A STUDY OF FACTORS AFFECTING ENTREPRENEURIAL ATTIUDES OF FEMALE UNIVERSITY STUDENTS IN PAKISTAN

By

SHAHNAZ PERVEEN
Reg. No. 190/IU.PhD/10

DEPARTMENT OF EDUCATION
FACULTY OF EDUCATION
The Islamia University of Bahawalpur
Pakistan
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A dissertation submitted in fulfillment of the requirements for the award of the degree of

Doctor of Philosophy in Education

DEPARTMENT OF EDUCATION FACULTY OF EDUCATION
The Islamia University of Bahawalpur Pakistan
2013
AUTHOR’S DECLARATION

I, Shahnaz Perveen, Registration No. 190/IU.PhD/10, Ph.D. Scholar (session 2010-13) in the Department of Education, The Islamia University of Bahawalpur do here by declare that the dissertation entitled, “A study of factors affecting entrepreneurial attitudes of female university students in Pakistan” submitted by me in partial fulfillment of the requirement of Ph.D. in the subject of Education is my original work. I affirm that this is my original work and has not been submitted or published earlier and also shall not be submitted in future. It shall also not be submitted to obtain any degree to any other university or institution.

___________________
Shahnaz Perveen
FORWARDING CERTIFICATE

The research entitled “A study of factors affecting entrepreneurial attitudes of female university students in Pakistan” is conducted under my supervision and the dissertation is submitted to The Islamia University of Bahawalpur in the partial fulfillment of the requirements for the award of the degree of Doctor of Philosophy in Education with my permission.

Prof. Dr. Akhtar Ali
(Supervisor)
This dissertation entitled “A Study of Factors Affecting Entrepreneurial Attitudes of Female University Students in Pakistan” written by Shahnaz Perveen is accepted and approved in the partial fulfillment of the requirement for award of the degree of Doctor of Philosophy in Education.

Signature

Supervisor

Examiner 1

Examiner 2

Chairman

Date
DEDICATED TO

My Dearly Loved Father

GHULAM HUSSAIN
ACKNOWLEDGEMENTS

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Entrepreneurship is vital for growing economies in contemporary world. It has captured the attention of the world due to its significant impact on economic development and job creation. It demands entrepreneurs who can accelerate financial growth through their new ideas and converting them into profitable endeavors. To get an insight of the persons who can be stimulated for the capacity and strength of entrepreneurial activities, attitudes play significant role in this regard. Entrepreneurial attitudes actually provide a base to young generation for entrepreneurship start-up. Previous researches investigated different factors which affected entrepreneurial attitudes. These factors range from psychological traits of the individuals to environmental factors. The current study aimed to examine the effects of different factors on entrepreneurial attitudes of university female students in Pakistani perspective. Insightful review of the related literature leaded the researcher to the adoption as well as development of research instruments related to the entrepreneurial attitudes and different affecting factors. The researcher adapted entrepreneurial attitude scale from (Ali, Topping, & Tariq, 2009, 2011) to measure university female students’ entrepreneurial attitudes. After necessary modifications, the entrepreneurial attitudes scale measured five dimensions of the entrepreneurial attitudes, i.e. self-efficacy, desire to achieve, intentions for personal business, psychological comfort in entrepreneurship and risk-taking ability. The other scale based on different factors was developed, which measured seven dimensions, i.e. family support, social support, legal provision, role of education, technological support, business environment and government initiatives. Eight out of eleven general public sector universities were selected as a sample from the province of Punjab. These universities were the Punjab University (348), Lahore College for Women University (392), Government College University, Lahore (178), University of Gujrat (444), University of Sargodha (259), Government College University Faisalabad (372), Bahauddin Zakariya University, Multan (192) and The Islamia University of Bahawalpur (391). From these universities, the three faculties Management Sciences (491), Social Sciences (1169) and Natural Sciences (916) were included in the sample. Total 2576 of the female students were selected from these eight universities using simple random sampling techniques. The 60 male and female faculty members were also selected as a sample using convenience sampling technique. Out of them, 46 faculty members were interviewed through semi-structured interview technique for the purpose of validating the information provided by
the female students through close-ended questionnaire. The adopted and developed instruments for the female students were further translated into Urdu language and validated through the opinions of 10 field experts. Five subscales of entrepreneurial attitudes scale and seven subscales of different factors related scale exhibited high reliability of the data of Pakistani samples. Collected data from the university female students were entered into SPSS file version-16. The negative statements of the data were recoded. Through exploratory factor analysis, principal component analysis, rotated component matrix and structural equation models permitted the structures of scales and subscales. Results of Skewness, Kurtosis, Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett’s test of sphericity supported the normality of sampling distribution and homogeneity of data. Statistical analysis of the data was executed using Mean, ANOVA, t-test, correlation of coefficients and regression analysis. Graphical representation of the results was also done in the study. Collected data from university faculty were analyzed using ‘content analysis’ technique. Findings revealed that all the university female students possessed high entrepreneurial attitudes. The female students of faculty of Management Sciences possessed comparatively higher entrepreneurial attitudes than the female students of faculties of Social Sciences and Natural Sciences. However, in comparison of female students of Natural Sciences, the female students of Social Sciences possessed higher entrepreneurial attitudes. Major contribution of the study was to explore the relationship between female students’ entrepreneurial attitudes and different affecting factors. It was concluded that except the factor of legal provision, all the factors, i.e. family support, social support, role of education, technological support, business environment and government initiatives were highly and positively associated with all sub-factors of entrepreneurial attitudes. However, the factor of legal provision was highly but negatively associated with all sub-factors of entrepreneurial attitudes. These affecting factors greatly explained the variation and contribution on the five dimensions of entrepreneurial attitudes of the female students. Among these factors, role of education greatly contributed in developing female students’ entrepreneurial attitudes. The data provided by university faculty analyzed and validated the perceptions of the female students. Both groups had almost similar perceptions regarding the factors affecting entrepreneurial attitudes. The current study proposed implications for university to devise and deliver appropriate entrepreneurial education content and pedagogy to all given programs undergraduate and postgraduate levels for enhancing entrepreneurial
propensity among female students; for government to devise and implement collaborative support mechanisms; and for family and society to be convinced through media to encourage their females to participate in entrepreneurial activities.
## List of Abbreviations

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<tr>
<td>ANOVA</td>
<td>Analysis of Variance</td>
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<tr>
<td>CEO</td>
<td>Chief Executive Officer</td>
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<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>GEM</td>
<td>Global Entrepreneurship Monitor</td>
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<td>GUESSS</td>
<td>Global University Entrepreneurial Spirit Students’ Survey</td>
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<td>HEC</td>
<td>Higher Education Commission</td>
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<tr>
<td>ICT</td>
<td>Information and Communications Technology</td>
</tr>
<tr>
<td>IFC</td>
<td>International Finance Corporation</td>
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<tr>
<td>KMO</td>
<td>Kaiser-Meyer-Olkin</td>
</tr>
<tr>
<td>LSD</td>
<td>Least Significant Difference</td>
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<tr>
<td>MENA</td>
<td>Middle East and North Africa</td>
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<td>NCPS</td>
<td>National Corruption Perception Survey</td>
</tr>
<tr>
<td>OECD</td>
<td>Organization for Economic Co-operation and Development</td>
</tr>
<tr>
<td>PBUH</td>
<td>Peace be Upon Him</td>
</tr>
<tr>
<td>PCA</td>
<td>Principal Component Analysis</td>
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<tr>
<td>PEIU</td>
<td>Pakistan Economist Intelligence Unit</td>
</tr>
<tr>
<td>PKR</td>
<td>Pakistan Rupee</td>
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<tr>
<td>SD</td>
<td>Standard Deviation</td>
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<tr>
<td>SME</td>
<td>Small &amp; Medium–sized Enterprise</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Package of Social Sciences</td>
</tr>
<tr>
<td>UAE</td>
<td>United Arab Emirates</td>
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<tr>
<td>UK</td>
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CHAPTER 1

INTRODUCTION

Entrepreneurship plays a vital role in socio-economic development of the countries. It acts as a catalyst for creating employment opportunities and increasing wealth (Gurol & Atsan, 2006). It contributes in promoting innovation, political and social stabilization, economic progression (Reynolds et al., 2000) as well as building competitive power (Thurik & Wennekers, 2004). It combats with unemployment and providing higher financial development rates (Audretsch & Thurik, 2001). Through entrepreneurship, different regions have reduced their unemployment levels (Audretsch, 2002). Policy makers, academics and researchers consistently have agreed that entrepreneurship is a vivacious track for economic development of developed as well as under-developed countries (Zelealem et al., 2004).

Economic development requires different sources in the contemporary world. Knowledge and innovation are considered key sources for economic growth and progress in the modern world (OECD, 2000). Education is a major source of knowledge and innovation in terms of creating new enterprises and their survival. Entrepreneurial education has the potential to increase the stream of potential entrepreneurs from educational system (Kantis et al., 2002). Potter (2008) highlighted that entrepreneurial education is a basic tool to enhance entrepreneurial attitudes of youth. Linan, Cohard, and Cantuche (2011) indicated that entrepreneurial education enhances entrepreneurial attitudes of both prospective and emerging entrepreneurs.

Universities are considered the best facilitator for developing entrepreneurial attitudes and then entrepreneurial culture through entrepreneurial education. If universities concentrate on disseminating entrepreneurial education, it will surely be expanded to non-business students. The goal of university should be to prepare graduates as job creators. As these graduates are actually job creators rather than job seekers (Schulte, 2004). By realizing the importance of entrepreneurial education, Laukkanen (2000) suggested that the introduction of entrepreneurial education at undergraduate level can be considered as a deliberate response of universities and business institutions to the new demanding environment. Entrepreneurial education contributes in developing entrepreneurial attitudes and competencies among learners and plays its role in continuous progression of societies.
Many universities have acknowledged the importance of entrepreneurial education and have incorporated entrepreneurship related courses in their curricula for promotion of entrepreneurship as an appropriate career. The universities are also doing work on relating their entrepreneurship courses with production sector. European and American universities have accepted entrepreneurial education as a major part of their academic disciplines. Entrepreneurial education is rapidly expanding its space in their curricula and program of studies (Khan, 2008). In this regard, different researchers have evaluated the causes of unusual acceleration in the number of entrepreneurship programs in the universities (Finkle & Deeds, 2001; Luthje & Franke, 2003).

Business creation by university graduates is particularly crucial in emerging countries because the industrial structure is based on traditional firms with relatively low or moderate technological content. Such firms do not play a significant role for dynamic new entrepreneurs. A recent study of business creation in Latin America has shown that 50% of the most dynamic and innovative businesses are created by university graduates (Kantis et al., 2002). Postigo & Tamborini (2002, 2003) indicated the need for significant changes in the education system, in order to produce a change in the culture and values necessary to stimulate entrepreneurship. Similarly, Khan (2008) suggested that Pakistan should also realize the benefits of entrepreneurial education as it has prospects to create and build constant supply of dynamic and creative students furnished with operative knowledge. These students can work to improve overall socio-economic condition of the country.

Aslam, Awan, and Khan (2012) studied on university students who participated in entrepreneurial courses and those who do not participated in entrepreneurial courses. Results demonstrated that the effect of entrepreneurial education is encouraging. The students who participated in entrepreneurship education have more intention towards entrepreneurship than those who has not participated in entrepreneurship education courses. The results proposed that taking a course in entrepreneurship enhances students’ confidence regarding their skills to become entrepreneurs. The researchers further suggested for policy makers to make policies on the basis of the research to enhance entrepreneurial mind set amongst youth of the region. It will help in socio-economic growth of the region by enhancing entrepreneurship. Thus, it is a need to bring substantial changes in Pakistani educational system especially at higher level in order to bring alterations in the culture and values required to stimulate entrepreneurship.
Higher education in Pakistan is revolutionized in last decade after the establishment of Higher Education Commission (HEC). Priorities of higher education in Pakistan are revised and shifted to communicate and respond regional and international markets. Khan (2008) highlighted that entrepreneurial education is given priority in different faculty development programs, in research grants and in performance based incentives and rewards. It revealed devotion of Pakistani Government for instituting entrepreneurial education. Ali, Topping, and Tariq (2009; 2010; 2011) accepted that career preferences of higher education students are transformed positively towards entrepreneurship. In this regard, Khan (2008) suggested that Pakistan must form a critical figure to alter the educational institutions in its prospective areas to deliver entrepreneurial education.

