criteria (Hair et al., 2015; Nunnally, 1978). The outcomes of further reliability analysis showed Cronbach's alpha in-between 0.908 and 0.947 for each construct (Cronbach, 1951). Therefore, the final results of EFA specified six items for factor "attitude," five items for factor "subjective norm," six items for factor "perceived behavioural control," six items to "entrepreneurial readiness," factor computing to a 23-item women entrepreneurial intention scale.

Table 2: Exploratory Factor Analysis

Factors	Item Code	Factor Loading	Eigen Value	Variance Explained %	Cronbach's α
Attitude Towards Entrepreneurship					
I will chose entrepreneurship as career choice.	AT1	.858	3.34	14.5	0.934
Being an entrepreneur would entail great satisfactions for me.	AT2	.825			
Amongst various options, i would rather be an entrepreneur.	AT3	.839			
Being an entrepreneur would help me to acquire personal security.	AT4	.832			
I want to enjoy the excitement being as entrepreneur.	AT6	.806			
I will prefer to be an entrepreneur rather than an employee in a company.	AT7	.841			
Subjective Norm					
I have access to supporting information to be an entrepreneur.	SN1	.819	1.85	8.07	0.908
I believe that my closest family members think that i should pursue a career as an entrepreneur.	SN2	.815			
If I became an entrepreneur, my close friends would appreciate it.	SN3	.805			
If I were to start my own business, my parents' opinions are important to me.	SN5	.783			
If I were to start my own business, my close friends' opinions are important to me.	SN6	.842			
Perceived Behavioural Control					
I am prepared to start a sustainable firm.	PBC1	.778	2.26	9.84	0.909
I know the necessary practical information to start a firm.	PBC3	.770			
I know how to develop an entrepreneurial project.	PBC4	.803			
I believe that if i were to start my business, i will certainly be successful.	PBC5	.834			
To start a firm and keep it working would be easy for me.	PBC6	.771			
I can control the creation process of a new firm.	PBC7	.698			
Entrepreneurial Intentions					
Professional goal is to become an entrepreneur.	ER1	.849	9.67	42.06	0.947
I have thought seriously to start own business after completing study.	ER2	.829			
I am determined to create a firm in the future.	ER3	.840			
I will make every effort to start and run my own firm.	ER4	.868			
I will start business in the next 5 years.	ER5	.835			
My intention is to be self-employed rather than being employed by others.	ER6	.700			

Source: Prepared by the authors

Results

Multiple regression analysis was performed to test the proposed hypotheses. Such a multivariate analysis technique was selected because it enables to assess the relationship between a single dependent variable and multiple independent variables (Malhotra et al., 2012). In compliance with the multiple regression method, each independent variable is weighted to ensure maximal prediction of the single dependent variable from the set of independent variables (Hair et al., 2010). The final scales of

all the constructs were created by summing the individual item scores and averaging the results (Field, 2005). The regression assumptions were carefully assessed using the procedure suggested by (Hair et al., 2010).

Here, the multiple linear regression analysis was conducted by considering entrepreneurial intention as dependent and the remaining three variables (attitude, subjective norm and perceived behavioural control) as the independent variables. The regression model explains 39.4% (R²) of the variance and is significant, F (3, 290) = 63.824, p < 0.001 (Table 3).

Table 3: ANOVA Table

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.631 ^a	.398	.391	.80668	.398	63.824	3	290	.000
Predictors: (Constant), Attitude, Subjective norm and perceived behavioural control									
Dependent Variable: Entrepreneurial Intention									

Source: Prepared by the authors

Regression analysis revealed that overall the model explains entrepreneurial intention and all the independent variables considered were significant predictors of entrepreneurial intention (Table 4).

Table 4: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.552	.247		2.233	.026
Attitude	.334	.053	.312	6.288	.000
Subjective Norm	.332	.056	.303	5.930	.000
Perceived Behavioural Control	.243	.058	.229	4.212	.000
Dependent Variable: Entrepreneurial Intention					

Source: Prepared by the authors

Discussion

EFA revealed the existence of four underlying factors, namely, attitude, subjective norm, perceived behavioural control and entrepreneurial intention, which play a significant role on entrepreneurial intention of female students in India. Regression analysis was performed to examine the effect of predictors identified through EFA and results of the present study show that attitude, subjective norm and perceived behavioural control are the predictors of entrepreneurial intention of female students. This study is in line with the theory of planned behaviour. Our results confirmed that there exists a statistically positive significant relationship between attitude, subjective norm and perceived behavioural control and entrepreneurial intention of students, which indicates that female students view entrepreneurship as an attractive career, advantageous, given opportunity and resources, and would pursue entrepreneurial ventures. This result confirms other studies (Das & Sahu, 2018; Hiep & Mai, 2017; Kim-Soon et al., 2016; Roy et al., 2017; Shirokova et al., 2016; Tsordia & Papadimitriou, 2015), which also found positive relationships between attitude, subjective norm and perceived behavioural control and entrepreneurial intention amongst students.

Thus, the present study delineates the importance of “attitude, subjective norm and perceived behavioural control” in determining the entrepreneurial intention of female students.

Implications

Our study has some important implications for potential entrepreneurs, policy makers and academicians. Female students can consider entrepreneurship as a career option rather than only focusing on salaried jobs. Entrepreneurship will help them in being their own boss and, at the same time, help them in creating jobs for others. Entrepreneurship education amongst youth needs to be fostered from the very basic level of education. Educational content in the universities may be revised to encourage creativity and innovation rather than imposing bookish knowledge. For the policy makers, we may suggest to develop special entrepreneurial programs such as arranging workshops and capacity building programs that aim at enhancing the entrepreneurial skills of students, particularly the women. Therefore, targeting creative and dynamic university students or graduates would encourage them to carry out their innovative business ideas.

Limitations/Future Research

The scope of the study was limited. The current study included only the female students of Kashmir. The results might not be generalized to the entire female students of other regions. The research could be extended to a larger sample in order to be more accurate and generalizable. The study identified few variables for entrepreneurial intention amongst female students. Further studies could add more variables besides the factors identified and considered for this study. It could be further carried in other regions also so as to get more accurate results and a clear image of the scenario. A comparative analysis of potential entrepreneurs belonging to different states can also be done.

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