Ahmad and Naimat (2011) specified that Pakistan needs entrepreneurship for two basic reasons. Firstly, it requires entrepreneurship for exploiting new opportunities and secondly to create new employments. These researchers revealed that a large number of males and females are jobless and this number is increasing rapidly. The government finds it difficult to maintain the required level of employment. In this situation, entrepreneurship is one of the options that can help to create new employment opportunities.

But challenges are numerous generally for male entrepreneurs and especially for female entrepreneurs in Pakistan (Mustafa & Ismailov, 2008). Business environment for females is discouraging in Pakistan (Goheer, 2003). It depicts multifaceted association of different elements that are categorized into two forms. First form is made up of religious, cultural, traditional and social elements. It is affixed in patriarchal system and evidently exhibited the lower position of females. Gender preference is deep-rooted and firm in Pakistani culture that exhibits male-dominance in the country. The second form arises from the first one and is revealed from policy documents, governing provisions, and institutional mechanisms. In such environment, Pakistani females are unable to play a significant role in national entrepreneurship (IFC, 2007). In both cases of macro and micro entrepreneurship, they have to face several financial and social constraints. Male domination, patriarchal family structures and socio-religious norms try to affect the economic and productive role of women as entrepreneurs (World Bank, 2012).
Iyer and Schoar (2010) argued that culture is a major determinant of entrepreneurial behavior. Language, religion, social norms and societal competition contribute in the development of attitude towards entrepreneurship. Auerswald, Bayrasli, and Shrof (2010) highlighted that political instability and lack of social trust has badly disrupted entrepreneurial decisions of Pakistani people. Moreover, insufficient entrepreneurial knowledge is also a discouraging factor which poses difficulties for students to develop entrepreneurial attitude among them in Pakistan. Azhar et al. (2010) highlighted that entrepreneurial knowledge delivered to business students in Pakistan is insufficient. It does not develop the abilities and skills among the students necessary to start new business. This situation shows that education, provided in educational institutions lacks in the delivery of such information needed for starting and running enterprises. It means making more learners aware of and get them interested in venture creation is necessary for the supply of potential entrepreneurs.

Thus, it highlights the cardinal need of studying the outcomes of higher education in developing entrepreneurial attitudes of university female students in Pakistan. Besides education, other factors are also necessary to be studied that may play their role in developing entrepreneurial attitudes of the university female students. Investigation of these factors is required to frame composite and comprehensive policy for promoting women entrepreneurship in Pakistan.

1.1 Statement of the Problem

Entrepreneurship is a growing concern for a contemporary viable economy and its contribution in an economy has been acknowledged worldwide. Pakistan being a developing country is still on its way to understand the need of entrepreneurs who can support the nation rather than being supported by it. In the last decade, the awareness of self-employment and self-employed people is augmented and many small and medium-sized enterprises have initiated in Pakistan. They are contributing to its financial growth and progression. But there is still a dire need to get the Pakistani people aware of the importance of the entrepreneurship for the development of the economy.

The process of development of a nation demands equal involvement of all citizens irrespective of gender. But reality is the venture creation is regarded as ‘male-gendered’ concept in Pakistan. The females who constitute more than 50% of the total population of
Pakistan do not play a prodigious role in the development of the economy of Pakistan. This portion of the population if provided with adequate education and training would significantly play its role in the development of the economy. But unluckily, only 16% of more than 50% of the population is engaged in the activities aiming at enhancing the income of the country (Anjum et al., 2012). This situation needs to be improved because females as a huge portion of the population cannot be neglected in the process of development of the country. They can equally participate in entrepreneurship activities along with their male counterparts.

But Pakistani society, fundamentally, is heterogeneous. It represents different ethnic, religious, lingual and social groups. People from different areas exhibit diversified attitudes towards women education and their entrepreneurial role. Government role is also less satisfactory with regard of developing entrepreneurship in the country. Rules and regulations imposed by the government can impede people on launching entrepreneurship. Utilization of modern technology in women entrepreneurship might not be exercised in Pakistan. Women generally intend to choose those businesses which require less use of technology. About 60% of female entrepreneurs in the country opts traditional businesses like boutiques, bakeries, beauty parlors and handcrafts etc. (Anjum et al., 2012). Women inclination and participation in entrepreneurship consequently get affected less or more with all these situations. University education on other hand has goal to develop students’ interest in entrepreneurship and equip them with associated necessary skills. So, the current study made an effort to analyze the role of education of Pakistani universities in fulfilling its major aim of developing students’ interest and attitudes towards entrepreneurship and equip them with necessary skills vital for initiating an entrepreneurship. Besides the role of education, the present study also aimed to analyze different factors which might play their role in developing or weakening entrepreneurial attitudes of university female students.

1.2 Objectives of the Study

Research on entrepreneurship generally concentrates on its economic and professional aspects. The current study also included assessment of its respective psychological and social aspects. Entrepreneurship demands an attitude that exploits opportunities and takes risks. Social and environmental contexts in which persons live have greater influence on their attitude development and its extents (Visser & Mirabile, 2004). Major aim of the current study was to
investigate the impact of different factors on university female students in Pakistan. Detail research objectives were as under:

1. To find out the entrepreneurial attitudes of university female students in Pakistan.
2. To explore the relationship between different factors and entrepreneurial attitudes of the university female students.
3. To assess the effect of different factors in developing entrepreneurial attitudes of the university female students.

1.3 Research Questions

Every society possesses exclusive features that differentiate it from the others. Research demonstrated that different elements contribute differently in developing entrepreneurial attitudes of the people of different societies (Iyer & Schoar, 2010; Auerswald, Bayrasli, & Shrof, 2010). Islamic identity of Pakistani society is dominated on these factors. The current study investigated the impact of different factors, in Pakistani context, on entrepreneurial attitudes of university female students answering following research questions.

1. To what extent Pakistani university female students possess entrepreneurial attitudes?
2. How does family support help in strengthening entrepreneurial attitudes among the university female students?
3. What is the impact of social support on entrepreneurial attitudes of the university female students?
4. How does legal provision affect entrepreneurial attitudes of the university female students?
5. What is the role of university education in developing entrepreneurial attitudes of university female students?
6. How does technological support influence the entrepreneurial attitudes of the university female students?
7. How does local business environment affect entrepreneurial attitudes of the university female students?
8. How do government initiatives influence entrepreneurial attitudes of the university female students?
9. How do different factors separately and collectively contribute in explaining entrepreneurial attitudes of the university female students in Pakistan?

1.4 Significance of the Study

Entrepreneurship works as a driving force for economic growth. Innovation, allocation, creation and risk-taking decisions that are the essence of entrepreneurship are emerged from the people having entrepreneurial spirit. Kreft and Sobel (2005) endorsed Schumpeterian entrepreneurial process argued that entrepreneurial devotion makes the entrepreneur effective and successful element of market. Ali, Topping and Tariq (2009) concluded that university female students in Pakistan exhibited comparatively higher entrepreneurial profile in terms of working hard and entrepreneurial motivation than their male counterparts. IFC (2007), on the other hand, claimed lower tendency and participation of females in Pakistani market. The current study attempts to resolve this conflict by investigating the impacts of different factors on entrepreneurial attitudes of the university female students.

University education nationally and internationally is focusing to prepare innovators, risk-takers and resource allocators rather than job seekers and clerks (Khan, 2008). Entrepreneurial education aims to bring a shift from accidental entrepreneurship to deliberate and cautious entrance in markets. The latter is not possible without enthusiastic attachment of the potential entrepreneurs with market and economy. Research demonstrates that different factors like religion, ethnicity, family, education and social structures affect people’s entrepreneurial enthusiasm, interests and attitudes (Iyer & Schoar, 2010). The current study attempts to identify different factors that affect university female students’ entrepreneurial spirits and attitudes in Pakistani context. The results of the study assist in improving university education as well as drawing future social policy guidelines.

Young generation is actually the prospective entrepreneurs of the forthcoming time. Understanding their perceptions and attitudes towards entrepreneurship and about different influencing factors can contribute to the expansion of the literature and further designing more effective policy mechanism.

Female entrepreneurs face several professional and non-professional hurdles in their practical life. These are political, cultural and social dilemmas that damage female’s mental, psychological and professional potential of working openly. Pakistani women due to different
personal, political and socio-religious factors are comparatively more affected in this regard than their male counterparts (World Bank, 2012). The present study attempts to explore these hurdles which can influence female students’ entrepreneurial attitudes.

Another major contribution of the present study is the identification and classification of the affecting factors. The study categorizes those affecting factors that may encourage or discourage entrepreneurial attitudes of the university female students in Pakistani context. It is also helpful in creating women-friendly entrepreneurial environment for the women in Pakistan.

1.5 Research Methodology

Current study was an attempt to find why some people choose entrepreneurial career and others do not. In this perspective, the present study investigated the role of different factors in youth’s decisions of adopting entrepreneurship as a career choice. The study described and interpreted the present state of research issue that made this study descriptive in nature. As Cohen, Manion, and Morrison (2007) advised that descriptive research is an appropriate approach to study any existing phenomenon. Research objectives of the current study demanded deep and broad understanding of the issue to be studied. To fulfill this requirement, mix method approach had been adopted (Fraenkel & Wallen, 2007; Nenty, 2009). Mix method approach is further described by Creswell (2012) who stated that mix method designs are of three types. The first is triangulation design; the second is explanatory design and third is exploratory design. The current study adopted triangulation design keeping in view its research objectives. In a triangulation design, the researcher simultaneously gathers data both in quantitative and qualitative form, compares the results and employs them to gain understanding whether they validate each other.

1.5.1 Population

Nature of the study required insertion of all final year female students in the population who were enrolled in public sector general universities of Pakistan. The rationale behind selecting final year female students in the study was that they were close to enter in practical life. At this stage, students become serious for choosing any type of profession for their future life. Studying their entrepreneurial attitudes and influencing factors supported in achieving the research objectives. Besides of university female students, the university teachers were also
needed to involve in the study as the teachers know very well about their students, their natures and the society.

1.5.2 Sample

Pakistan is a country with more than 180 million population scattered in a vast area. Social and cultural values strictly vary from region to region. The present study attempted to launch a comprehensive inquiry of factors focused on Punjab province. As the study was delimited to Punjab province only, therefore the samples were selected from different public sector general universities located in Punjab province. One sample, based on the female students belonged to different general public universities located in Punjab province was selected for the study. The other sample, based on male and faculty members belonged to these sampled universities was selected for the study. At the time of data collection, eleven public sector general universities chartered by the government of Punjab were offering general education to their students (HEC, 2013). Out of eleven, eight universities were selected as a sample using purposive sampling. The names of these public universities were as under:

1. Bahauddin Zakariya University, Multan
2. Fatima Jinnah Women University, Rawalpindi
3. Government College University, Faisalabad
4. Government College University, Lahore
5. Lahore College for Women University, Lahore
6. The Islamia University of Bahawalpur, Bahawalpur
7. The Women University Multan
8. University of Education, Lahore
9. University of Gujrat, Gujrat
10. University of Punjab, Lahore
11. University of Sargodha, Sargodha

Eight universities had been included in the sample. But three universities, i.e. The Women University Multan, Fatima Jinnah Women University and University of Education Lahore did not included in the sample as these universities did not meet the specific purpose of the current study. The Women University Multan established in 2013 and final semester students were not found in the university. Fatima Jinnah Women University Rawalpindi did not have faculty of Natural Sciences in it. University of Lahore lacks faculty of management
sciences and also has multiple campuses in different cities. Three disciplines, i.e. Business Administration, Social Science and Natural Sciences were selected from these universities as a sample for the study. The programs of BS, MA and MSc were chosen from these three disciplines. Nearly 150 female students from each discipline were selected using simple random sampling technique to gather data. It was also ensured that the female students who were studying in final semester of their respective programs were included in the sample. The rationale behind selecting final semester students was the immediate entrance of these students into their practical life after completing their studies. At this stage, they were serious for adopting a profession.

Total sample size comprised of 2700 female students studying in sampled disciplines of the selected universities. The research instrument (questionnaire) was administered to these sampled students. The return rate of the questionnaires was almost 99%. However, near about four percent of the questionnaires were found incomplete and excluded from the study. As a result, 2576 questionnaires filled by the female students were considered appropriate for analysis. The sample of the university faculty members was also selected using convenience sampling technique. The sample of these teachers comprised of 60 members which were selected from faculties of Management Sciences, Social Sciences and Natural Sciences and then administered the research instrument (Interview Schedule) to them. The researcher got access to only 46 faculty members which were interviewed to get the required information.

1.5.3 Research Instrument

The research required deep and broad understanding of the university female students’ entrepreneurial attitudes and influencing factors. An entrepreneurial attitude scale was adopted from Ali, Topping, and Tariq (2009) that was revised and modified form of Ramayah and Harren (2005). The tool was built primarily to investigate entrepreneurial attitudes of potential entrepreneurs. Ali, Topping and Tariq modified and revised the tool according to Pakistani context and reported the value of Chronbach alpha coefficient 0.81. In current study, the researcher also employed this scale for the purpose of finding female students’ entrepreneurial attitudes after necessary modifications.

Besides this, the researcher constructed two instruments additional. One was close-ended questionnaire based on different factors for the female students to examine the impact of
these factors on their entrepreneurial attitudes. The other was semi-structured interview schedule for university faculty members to collect the information from them about different factors affecting female students’ entrepreneurial attitudes. The former instrument had the focus to gather students’ perceptions about the role of family support, social support, legal provision, role of education, technological support, business environment and government initiatives in establishing their entrepreneurial tendencies. The subsequent scale had intentions to collect information from teaching faculty about different affecting factors to validate the information provided by the female students.

1.5.4 Validity and Reliability

Fraenkel and Wallen (2007) described validity as correctness, meaningfulness, appropriateness and usefulness of the particular inferences which are made by the researcher established on the collected data. The researcher translated students’ scales into Urdu language. To confirm content validity of the scales (content, format, adequacy and usefulness of the translated versions of scales) and construct validity (clarity of research objectives and research questions), the researcher presented instruments (including students’ scales and teachers’ scale) to 10 experts and researchers of the relevant field. The tool modified and revised according to the experts’ opinions.

To confirm the reliability of the students’ tool, it administered to 200 university female students studying in three different faculties of Islamia University of Bahawalpur for pilot testing. Through this process, the researcher sought respondents’ opinions about language, format and printing of the tool. Chronbach alpha coefficient was calculated to estimate the reliability of the instrument. Similarly, factor loading of each statement of the tool was also calculated through exploratory factor analysis. The statements having factor loading less than 0.40 eliminated from the tool. Researcher finalized the research tool considering respondents’ feedback as well as statistical findings of the scale, subscales and statements. Entrepreneurial attitudes scale exhibited 0.84 value of Chronbach Alpha and different affecting factors scale presented 0.80 value of Chronbach Alpha.

1.6 Data Collection

The researcher simultaneously collected data from university female students and university teachers both in quantitative and qualitative form. Quantitative data were collected
from female students and qualitative data were collected from university teachers to validate the information given by the female students. The researcher personally visited the selected universities and departments and sought the formal permission of data collection from concerned heads of the departments. The record of enrolled female students in final semester of their respective programs was collected from concerned departments and 100-150 respondents were selected randomly from each faculty. The researcher personally made contacts with the respondents in their university hours and requested to complete the questionnaire. She provided assistance to the respondents in understanding the concept asked in the statements. The data from university teachers were also collected through semi-structured interview schedule. The researcher personally visited the university teachers and interviewed them on different factors which might affect the entrepreneurial attitudes of university female students.

1.7 Data Analysis

Data analysis is the most significant part of the entire research process. Collected data in the current study were both in quantitative and qualitative form. The data collected through questionnaire were recorded on SPSS (Statistical Package for Social Sciences) version-16. In the first step of data analysis, reliability of the instrument was calculated with Chronbach alpha in SPSS. Kurtosis, Skewness, Kaiser-Meyer-Olkin (KMO) measure and Bartlett’s test of sphericity indicated normal distribution of the sample and homogeneity of variance. Factor analysis assisted to confirm the extracted components and factor loading of items.

One-way ANOVA was employed to assess variations in entrepreneurial attitudes among university female students along with Post-Hoc test. The t test was applied to examine the effect of role models (women entrepreneurs) on the development of female students’ entrepreneurial attitudes. Pearson correlation coefficient and multiple-regression were also applied to answer the research questions. Pearson correlation provided results which indicated the nature and extent of relationships between different factors and female students’ entrepreneurial attitudes. According to Tabachnick and Fidell (2007), regression analysis is actually employed to explore the relationship between one dependent variable and one or more than one independent variables and is commonly used in various research fields. In the present study, multiple-regression provided results which exhibited the contribution of different factors in developing entrepreneurial attitudes of female students.
The Qualitative data collected through semi-structured interview schedule were analyzed using ‘Content Analysis’ approach. Focus of data analysis was to answer the research questions. After discussing and evaluating the current results with previous research, findings were drawn. Conclusions were made to respond to the research objectives comprehensively.

1.8 Delimitations of the Study

Major delimitation of the current study was applicability of its findings. Since a major purpose of the research was to investigate different factors affecting entrepreneurial attitudes of Pakistani university female students; the findings illustrated relationship between different factors and entrepreneurial attitudes of the university female students. The population of the current study consisted of female students studying in final year of BS, MA, MSc programs in public sector general universities of Punjab. Application of the research findings on other levels of education required careful manipulation of factors differentiating university education from other levels of education.

The current study had focus on different factors that affect only university female students. It did not afford to portray the impacts of different factors on university male students.

Only three faculties Management Sciences, Social Sciences and Natural Sciences were taken as a sample. Only public sector general universities chartered by Government of Punjab were taken as a sample. There were no other types of universities taken in the sample.

The current study was delimited to only one province of Pakistan i.e. Punjab. Results of the study projected the situation of Punjab only.

1.9 Definition of Important Terms

The under-mentioned terms were repeatedly used in the current study. The present research, to a great extent based on these terminologies. It appeared essential to define these terminologies with their operational perspective. Main terminologies used in the present study were:

Entrepreneurship: The term Entrepreneurship stands for a wide range of skills and attitudes, ranging from the ability to think in multi-dimensional ways to the ability of making out new chances and putting ideas into practice (Khan, 2008).
Entrepreneurial Attitude: Entrepreneurial attitude can be defined as predetermined but changeable thoughts, feelings and behavioral intentions covering organizational creation, innovation, allocation and risk-taking (Haque, 2007).

Entrepreneurial Education: Entrepreneurial education is a dynamic process that prepares learners to identify and exploit market opportunities. It acts to train potential entrepreneurs for transforming ideas into practical and targeted activities (Khan, 2008).

Legal Provision: A statement within an agreement or a law that a particular thing must happen or be done, especially before another can happen or be done (Cambridge Dictionary online). Legal system of a country in which a few particular things/ clauses are happen for women’s rights / security. These particular things/ clauses are called legal provisions. The successful conduct of business requires knowledge and observance to the prescribed legal legislation. The most common legal issues which are of general nature and that directly affect the entrepreneurial business are taxation, insurance, civil and criminal liability (Serafimovska & Sotiroski, 2014).

Factors: Factors prevailing in Pakistani society that may contribute positively or negatively in developing entrepreneurial attitudes of university female students.
CHAPTER 2

REVIEW OF RELATED LITERATURE

This chapter presented reviews of literature related to entrepreneurship and its contribution in economic development. It also discussed attitude development procedure how an attitude is developed in an individual. The work on the contribution of higher education in developing entrepreneurial attitudes among the students was also examined in this chapter. Students’ entrepreneurial attitudes can play significant role in launching entrepreneurship and in economic development of the country in future. This chapter also explained different dimensions of the entrepreneurial attitudes necessary for adopting entrepreneurship. Different factors like demographics, family, education, norms and values, culture, legal system, technology, business environment and government initiatives that may significantly influence the perceptions and attitudes of university students regarding entrepreneurship were also discussed in the chapter. The chapter also highlighted the possibilities of future research on the role of university education and different other factors that may play their role in developing or weakening of female students’ entrepreneurial attitudes.

2.1 Entrepreneurship

Previous research, generally, had focused to address the problems related to organization, management and invention. It gave attention, mostly, to the settled and large enterprises and ignored the small and medium-sized enterprises. On the other hand, contemporary research, however, is trying to focus on small businesses. Actually, these small scale businesses are not only the source of self-employment but also providing business opportunities to numerous investors and jobs to many unemployed people (Ali, Tajddini, Rehman, Ali, and Ahmed, 2010). Barreto (1989) emphasized that innovation increases profits however imitation and competition can reduce the ratio of income.

Entrepreneurship is considered the best opportunity with regard of innovation and economic development. Entrepreneurship is the conversion of innovative idea into viable enterprise that creates value. It is unique form of man’s activity that stimulates his aspiration and makes him to achieve it. Entrepreneurship is not only creating new ideas but it improves the old ones also. By defining entrepreneurship, Haque (2007) indicated that it is a procedure of
identifying, developing and bringing opportunity and innovative idea to life and creates new venture under the conditions of uncertainty and extensive risk. Haque asserted that besides innovation, the risk-bearing element is also necessary for starting a business. In contrast, Sharifzadeh and Zamani (2005) considered management ability, knowledge and capability necessary for entrepreneurship along with innovative ideas. Both researchers agreed on innovative ideas that they are necessary for entrepreneurship. Besides this, Haque described environmental factors that are necessary for entrepreneurship whereas Sharifzadeh and Zamani indicated personal features of a man that are knowledge and management ability essential for entrepreneurship.

Rasmussen and Sorheim (2006) asserted that entrepreneurship is a procedure in which persons seek opportunities and chances for their own enterprise. In contrast, Bruyat and Julien (2001) defined entrepreneurship in other way. They elaborated that entrepreneurship has three aspects that are essential for starting a business. These are; individual, project and environment and there is a need to focus on these elements. The researchers further explained that for the start-up, survival and progression of a business, one must need to recognize the individuals’ (who are going to be entrepreneurs in future) competencies and the nature of project. The association between individuals’ competencies and project nature influence start-up phase of enterprises. Similarly, the other entrepreneurs and the resources provided by environment have impact on start-up phase.

In the same way, Ray (1994) also emphasized on the importance of environment for entrepreneurship. He indicated that environment plays a crucial role in entrepreneurship and the factor of risk which is fundamental in business is ‘highly contextual’. Individuals need to comprehend the environment first then decide to take risk of venture creation. Carter et al. (1996) also provided similar results and considered ‘context’ important for enterprise processes. Gatewood et al. (1995) also considered ‘contextual factors’ important for determination and success in business. Overall, environment considered essential for the start-up, development and progression of an entrepreneurship.

Besides environment, innovation and risk-taking abilities of a person are considered essential for launching entrepreneurship. When an entrepreneur wants to establish a firm or launch a fresh product, the predictions are uncertain for his success. In this condition, the
entrepreneur must endure the risks involved in this process. The entrepreneurs who lack vision of innovation and risk-taking may be averse to take these risks. In this perspective, Haque (2007) emphasized that an entrepreneur is a person who is ready to put his potentials and resources on his work and is willing to take risks with innovative approaches. The entrepreneur spends his capital and time on a fresh and uncertain endeavor and bears the risks associated with it.

Entrepreneurship, resultantly, is considered a process to ascertain, assess and exploit the opportunities. In those economies where ideas play the role of driving-force, entrepreneurship and innovation are considered essential to initiate.

2.2 Need of Entrepreneurship

Entrepreneurship is a distinctive procedure which permits people to generate new ideas and utilize them for benefits of themselves and others through disseminating and implementing these ideas. Entrepreneurship is a social responsibility besides of individual’s personal realization and development (Brooks et al., 2007). It is an incredible power that can bring change in society in terms of recovery and development through innovation and societal empowerment (World Economic Forum, 2009). Similarly, Karanassios et al. (2006) emphasized that entrepreneurship is the best strategy for social development and economic returns. It creates employment opportunities, brings technological revolution and gets the business survive. If innovation and its implementation in society is restricted and destroyed, the society’s necessities and wants are overlooked and society lags behind in reaping the benefits arising from innovation. Entrepreneurship has direct effect on the society’s present and forthcoming development (Brooks et al., 2007).

Alam (2009) considered venture creation necessary for economic development of the country. He explained that entrepreneurship is like an engine for the development of economies. Job creation and social adjustment of the economies of developing nations is directly related with entrepreneurship. He further asserted that international economic recession affects employment opportunities in the job markets. The initial result of current economic recession is the massive unemployment. Both developed and underdeveloped countries face job crises in present scenario. So, in that situation, entrepreneurship is an indispensable solution for the problem of unemployment. Awogbenle and Iwuamadi (2010) indorsed Alam’s point of
view claiming that entrepreneurship can be a source of minimizing unemployment and boosting economic conditions and organization in the country. They further suggested that governments, across the world, should realize the importance of entrepreneurship for sustaining and expanding their economies. The governments should take steps to stimulate people and provide them skills for initiating businesses and increase innovative services and products.

Due to governments’ efforts in different countries, young people especially university graduates tend to incline toward entrepreneurship. These graduates exhibit keen interest in launching entrepreneurship. In this regard, Collins et al. (2004) and Postigo et al. (2006) explained the causes of university graduates’ inclination towards entrepreneurship. These researchers stated that there is no guarantee for university graduates to get secure employment or wage employment particularly in public sector. In support of Postigo’s point of view, Seet and Seet (2006) also explained that students have superfluity thoughts about gaining attractive employment upon their graduation from universities. But the actual employment realities are dissimilar with the imagination of students about jobs. Overall job opportunities are scarce in competitive employment situation and thus difficult for a person to get a secure employment.

Henry (2003) endorsed the same idea that after graduation, students find it hard to gain employment opportunities. Therefore, graduates seemingly and gradually try to seek entrepreneurial education. The graduates, now, have expectations that entrepreneurial education makes them able to launch a business and to create jobs after giving them reasonable skills and knowledge.

For starting an entrepreneurship and transforming the idea into practice, a risk-taker and innovative person is prerequisite. Schumpeter (1934) asserted that an innovative and risk-taking person is essential for launching a business. So the role of entrepreneur is indispensable in this regard. Schumpeter further explained that an entrepreneur is a person who can promote the roots of business cycles and boost economic development. In support of Schumpeterian idea, Carton et al. (1998) also explained that an entrepreneur is a person who has potential to organize and control all the factors related to production. His value is not only accepted in ancient times but in recent times as well. His role is catching greater attention of policy makers and economists due to his immense need in Small and Medium-sized Enterprises (SME).
Deaken and Freel (2009) also provided comprehensive descriptions about entrepreneur, indicated that entrepreneur is a person who is a risk-taker, resource organizer, imaginative, creative and having comparatively unique skills. He is a catalyst for economic change and keen to find productive opportunities in exchange and trade. He brings changes in the society by introducing latest technological methods and products. His distinctive skills support him in making decisions, coordinating limited resources and reallocating scarce resources. Shane (2003) also described about entrepreneur that he is the one who exploits entrepreneurial opportunities and possesses enterprising spirit, commitment and dedication.

2.3 Bases of Entrepreneurship

The development of entrepreneurship arises from a long process of learning in various environments. These environments are home, family, school and surrounding world. Koiranen (2004) indicated that the home, school and surrounding (external world) are visibly interrelated and influence students’ attitudes towards entrepreneurship. If the students possess entrepreneurial family background, it will surely be spill-over on students’ attitude positively and enhances the ability of these students to adopt entrepreneurial behavior. Likewise, if school and society as a whole motivate and support inventive and dynamic attitude and behavior of young students, the students will also raise their capacity and willingness for entrepreneurship.

For launching entrepreneurship, entrepreneurial attitude and potential is necessary (Krueger & Brazeal, 1994) and these basic attitudes about starting business are learned by an individual within his own cultural and social context (Krueger, 1993; Peterson & Roquebert, 1993). Reynolds (1992) also supported the view that entrepreneurial activity is embedded deeply in social and cultural context. Supporting Reynolds’ point of view, Gartner (1989) and Gibbs (1993) also concluded that the factors existing in the environment, may be more responsible whether a person undertakes entrepreneurship activity or not. Scott and Twomey (1988) supported the notion that man learns beliefs, attitudes and assumptions about the world from his previous learned perspectives. Hence, entrepreneurial attitude is formed under the circumstances prevailing in the external environment.

Entrepreneurial attitudes that are formed by external environment are further necessary for an individual’s entrepreneurial intentions and then entrepreneurial behavior. Cognitive psychology tries to explain and predict human behavior. It indicates that behavioral intentions
results from attitudes and becomes an immediate determinant of behavior. Ajzen (1991) explained the same process with respect of entrepreneurial behavior. He determined how a person takes the decision or choice to become an entrepreneur. In his point of view, attitude is fundamental and important for performing an entrepreneurial behavior. He specified that entrepreneurial intention is a prior and contributing element in performing entrepreneurial behavior and entrepreneurial intention depends on individual’s attitude towards that behavior.

Krueger et al. (2000) also supported Ajzen’s point of view and concluded if a person’s attitude is positive and encouraging towards entrepreneurship; the intentions would be feasible for performing an entrepreneurial behavior. So people are desirable to adopt usually an attitude approach as a trait to assess entrepreneur. Hence, it is apparent that attitude is an origin for entrepreneurial start-up and further very important for entrepreneurial intention and then entrepreneurial behavior. Fishbein and Ajzen (1975) illustrated relationship among these terms as follows:

\[ \text{Beliefs} \rightarrow \text{Attitudes} \rightarrow \text{Intentions} \rightarrow \text{Behavior} \]

Krueger et al. (2000) explained that there are two contributions in the field of entrepreneurial attitude. The first contribution is ‘theory of entrepreneurial event’ presented by Shapero and Sokol (1982) and the other contribution is Ajzen’s (1991) ‘theory of planned behavior’ which is highly organized. Both these theories/models exhibited greater mutual compatibility and also provided clear descriptions about entrepreneurial attitudes. Both these theories also indicated how a person starts entrepreneurship and what the factors that influence his entrepreneurial attitudes.

### 2.3.1 Shapero and Sokol’s Model of Entrepreneurial Event

First contribution is the model of ‘entrepreneurial event’ provided by Shapero and Sokol (1982). This is basically an intention model designed specifically for the entrepreneurship domain. The model proposes that an entrepreneurial event takes place causing a disruption, circumstances or initiating events that get the entrepreneurial process underway. These forces may be social, cultural or individual and are based on an individual’s perception. The disruption may be positive (financial support) or negative (lay-off, death of a family member, job loss, job dissatisfaction, etc.). According to motivation theory, negative
displacements push an individual to self-employment, whereas positive displacement pulls someone into entrepreneurship (Gartner, Bird, & Starr, 1992).

Entrepreneurial intent depends on perceptions that an opportunity is desirable and feasible and having the propensity to take action. The decision to become an entrepreneur will depend on whether the activity is viewed as being credible. Credibility requires the activity to be viewed as being both feasible and desirable and the individual having some propensity to act. Shapero and Sokol (1982) suggest that past exposure to entrepreneurship and past positive experiences influence desirability and feasibility.

Figure 2.1: Shapero’s Model of Entrepreneurial Event (Shapero and Shokol 1982)

2.3.1.1 Breadth and Positiveness of Past Entrepreneurial Experiences

The breadth and positiveness of past experiences indirectly influences entrepreneurial intent of a person. Breadth relates to the amount of past entrepreneurial experience which a person has been exposed to. Positiveness relates to whether the experience was positive or negative. Krueger (1993) established the effect of prior exposure to entrepreneurship on perceptions of new venture feasibility and desirability and found that perceived feasibility was significantly associated with the breadth of prior entrepreneurial experience while perceived desirability was significantly associated with the positiveness of that prior experience. Therefore, he concluded that prior entrepreneurial exposure has an indirect influence on entrepreneurial intentions through attitudes toward entrepreneurship.
Social Support

Social support relates to an individual’s perception of support available from people (family and friends) who are important to him forming the intention. These people can influence the individual’s intent and motivation to start a business. This is a similar construct to subjective norm in the Theory of Planned Behavior (TPB) (Ajzen, 1991).

Triggering Event

Entrepreneurial activity is often triggered by an event. Important life events such as job loss and migration can trigger increases in entrepreneurial activity (Krueger, Reilly, & Carsrud, 2000). This can be positive or negative and can influence entrepreneurial intent.

Perceived Desirability

Shapero (1982) defined perceived desirability as the extent to which one finds the prospect of founding a business attractive. This is based on two factors the perception that entrepreneurship is personally and socially desirable. The more desirable entrepreneurship appears the stronger and more likely the intention to engage in entrepreneurship (Meeks, 2004). Shapero (1982) proposes that social influence from family, peers, colleagues and mentors influence new venture formation (Bird & Jelinek, 1988; Shapero & Sokol, 1982).

Perceived Feasibility

Perceived feasibility is the extent to which one believes that he or she is capable of performing entrepreneurial tasks (Krueger & Carsrud, 1993). Perceived feasibility corresponds to behavioral control in the TPB model (Krueger, 1993). This is closely related to the self-efficacy construct (Ajzen, 1991). In some studies self-efficacy has been used as a substitute for perceived feasibility.

Propensity to Act

The propensity to act is an individual’s ability and readiness to take action. Propensity to act is believed to have a moderating effect on intention. The higher one’s propensity to act, the more apt the individual is to act on an intention. The propensity to act is what differentiates the Shapero Events Model from the Theory of Planned Behavior model.
2.3.2 Ajzen’s Theory of ‘Planned Behavior’

Ajzen (1991) explained the same lines in more detail through his psychological theory of ‘planned behavior’. He expressed that intention is a basic constituent which is there to explain behavior. Three basic attitudinal elements form intentions. These attitudinal elements are ‘attitude towards the behavior’, ‘subjective norm’ and ‘perceived behavioral control’.

![Diagram of Ajzen’s model of Planned Behavior, 1991]

**Attitude towards Behavior**

It is basically an individual’s decision of whether performing the intended behavior is right or wrong or he or she likes or dislikes the behavior. Generally, an individual who believes if he performs an action that will bring positive outcome will hold positive attitude towards the behavior (to be an entrepreneur). In contrast, if an individual believes that his performing behavior will lead to negative result, he will hold opposite attitude towards that behavior (to be an entrepreneur). Thus intention is the element that would specify the struggle of the individual and he then agrees to fulfill the behavior.

**Subjective Norm**

It is basically social determinant of individual’s intention. The individual’s perception of the social pressures put on him to perform or not perform the behavior (to be an entrepreneur). In the case of being an entrepreneur, an individual may believe that most people who are important to him think he should become an entrepreneur or he may believe that they think he
should not. Thus, as an empirically tested general rule, the more favorable the attitude and subjective norm with respect to a behavior, the stronger should be an individual’s intention to perform the behavior under consideration (Ajzen, 1991). This intention would then capture motivational factors that affect the behavior. The person would consider about implementation of behavior of interest within his range. The person would try harder to do this. At this stage, perceived behavioral control would be necessary to carry out the behavior.

**Perceived Behavioral Control**

Ajzen indicated that perceived behavioral control refers to the perception of easiness or difficulty to carry out the behavior under consideration. This concept is alike to the concept of perceived self-efficacy. At this stage, the individual would consider the difficulty or easiness in performing the behavior. If he feels difficulty in performing the behavior, he will avoid performing that behavior. If he realizes easiness in execution of the behavior, he will perform the behavior under consideration. This Ajzen’s model may be applied in almost all voluntary behaviors and gives fairly good outcomes in exact different areas including selection of occupational career.

2.4 **Contribution of Entrepreneurship in Economic Development**

Matlay and Westhead (2005) revealed the importance of entrepreneurship indicating that academics, economists, policymakers and university students are frequently discussing about entrepreneurship. Different conferences, seminars and workshops are being conducted in all over the world to highlight the significance of entrepreneurship for global economy. Kuratko and Hodgetts (2004) endorsed the idea that entrepreneurship is a main driving force for world economies. Karanassios et al. (2006) and Van Praag and Versloot (2007) indicated a positive association between entrepreneurship and economic development with regards of employment creation, enterprise survival and industrial change.

Donald (2005) also found similar results and indicated that entrepreneurship has revolutionized the world and it has influenced the business world unquestionably. Due to the industrial revolution, the youth of 21st century is now becoming the most entrepreneurial youth. Donald further asserted that almost 5.6 million US young people (less than 34 years age) are keenly struggling to start their own enterprise. About 80% of prospect entrepreneurs of US have the age ranging from 18 to 34 years. In this perspective, Van Praag and Versloot (2007)
described that in United States and Europe, the policy makers consider that new entrepreneurship is needed for greater economic innovation and development. Similarly, Birch (2002) also described that United States keeps a long struggle for being a driving force of global economic development through entrepreneurship.

2.5 Entrepreneurial Education

It has been discussed previously that entrepreneurship contributes in economic development, the role of entrepreneurial education is vital to consider in this perspective. The educational system can play cardinal role in developing world economies. Lee, Chang and Lim (2005) pointed out that entrepreneurship is famous among academics. They are eager to teach entrepreneurship due to its significant position and huge contributions in the world progress. Similarly, Mahlberg (1996) described that universities are considered the best place where students are shaped by providing of entrepreneurial education and skills. Moreover, universities are expected to develop entrepreneurial culture for their learners. Therefore, universities are expected to offer to their students the entrepreneurial environment that is conducive for developing entrepreneurial culture.

Wilson (2008) provided solution in terms of entrepreneurial education for promoting free enterprises. Wilson further stated that entrepreneurial education has the ability to cultivate entrepreneurial culture by refining students’ mindsets and attitudes as well as imparting them the skills necessary for entrepreneurship. Entrepreneurial education offers empirical learning to the students and promotes students’ pervasive exposure to innovation and self-business. In support of the findings of Wilson, Hoenig (2005) asserted on the need of such education system that can develop entrepreneurial attitude and skills among the students as well as promoting research & development and technology in the country. In this regard, the California university system and North Carolina’s Research Triangle are the two main examples for the development of entrepreneurship among the students.

University graduates are generally inclined to get jobs and often reluctant in taking risk in entrepreneurship. In this situation, universities can play their role in fostering entrepreneurial attitudes among their students and remove their traditional liking for jobs as a safe career occupation. Globalization, technology and the cheap cost of travelling have altered the nature of work and make it easier to prepare students for entrepreneurial career. Universities can be
determined to train students and enable them to work with entrepreneurially dynamic environment. Brown (1999) and Solomon (2005) indicated that students are now keen to adopt entrepreneurship field due to having entrepreneurial education in universities. Different entrepreneurship courses, consequently, become popular among college and university students. Undergraduate as well as postgraduate students show keen interests in entrepreneurship courses. This trend started from last decade and is increasing with the passage of time.

Postigo and Tamborini (2002) pointed out the fact that different universities and colleges in all over the world have offered entrepreneurial courses to their students by assessing their inclination towards it. In this regard, Kuratko (2005) indicated that 15,000 students were enrolled in entrepreneurial courses in 1500 colleges and universities in United States. Moreover, Landstrom (2005) explained that besides of introducing entrepreneurship courses to college and university students, different forums, discussions and training programs are also arranged by these colleges and universities. In the same line, Kantis et al. (2002) emphasized that all is being done in these universities due to a main goal and that is to raise the students’ interest and change their attitudes towards entrepreneurship. It is also expected from these students to adopt entrepreneurship as a decent future career. Similarly, Jaafar and AbdulAziz (2008) proposed that entrepreneurial education should be started at college level for the purpose of preparing excellent potential entrepreneurs.

By realizing the need of entrepreneurship for economic development, various governments and institutions like OECD and European Commission have focused to entrepreneurial education. The OECD has examined different studies on entrepreneurial education and the European Commission is doing work on a significant study based on entrepreneurship. Both of these establishments make serious attempts to make sure a tenacious initiative to encourage universities to be devoted to entrepreneurship and raise entrepreneurial education and alter the mindsets and attitudes of the students towards venture creation (Schramm, 2004).

Schramm (2004) who is the president and CEO (chief executive officer) of the Kauffman Foundation explained complex structure of promoting highly effective entrepreneurship in United States. Similarly, Wilson (2008) proposed for European world that
it has opportunity to gain from the practices and experiences of Canada, United States and other countries across the world. It has choice not to adopt the entrepreneurial models which are not compatible with its environment. Rather it may establish its own suitable models that are applicable in European settings. Wilson emphasized that Europe, while analyzing practices of entrepreneurial education in all over the world, should keep in view which mechanism is working better and why. Actually, it is not a matter of building an entrepreneurial structure or framework in universities but it is to initiate programs that are market-driven and fulfill the requirements of local environment.

On the other hand, Dennis (2006) considered proper regulatory and supportive environment essential for business enhancement and the growth. According to Dennis’s point of view, without an appropriate contextual environment, even prospective entrepreneurs who are desirous to start their businesses do not incline to launch their enterprises. In United States, government provisions for resource and development, clear property rights, extremely competitive market environment, flexibility in labor as well as progressive economic and university structure prepare the graduates to launch enterprises. United States also consider university as an important stimulus necessary for developing interest among graduates.

2.6 Female Entrepreneurship

Subrahmanian (2011) emphasized that females are the important part of any nation’s population and for its economic development. Female entrepreneurs are massively participating in all major economies of the world. The latent business potential of females is changing through understanding of the role and financial status of the society. Knowledge, skills and compliance are some major causes for arriving females into self-business. The appearance of female entrepreneurs and their contribution in national economy is fairly discernible. The female entrepreneurs are increased rapidly from the last two decades in global economy. Females deserve to be praised for their arrival in business, creating substantial job opportunities for unemployed people and plant a tradition for other females to become entrepreneurs. These females have made their place in export market, enhance investment and employ latest technology.

In this perspective, Subrahmanian (2011) defined that women entrepreneur is an individual who acknowledges challenging role to fulfill her peculiar necessities and makes
herself an economically self-sufficient person. Female entrepreneur possesses a powerful aspiration to do some progressive work. She is proficient in paying standards to her social life as well as her family. Due to media advancement, females are visibly conscious about their rights and characteristics. Moreover, they are also aware of work conditions in different societies. These women face numerous challenges in venture creation, but now they are becoming employment inventors rather than employment seeker. Females now involve in every kind of business. They thrive to business as publishers, exporters, designers, garment manufacturers, interior decorators. They investigate new paths and opportunities for contributing in economic development. In modern and advanced countries, females make them recognized and make a prominent place in entrepreneurship world. In spite of contributing in economy, in many countries they still suffer from male domination. Females still have no appreciations for having own enterprise in many societies.

Different studies conducted on female entrepreneurship provided evidence that females undoubtedly had significant impact on the economy. Females not only create jobs for themselves but also for others who are unemployed (OECD, 2004). Similarly, Ulusay de Groot (2001) indicated that female entrepreneurship contributes in income generation and poverty alleviation especially in developing countries. The developed countries like Canada and US, females grow their businesses faster when they compare to male owned businesses (OECD, 2000). In spite of this fact that female entrepreneurship has a significant impact on economic progress, their number is still small in economic progress as compared to male counterparts. Males are twice greater than females involved in entrepreneurship activities (Reynolds et al., 2000). Actually female entrepreneurs face difficulties in participating entrepreneurial activities.

One of the major insufficiencies in administrative, monitoring and legal frames is gender unfairness against female involvement in economic activities. Biases against women are embedded deeply in socio-cultural and ritual perspectives. These are legacy rights, own property rights and right to startup business with own name may legally be deprived of females from participating in entrepreneurship activities. In some cases, such rights present in legislation, but they are not applied in practice. It means half of the country’s population keeps out of the formal economy that should not be acceptable by any standards. There is a need to implement such rights where these rights are legally recognized. Similarly, regulatory
principles and lawmaking should also be thoroughly evaluated in order to balance gender rights (OECD, 2004).

The report of OECD (1998) also revealed different challenges that are faced by female entrepreneurs. The report indicated that in many countries, female entrepreneurs face different challenges including lack of recognition, inadequate opportunities and poor trustworthiness. Meager access to financial capital and to social networks is a stern barrier commonly encountered by female entrepreneurs (Gundry et al., 2002; Weiler & Bernasek, 2001). Gender discrimination, heavy family responsibility and skill shortage are also some crucial barriers faced by female entrepreneurs (Loscocco & Robinson, 1991).

Sinha (2005) studied on South Asia’s entrepreneurs and found similar results that South Asian countries i.e. Pakistan, Nepal, Sri Lanka, Bangladesh, India, Bhutan and Maldives have less number of females who have their own businesses. These females are less than 10% who are associated with their own businesses. Similar situation is observed in Germany where smaller amount of females are intended to form their own business (only 29%) when they are compared to their male counterparts even though they represent half of the working population (Sternberg, Bergmann, & Luckgen, 2005). In the same way, Minniti et al. (2005) pointed out that females have low inclination towards establishing their own businesses. The cause behind this, males are more dynamic and active than females in establishing their own businesses.

Johnson and Storey (1993) concluded that females have less entrepreneurial abilities to start their own business and are less successful in business than their male counterparts. Similarly, Koper (1993) indicated that females usually do not consider business field as much serious as it is considered by males. By supporting these finding, Bradley and Boles (2003) explained the causes for less number of females in entrepreneurship. They stated that females have less interest in achieving financial gain. In contrast, Wilson et al. (2004) pointed out that men’s larger number in entrepreneurship is due to economic gain which is powerful stimulus for males in starting their own business. The findings of both studies aroused the need of seeking the actual reality regarding female inclination towards entrepreneurship.

2.7 Females Entrepreneurship in Global Context

Females’ role in entrepreneurship is considered vital and dynamic in all over the world regarding their contribution in advancing the economies. Jalbert (2000) stated that in
progressive economies, the females run 25% of all the businesses and the number of these businesses owned by women is growing rapidly in Latin America, Eastern Europe, Africa and Asian countries. In this perspective, Minnitti, Arenius, and Langowitz (2005) demonstrated that from 1997 to 2004, women-owned businesses enhanced the level of employment in United States by creating 39% in comparison of 12% on national level and the incomes are increased by 46% from these women-owned businesses in comparison of 34% of all the private business held in U.S. Another study done in U.S. also supported Minnitti, Arenius, and Langowitz’s findings, indicating that only in U.S, the 6.7 million businesses, held privately by women produce $1.19 trillion in trades and provide employment about 9.8 million people. Furthermore, the flourishing rate of these women-owned businesses is also remarkable (Women-owned Businesses, 2004).

Minnitti, Arenius, and Langowitz (2005) also explored the facts related to female entrepreneurship, found that in middle income countries, in comparison of female, male occupy 75% more place in entrepreneurship, 33% place in entrepreneurship in high income countries and 41% place in low-income nations. These facts showed the larger gap between female and male entrepreneurs in middle-income countries whereas smaller gap in high income countries. These researches indicated that a dynamic channel of prospective female entrepreneurs is required in low and middle income countries. Reynolds et al. (2002) endorsed the same idea that young males in U.S are twice as more as females in the process of creating venture creation. Thus, it is vital to utilize the talent of females in entrepreneurship field in the future.

The research on career interests and intentions of young generation exhibited the facts that prospective entrepreneurs showed significantly smaller interest in entrepreneurial careers and especially the females in comparison of males (Marlino & Wilson, 2003). Various factors certainly cause the inequality between male and female in their choices of entrepreneurial careers. One important factor in this regard, is entrepreneurial self-efficacy or self-confidence of being able with necessary skills to start an entrepreneurship. It plays significant role in determining youth’s interests and behaviors in pursuing venture creation. The facts exhibited the differences between male and female in their interests towards entrepreneurship.

By illustrating these differences, the study of Kickul, Wilson, and Marlino (2004) concluded that entrepreneurial self-efficacy has greater effects on teen age girls than the boys in
choosing entrepreneurship as a future career. It demonstrated from these teenaged girls’ perceptions that they have more abilities and skills to be succeeded in entrepreneurship. So considering their perceptions for future career, the scholars, educators and different establishments focus to facilitate the ways towards adopting entrepreneurship.

2.8 Female Entrepreneurship in Muslim Countries

Female entrepreneurship is a phenomenon that is rapidly emerging in high, middle and low income states (McIntosh & Islam, 2010). Irrespective of global development in entrepreneurship, females belonging to Middle East and North African countries (MENA) showed less participation in entrepreneurship. World Bank Country Enterprise Survey (2003-2006) showed different participation rates of females into entrepreneurship. For example, North America (31%), Europe and Central Asia (24%), East Asia, (20%), Latin America (20%) and MENA countries showed (13%) female participation rate (World Bank, 2007).

MENA countries are mainly Muslim countries and Islam shapes the fabric of their lives. Sharia (Islamic Law) leads the legal and economic structure of these countries in which entrepreneurship works. The Quran sets females’ rights and duties which are different from non-Muslim countries. For example, Kavossi (2000) explained that Islam’s law of ‘Qiwama’ requires male responsibility of protection and support towards female. Consequently, women are separated from males in workplaces. Moreover, in these countries, female needs approval of male family members if she involves in activities outside the home. The other Islamic principle ‘Wasta’ creates supremacy of male networks and associations. It requires males to provide assistance to females in attaining introduction to those associations. As a result, females depend on males for getting access to business networks as the Quran prohibits females’ direct contact with those males who are not associated with blood and marriage to those ladies (Pipes, 2004).

In United Arab Emirates (UAE), female entrepreneurship is also very low. Usually females’ traditional roles are privileged in this country. The social values of this society restrict female activities outside the home. It is important to note that UAE is the state where female students are the highest in number at tertiary level education but their participation in entrepreneurship activities is very low. The report of Gender Entrepreneurship Markets (2006) revealed the similar results regarding female entrepreneurship that UAE is the last out of 42
countries for female participation in entrepreneurship activities. The report also discovered that females are restricted by some unique social norms to participate in entrepreneurship activities.

The UAE society is grasped with traditional and religious values especially with regards of females’ role in society. The society does not like that the females work outside their homes. Some conservative sections of the society feel women entrepreneurship unscrupulous and immoral. The deep-rooted social and cultural values do not allow Emirati females to enter into self-business. The society makes it difficult for females to utilize their entrepreneurial talent. Rather UAE society expects from their females to fulfill the responsibilities placed on them (Preiss & McCrohan, 2006).

Baud and Mahgoub (1999) pointed out that some Emirati females bear direct vigorous disapproval from their fathers and husbands. Female entrepreneurs are well aware of the threats of legality and this reduces their interest and eagerness to become entrepreneurs (Kourilsky & Walstad, 1998). In the same way, Haan (2004) explained that intensified fear of loss of trustworthiness makes Emeriti women conscious to avoid entrepreneurship and adopt government jobs. A recent study of Erogul and McCrohan (2008) revealed similar findings that several families in UAE prefer their children to opt government employment as these employments have lavish and plenty benefits, fewer demanding work system and easy working hours. Consequently, these families make their children avoid adopting riskier career in entrepreneurship field.

Emirati females’ role in entrepreneurship regarding their social relations and obtaining finance is analyzed. Preiss and McCrohan (2006) identified that Emirati female entrepreneurs find it difficult to acquire capital for their business through their personal contacts. This fact is further supported by Haan (2004) stating that Emirate females utilize their own savings for startup capital. Banks simply provide initial funding up to 35% to the female entrepreneurs. The non-formal sources of capital of UAE are taken through ‘Business Angels’. The business angels are actually the people who have access to the unused capital. These businesses further exhibited the vision of profitability within the predictable future period. The business angels are familiar with business owners as a colleague, a friend or even stranger through a third party.

According to Nelson (2004), United Arab Emirates was established in 1971, and since that time, the government is continuously struggling to expand substantial efforts to educate
females and provide them facilities to take up leadership positions in entrepreneurship. The UAE founder, Sheikh Zayed bin Sultan Al Nahyan often cited this statement that women have the right to work everywhere. Females 76.8% of UAE university students were female in the year of 2000 (Al-Kassadi, 2000). This is the highest number of female students who are in higher education (Fergany, 2005). UAE female entrepreneurs are higher in number when compare them with other Gulf Arab States, but less in number with other countries having similar level of GDP per capita. These countries are Singapore, Norway and Finland (Erogul & McCrohan, 2008).

2.9 Female Entrepreneurship in Pakistan

Pakistan is a developing country and is still uninterested in case of female entrepreneurship comparing with other developing countries of Asia. Female population in Pakistan makes up a greater part but they are not trained, skilled and empowered so that they can freely opt and pursue entrepreneurship as a profession. The report of Economic Survey of Pakistan (2009-10) revealed that female population comprises 51% of the entire population which have not been playing demanding role in nation’s economy.

The World Bank gender country profile indicates that the status of female in Pakistan is among the lowest in the world. The females are house bound under the traditional veil system. They are the largest unpaid workforce of the country. Pakistan Development Planning does not favorable towards beneficial activities of females. Ten 5-Year plans have been presented in the country and each having some provisions for the women development and welfare. A National Plan of Action (NPA) was prepared and issued in 1998 by the Ministry of Women Development, which had detailed strategic objectives for the females’ betterment and development (National Plan of Action, 1998).

Labor Force Survey (2008-09) showed increasing trend of females into self-business. Many females have participated in micro, small and medium-sized enterprises. Females having self-business have increased from 12.8% in 2007-08 to 13.1% in 2008-09 but still females are very low in numbers who have participated in economic activities. The GEM Country Brief Pakistan (2007) reported that in Pakistan, the overall percentage of women employers is 0.3% in the period of 2001 to 2011. These statistics show that female entrepreneurial participation in
Pakistan is among the smallest in the developing countries. Females’ participation rate in entrepreneurship is meager in Pakistan.

Pakistan Institute of Development Economics (2007) indicated the reasons why female’s participation in entrepreneurship was low. It indicated that in Pakistan, entrepreneurship has undergone “rent seeking culture”. A few influential and rich people do not make profits through trade and wealth creation. Rather they earn money by reversing economic environment. They also affect government policies and actions for increasing money. Hence, the result is decreasing the number of businessmen in the market. In this type of culture, female entrepreneurs particularly discouraged. These female entrepreneurs with their limited resources are struggling to make their presence felt in the patriarchal economic world (Haq, Idrees, & Ahmad, 2007).

In Pakistan, Enterprises have been confined to industries only rather than small and medium–sized enterprises. Dreadfully, the country undergoes a strong political hold on the public and private sector activities. So, very little encouragement is provided to the entrepreneurs. This phenomenon indicates why the country does not achieve successful entrepreneurial activities despite all the talents for the development of small scale manufacturing sector. Moreover, there are various factors responsible for the absence of innovation in Pakistan. Most of the businessmen want to engage in their inherited business. They think it is a safe and risk-free. The lack of innovation and creation restricted females to few traditional businesses like parlors, boutiques and Montessori.

In Pakistani society, most of the women’s time spends in household work and family maintenance such as childcare, food preparation, assistance in agricultural and other domestic work. Thus, females have fewer chances for entering into school, the labor market and other outside activities. Moreover, Pakistani females do not get formal training of how to set and manage business. If they start a business, they face many management related problems. This prevents the chances of entrepreneurial activities among the females. Even if females want to support their families, they would be expected to take up jobs rather than thinking of starting their own business. As venture creation involves financial investment and the risk of failure of business. Another main cause of low participation of women in economic activities is the
restriction on their mobility. They have to go along with some male member of their family if they need to leave the house (Saeedi, 2007).

The women entrepreneurs, who are successful in Pakistan, belong to exceptionally wealthy families. They launched their venture first as a hobby and later as a career. At present, many women entrepreneurs are working in Pakistan. They have started their business and attempted to make them prosperous in the extremely competitive environment. Majority of them are involved in traditional businesses such as parlors, boutiques and bakeries. Some of them are in manufacturing, consultancies and service provision while most of the skilled women labor force is engaged in handicrafts and garment sector. Generally, urban females are better than rural females in their working (Saeedi, 2007).

Some challenges faced by the Pakistani females in launching and managing their enterprises are mentioned here. One cannot imagine the culture and practices of female entrepreneurship to be flourished in Pakistan unless these challenges are resolved; a) attitudes of the society; b) lack of entrepreneurial training and skills; c) lack of information; d) access of finance; e) lack of marketing facilities; f) non-availability of guidance and support; g) labor issues; h) regulations and departments; and i) government policies (Saeedi, 2007).

Goheer (2003) also revealed the evidence that entrepreneurship atmosphere for females in Pakistan is complex and comprises several inter-related factors. The first category of factors is made up of religious, cultural, social and traditional elements. These elements of environment have taken form after many centuries. These elements are developed in male-controlled system and demonstrate inferior position for females. Gender discrimination in this system is firm, inflexible and deep-rooted as it appeals acceptability from the prolongation of a traditional mind-set proven rites and solid belief system. The researcher further explained the second category of factors which consist of regulatory procedures, policy documents, institutional mechanism and constitutional structures. This category is modern rather than traditional, that is why it is fair.

This deep-rooted patriarchal system creates difficulties in two forms for females in general and female entrepreneurs in particular in Pakistani society. First it is integrally discriminatory. Secondly, it prevents equality-based structure of contemporary institutions and their unbiased working as these institutions are the result of traditional institutions. So, the
researcher suggests that it is necessary to deeply explore social and cultural factors and gender biasness embedded in the society which restricts females to freely move in society, socially interact with people; actively participate in economic activities and getting access to business growth services (Goheer, 2003).

Goheer’s socio-cultural depiction, with minor difference of geographical areas and social classes, makes up the patriarchal structure with classified gender role. Females have stereotyped task of reproduction whereas males have the function of production. These functions of men and women determine complete atmosphere of Pakistani society. The reproductive role compels the females to stay at home and nourish the kids and expand family. Females can play their supplementary role in production activities. There is a tradition that men possess the honor linked with virtue of their women relations. It impedes females’ movement and limits their social connection imposing a check on their profitable activities. The social, traditional and cultural restrictions on females permit males to shape their acceptability in public dealings and in the world of production and in economic activity. The contemporary institutional atmosphere has improving equity in favor of females.

However, the fundamental influence of traditions and assigned interests of male-controlled mechanism are doing their job to maintain the existing state of affairs. The regulatory arrangements, legal framework and policy environment are being adopted to separate females from financial activities. Goheer further explained that article of 25 of the Constitution of Pakistan (1973) assured equity of rights to all citizens regardless of class, race and sex. It strengthens the government to take action to preserve and improve females’ rights. Modern lawmaking bodies latently prejudice against females’ financial activities as manufacturers and suppliers of services. However, regulatory and policy environments are comparatively being better. The current instance is the draft of Labor Policy of the Government of Pakistan that pays lip service to female labor force issues without declaring any concrete steps to reimburse the difficulties of female workers.

Roomi (2003) and Shabbir (1996) provided evidences in this regard, indicating that in Pakistan, social and cultural norms prohibit females to go outside of their home and enter into venture creation. The concepts of ‘Pardah, Izzat’ and ‘Honor’ associated with females do not permit them for outside mobility and work with male members of the society. The society
considers that these acts ruin the reputation of these working women and further decreases the chances of marriage. Pakistan is basically a patriarchal society where patriarchal values do not allow females to be independent. These so-called patriarchal values limit women’s occupational role and hinder their ways to take part in financial activities liberally. Due to lack of mobility power, they are confined to business areas such as health, education and beauty. These areas are considered suitable as females provide services mostly to female customers. Some females also take part in textile or garments areas where they deal with female employees and produce things for female consumers.

The researcher also emphasized that some females have also been seen in non-traditional sectors but they are few in number and they are there due to their family involvement and support. Goheer (2003) and Roomi (2003) both proposed that exclusive characters of production and imitation assigned to men and women should be resolved in Pakistani culture and re-introduce the positions of men and women in society. Niethammer et al. (2007) supported Roomi (2003) in terms of females’ selected business areas. He asserted that due to social gender biasness, females have to choose traditional sectors of business such as handicrafts, aesthetics, jewelry, boutiques, apparel and bakeries.

In Pakistani context, females are restricted to contact freely with males. Due to this restriction, female entrepreneurs do not have privilege to attain business management skills. Females also face competitive conditions in getting in contact to marketplace, whereas males freely move around the society and interact with business network. The other challenge, females bear in entrepreneurship is the less mobility power due to facing difficulties in transportation as public and private transportation is inadequate (Goheer, 2003). In his study, Goheer portrayed the perceptions and problems of females who are less educated. This arouses the need of the study which attempt to get perceptions of the highly educated females.

2.10 Female Entrepreneurs engaged in Education in Pakistan

2.10.1 Dr. Feriha Peracha

Dr. Feriha Peracha is an exceptional and brave lady who believes that change is indispensible but only through proper education and awareness. She is basically an educationist and psychologist and made numerous achievements in her life. She is currently the Director of Sabaoon Acedemy, Malakand (Swat). She is also Chairperson of SWAaT, VP of Lahore
Mental Association, VP of Foundation House, Vice Chairperson of ICare Foundation Pakistan, Board member of Hum Pakistan Foundation (HPF), Board member of WWF Pakistan, and Board member of Sanjan Nagar. Dr. Peracha has lived in London and Canada for about 25 years where she got post graduate studies and a PhD degree in Psychology.

Her teachers were wide-ranging intellectuals and humanists and gave her much more than her formal education. They mold her thinking, inculcating awareness and a sense of responsibility in her at University College London and University of Alberta. London till now remains her primary home but now she is in Khyber Pakhton Khan, Pakistan. An NGO, SWAaT has established five schools in the most disadvantaged areas in Swat. The main purpose of these schools is to prevent the students from dropping out and picking up by extremists and militants. SWAaT motivates these students to achieve with their age the suitable goals in their education and in chasing suitable employments in Pakistan.

2.10.2 Nasreen Mahmud Kasuri

Nasreen Mahmud Kasuri belongs to a business family. She is married with two children. She got her Bachelor degree in Applied Psychology and History from Kinnaird College, Lahore. She studied Child Psychology at the postgraduate level at the Punjab University. She did her Master in Business Administration (MBA) and got a joint degree issued by the Universities of NYU (US), LSE (UK), and HEC (France). She has her schooling at the Sacred Heart Convent, Faisalabad and Convent of Jesus and Mary, Lahore.

Mrs. Kasuri established the Beaconhouse Schools in 1975. These schools are the largest and oldest private school system in Pakistan, and perhaps one of the largest systems of its kind in the world. Today, Beaconhouse Schools are located in over 31 cities across Pakistan. This school system is also situated in eight other countries such as UK, Malaysia, Thailand, Oman, UAE, Bangladesh, Indonesia and Philippines. Beaconhouse is a combine system of education including male and female students, surpassing 220,000 students and a teaching staff of over 18,900. Beaconhouse schools prepare students for the Cambridge ‘O’ and ‘A’ levels, the International Baccalaureate and the local Matriculation system.

Beaconhouse is a progressive school, provides an equal opportunity to its employees, though currently 62% of its employees are women. This school system applies a broad based approach to education in order to produce global citizens. This is the only school in Pakistan
which has its own teacher-training program in collaboration with Bradford and Exeter Universities, UK. For charitable and humanitarian work, Mrs Kasuri was awarded ‘Sitara-e-Eisaar’ by the Government of Pakistan in 2006. Mrs. Kasuri attended many seminars and courses on education and management. She has assisted on the Boards of many Government and Non-Government organizations, and is currently working as the Chairperson of the Beaconhouse National University, a University Chartered by the Pakistani Government.

2.10.3 Shagufta Rana

Shagufta belongs to Islamabad city and is the first women in her family who has started a business. She is married with no children. She did undergraduate studies in Education and considers that receiving and dissemination education is the responsibility of every member of the Muslim society. Thus, she decided to start a school named Saint Jacob Cambridge School. At that time, there was no English medium school in her locality. She rented a building that was a difficult task for her but she started the school in 1996. She did not have any business experience but her family helped her a lot in the business. The early years of school startup were really tough for her as the number of students was much less than what she required. She spent her savings on renting the building and purchasing necessary furniture and equipment. No financial institution was ready to lend money to her without any security, and the expenses were exceeding to the income. Meanwhile, she got married and her husband helped her to overcome the business difficulties and reorganize the business. Now, the school is working well and offers courses from class 1 to 10 and employee female teachers were 13 in number. Shagufta has intentions to expand the scale and scope of her business. She wants to turn her school into a college where she could start the classes of FA/F.Sc as well (Goheer, 2003).

2.10.4 Naheed Fatima

Naheed Fatima established her tuition center five years ago in Rawalpindi. She is desirous for opening a school but having fewer resources, she decided to start tuition center. Belong to lower-middle class family, Naheed found no start-up capital to start school. She was afraid of the complicated process of school start-up. She might not manage registration and taxation processes. She did not have any security for getting formal finance from financial institutions. She did not do business before and was hesitate to take risks. The main purpose of starting this center was the financial difficulties that her family was facing. In this business, her
family supported a lot as they thought that there was no male interaction in it. Soon her two sisters joined this center as they were also unemployed. Some other teachers were also recruited for teaching. Naheed is now running the center smoothly and has intention to expand it to a model school. She has gained now too much confidence about business matters. But she is not very much confident of how long will it take to start full-fledged school. She is hopeless about the dilemma of females in Pakistan. She is cautious that women are in a feeble g position in trade in the society. She as a woman she considers herself insecure in Pakistani society (Goheer, 2003).

2.11 Need of Female Entrepreneurship in Pakistan

Zahra and Mehmood (n. d.) argued that female entrepreneurship is not a miracle that is burst into “Small and Medium-sized Enterprise (SME)” sector as a latent contributing factor. Rather it passes through different stages and arrives at the recent stage and now has been capable to attract the attention of business intellectuals around the world. Female entrepreneurship is performing miracles in all over the world. It has huge proficiency to create self-business and brings the potential of disadvantaged females to the mainstream business setting. In this way, it provides females lasting pleasure of being independent in their personal life and in their decisions of businesses.

Zahra and Mehmood asserted that the importance of females is recently acknowledged in the field of entrepreneurship. However entrepreneurship still is recognized as a male-dominated area in the society. There are various factors and prejudices in the society that work against female entrepreneurship. In developing countries, females have potential to be entrepreneur and many have significant entrepreneurial presence in the society, but governments and academia do not give proper attention to them. In developing countries where social imbalance and backwardness prevail, gender gap and discrimination is aroused in entrepreneurship field. This type of environment further disregards female potential in every field of life.

Roomi and Parrott (2008) revealed that there are various socio-cultural and economic factors existing in society that are responsible for low growth rate of female entrepreneurship. These factors create hurdles in the growth of female entrepreneurship. In Pakistani culture, females are expected to play their stereotyped role in the society and take the responsibilities
related to family organization. This is the main factor that restricts female entrepreneurship in Pakistan. Consequently, females do not enjoy the luxury of decision-making and autonomy in their personal as well as business-related life.

Pakistan is a developing country in which females consist of 51\% of the total population and where females’ entrepreneurial participation is the lowest in the Asian region. Females’ involvement in economic activities is essential for many reasons. Recently, females’ economic position has been recognized as a sign of social development. Thus, their participation is indispensable in terms of human resource development and further enhancing their status and position in the society. Roomi and Parrott (2008) also proposed for academicians and government that they should give attention to the growth of female entrepreneurship. Scholars should also need to be attentive to this serious phenomenon. Due to recognizing the role of females in economic development, it is utmost necessary for government to devise policies for the development of entrepreneurship among females. Government should start development programs which focus females’ social and economic position. By doing this, government can bring females into mainstream of national life.

Mundi (2013) explained that unemployment rate in Pakistan in 1983 was 3.85\% which increased in 2010 to 6.195\%. Development Report South Asia (2003) revealed that unemployment rate in Pakistan was reached at the tremendous height of 8.27\% in December 2002 and 5.05\% in December 2009. According to this report, 1.2 million of the Pakistani youth (15-25 years) was unemployment in 2005-06 and this figure will be reached up to 6 million in 2030. In comparison of rural and urban areas, the unemployment rate is higher in urban areas than in the rural area. In rural areas, majority of the labor force is employed.

The economy of Pakistan has gained many advantages from the foreign emigrants, specifically in gulf countries. These foreign emigrants basically were unskilled and engaged in the construction thriving. However, due to the economic changes in the Arab countries, the opportunities for unskilled labor have been decreased. Due to decline in jobs abroad, the economy does not allow employment opportunities for this unskilled labor. Consequently, growth rate has become low. With the high rate of population growth, the figure for unemployed Pakistanis is likely to go up. Moreover, In Pakistan the demand for skills could not match the supply for skills (Aslam, 2009-10).
The problem of unemployment has been existed in Pakistan since its origin and still it remained an important issue in the country. Therefore, Pakistan’s new generation suffers from this problem a lot. Pakistan Labor Force Survey (2012-13) revealed that unemployment rate in Pakistan was 6.24% and youth unemployment was 10.5%. The population as well as the labor force is comprised of a much larger proportion of young people in Pakistan; about 63% below the age of 30 years. These demographic projections indicate that employment opportunities in terms of entrepreneurship for the youth are prerequisite.

2.12 Attitude

Chitty et al. (2011) asserted that attitude is a theoretical concept. It cannot be touched, smelt, seen or heard. Attitude cannot be observed. The term attitude means a general and slightly persistent positive or negative tendency towards or evaluative judgment of an individual, an item or an issue. The attitude has three significant attributes;

1. Attitude is learned.
2. Attitude is comparatively permanent.
3. Attitude affects behavior.

The following are the examples which exhibit attitudes of different people and these people express feelings and evaluations with changing degrees of strength. I like to study. I do not like to read. I strongly like to write poems. All of these attitudes are learned and it is expected that these will be retained until there is a solid motive to alter them. It can be estimated that the holders of these attitudes will perform consistently with their assessments.

The behavior of a person is significantly influenced by his/her attitude. An attitude is an emotion or a feeling or a reaction to some situation, idea or an object. It shows how the person feels about that situation, idea or object in query. This feeling may be positive, negative, favorable or unfavorable. Fishbein and Ajzen (1975) perceived that beliefs are perception, emotions, feelings and knowledge over a certain idea or object that can be assimilated through communication, direct experience and learning. Same in this way, the attitude of the students whether it is positive or negative, towards entrepreneurial activities is due to those beliefs held by students on those characteristics connected with entrepreneurship. For successfully implementing the entrepreneurial program, the need is to determine the attributes linked with entrepreneurship.
Vijayasrathy (2004) pointed out that attitude is a person’s belief that a product, service or concept is a decent idea. Stevenson, Bruner and Kumar (2000) indicated that attitude is a useful approach for better understanding and describing a behavior. Attitudes are defined as beliefs and perceptions regarding the personal desirability of performing the behavior, which are in turn related to expectations regarding the personal impact of outcomes resulting from that behavior (Ajzen, 1991). The attitudinal approach has been used in many different fields including assessing entrepreneurial education. For developing entrepreneurial potential and enterprising abilities among students, it is utmost necessary to increase positive attitudes towards entrepreneurship. Thus, attitude is considered as a moving stone towards entrepreneurial intentions.

Zhang (2002) provided a well-defined concept of attitude in these words that it is a persons’ inclination towards a particular object and environment and it is also an individual’s propensity with determination and this propensity can be resulted by person’s behavior. Zhang also clarifies that intentions are not recognized through only a behavior. Attitude is also necessary to recognize a person’s intentions. An attitude is equivalent to inclination. The researcher further pointed out that an attitude covers cognitions, feelings and actions and includes general knowledge in it. An attitude possesses a goal and the goal must be a physical body, object or a theoretical idea. If a person keeps a positive attitude towards a particular goal, he must possess same positive attitude towards a similar goal.

Zhang (2002) revealed that the process of attitude development in an individual must be influenced by his family background, socio-cultural traditions and educational environment. Therefore attitude is primarily a group of individual’s attributes that can be learnt. Huang (1993) added that attitude comprises three factors. These are cognitive composition, emotional composition and behavioral composition. Cognitive composition includes idea and belief, emotional composition includes feelings and values and behavioral composition includes tendency towards action. It is concluded that attitude is an intellectually organized state for any recognized subject. It is personal awareness that is influenced by the environment. It is a feature that can be molded or altered through learning and practice.

The concept of attitude occupies central spot in the theory and research of behavioral and social sciences. Ajzen and Fishbein (2000) explained that attitude represents psychological
evaluation of any object seized in such trait dimensions like pleasant-unpleasant, harmful-beneficial, good-bad. Recent neurological indications propose that evaluative judgments vary, in significant ways, from non-evaluative judgments. Crites and Cacioppo (1996) asked respondents to classify food items in the form of positive verses non-positive and vegetable verses non-vegetable. Compared with positive brain potential induced by the non-evaluative categories, the evaluative categories were initiated to arouse a potential that was reasonably higher over extensive parts of the right scalp zones than the left scalp zones. Petty and Jarvis (1996) indicated that evaluative responses are essential to psychological objects. It is considered that persons are varied in their enduring propensity to involve in evaluative reactions.

2.12.1 Attitude Development

There is a concept that attitudes are characters and outlooks to assess psychological objects. This idea appeared to indicate that a person grasps only one attitude towards a given object or matter. But recent studies indicated that individual holds dual attitudes towards a specific attitude in the same situation. Wilson et al. (2000) expressed that when attitudes alter, the new attitudes dominate but they may not change the old attitudes. McConnell et al. (1997) explained that due to this dual attitude model, individuals can grasp two different attitudes at the same time towards a specific object in the same perspective. The one attitude is implied or usual and the other is overt or clear. Two dynamics i.e. capacity and motivation are needed to recover the overt attitude in supporting the implied evaluative reaction.

McConnell et al. (1997) explained that multiple attitudes towards the same object depend on its context. A person evaluates the same object differently keeping in view its context and background. Different evaluations of the same object are the cause of multiple attitudes. These researchers proposed that a person finds some inconsistencies between attitudes and behavior and these inconsistencies may due to the occurrence of multiple context-dependent attitudes towards social goals.

2.12.2 Determinants of Attitudes

In individuals’ life, the most important aspects are their experiences that lead them to develop beliefs about different events, objects and actions. These beliefs may develop as an outcome of direct observation or interpretation of any experience. Some beliefs become
constant and stable over time whereas some others may forget and new beliefs replace them. The beliefs about democracy, nationality and ethnicity may relatively persistent whereas beliefs about a given person or about the consequences of the behavior differ substantially. It is clear that a person’s attitude may be altered as the function of alterations in belief system. Some attitudes may be persistent over time whereas some attitudes vary with passage of time and demonstrate repeatedly shifts. At any point in time, person’s attitude towards an object may be determined by his salient set of beliefs about that entity.

2.12.3 Salient Beliefs

Individuals keep different and large number of beliefs about a specific object. However, only small number of beliefs works as determinants of his attitudes at any specific moment. Miller (1956) and Mandler (1967) examined individuals’ information processing, attention span and anxiety. They concluded that a person can be capable of attending and processing only five to nine chunks of information at a time. Fishbein and Ajzen (1975) claimed that in determination of a person’s attitude towards an object, only five to nine beliefs about that object mainly play their role. These are the beliefs that are significant or salient at a given point of time. It is also possible that these beliefs are more than nine which are salient and working as determinants of a person’s attitude. The person can hold larger set of beliefs into account according to motivation and available time. However in most of the cases, only small number of beliefs works as determinants of a person’s attitude. It is also revealed that these salient beliefs are flexible. They can be faded, strengthened or substituted by new ones.

It is argued that a person may keep larger number of beliefs but it is required to ascertain five to nine salient beliefs that are determinants of attitude. In determination of salient beliefs, a person’s beliefs about a specific action or object may be produced through a free-response format. In this format, the person can be asked to list the attributes, qualities and features of the item or significances of carrying out the behavior. Kaplan and Fishbein (1969) asserted that the beliefs which produced at initial stage are called salient beliefs. The beliefs produced after five to nine beliefs, are not salient for the person. Fishbein and Ajzen (1975) indicated that it is also possible that after first two or three salient beliefs the additional beliefs are not salient and consequently are not determinants of attitude for a particular object. Unfortunately, it is not possible to identify the point at which an individual begins to produce
non-salient beliefs. It is however proposed that first five to nine beliefs are the rule of thumb for determining attitude.

It seems impossible to gain an exact measure of beliefs which decide a person’s attitude towards an object because these beliefs are differed from individual to individual. However, estimation of exact measure of beliefs can be acquired by considering first five to nine beliefs because these are the fundamental determinants for attitude.

2.12.4 Informational Bases

It is discussed by Fishbein and Ajzen (1975) that an individual’s attitude is the task of his salient beliefs at a specific point in time. A person’s attitude can be measured by bearing in mind the person’s reactions to the set of belief statements and even when they involve non-salient beliefs. The association between set of beliefs and attitude has been expressed in a model which is called Expectancy-Value Model. This model is constant with various theoretical approaches of attitude formation and alteration. Expectancy value model expresses that every belief connects a particular object with some characteristic. The model proposes an informational foundation for the formation of attitude.

According to this model, an individual is considered the processor of information he has about the object and evaluates the attribute of that object. When a person enters into an experimental situation, he may possess particular prior beliefs about specific item. He forms new descriptive and inferential beliefs about the items after practicing experimental operations. Consequently, those beliefs are assessed and the person will have considerable information about the attitude item or object. This information will determine his attitude. It is argued that attitude formation cannot be comprehended if its information base is ignored (Fishbein & Ajzen, 1975).

2.12.5 Appraisal (The Expectancy-Value Model)

Fishbein and Ajzen (1975) claimed that the expectancy-value model deals with the association between beliefs about an object and attitude towards that object. This model is descriptive and can be applicable to any set of beliefs whether these beliefs may be old or new and salient or non-salient. It is argued that an individual’s salient beliefs play significant role in determining his attitude but this model is not grounded on the supposition of causality. It
merely deals with the relationship between beliefs and attitude. This model particularly provides a description of the way in which diverse beliefs including evaluations of the related traits are joined together to come to the evaluation of the item or object. The combined process is expressed through this equation:

\[ A = \Sigma b \times e \]

Where:

- \( A \) = the attitude towards an item, object, event or action.
- \( b \) = is the beliefs about an action’s results or an object’s features or traits.
- \( e \) = is the assessments of the features or results.

This model suggests that an individual’s attitude towards an item or object can be measured through multiplying his assessment of each trait linked with the item by his subjective probability that the item or object has that trait and then produce the sum of the products for the total set of beliefs. Here the terms of “trait” and “result” are employed in a general sense. These terms refer to any feature, concept, quality, value or target linked with the object or behavior.

Osgood et al. (1957) explained that assessment considers an essential feature for any specific concept’s additional meaning. Ajzen and Fishbein (2000) expressed that according to expectancy-value model, when a person forms beliefs about a given object, the evaluative meaning stands up naturally and unavoidably. Every belief connects the particular object with a certain trait. Subjective norms of the object’s traits determine the individual’s overall attitude towards that object and it depends on strength of the connection.

Fishbein and Ajzen (1975) indicated that a person has favorable attitude towards an object when he associates object with good things and the person has unfavorable attitude towards an object when he associates object with bad things. The individual forms various beliefs about an object, but only those beliefs affect attitude at any certain moment that are readily reachable in person’s memory. Fishbein and Ajzen further explained that on daily basis, a person automatically obtain an attitude towards a new object when person learns its link with other objects, features and qualities towards which the person has already attitudes. So these
attitudes that are basically attribute evaluations, are function of beliefs and link the attribute to other traits or evaluation of these traits.

It is apparent if individual holds the same beliefs, he may have different attitudes and if he holds diverse beliefs, he may have the same attitudes. According to this model, the attitudes are based on the total set of the silent beliefs a person holds and the assessment linked with these beliefs. If the beliefs are same and hold with diverse strength and or if assessments of connected traits are different, the attitude will also different. In contrast, if the beliefs are diverse and hold with the same strength and if the beliefs have same assessment inferences, the attitude will be same. It suggests that knowledge of the individual’s attitude gives slight information about the specific beliefs he possesses or about his assessments of traits linked with the attitude object.

A question concerning the expectancy-value model is that one may think that attitudes could increase indeterminately with the accumulation of new positive beliefs as each new b * e product is adding to the present total. It is also true that an individual’s attitude is firmed by a limited number of prominent beliefs which are organized hierarchal in the form of their chances. Within this hierarchy, each additional belief contributes less to the total attitude. Total assessment tends to level off after five to nine beliefs. For example, an individual who possesses seven positive beliefs about a particular object, and this is assumed that the assessment of traits is constant (+2). Thus, his beliefs hierarchy is presented in table 2.01. The column 4 of the table indicated that each additional belief adds to less to the overall attitude.

Table 2.1

*Belief Hierarchy in expectancy-value model*

<table>
<thead>
<tr>
<th>Belief</th>
<th>b</th>
<th>e</th>
<th>b*e</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.90</td>
<td>+2</td>
<td>1.80</td>
</tr>
<tr>
<td>2</td>
<td>.85</td>
<td>+2</td>
<td>1.70</td>
</tr>
<tr>
<td>3</td>
<td>.85</td>
<td>+2</td>
<td>1.70</td>
</tr>
<tr>
<td>4</td>
<td>.80</td>
<td>+2</td>
<td>1.60</td>
</tr>
<tr>
<td>5</td>
<td>.75</td>
<td>+2</td>
<td>1.50</td>
</tr>
<tr>
<td>6</td>
<td>.70</td>
<td>+2</td>
<td>1.40</td>
</tr>
<tr>
<td>7</td>
<td>.65</td>
<td>+2</td>
<td>1.30</td>
</tr>
</tbody>
</table>

Substantial evidence, presented in attitude field, supported the expectancy-value model.

All standard measures can be regarded in the form of an expectancy-value formulation.
Research has frequently indicated the validity of these measures. Some direct efforts were also made to test the model. Fishbein (1963) described his formulation of an expectancy-value model with reference to attitude towards Negroes. He formulated a set of 10 modal salient beliefs for his subject population by taking 10 traits which are produced most repeatedly in response to the question. The question is: what do you believe to be the traits of Negroes? The 10 traits of Negroes are arranged in terms of frequency of production. These traits are wavy hair, black skin, healthy, high, unintelligent, idle, melodic, friendly, unqualified, hard workers. Respondents assess each trait on five evaluative semantic variance measures.

The sum over the five measures or scales offers a measure of “e”. To provide a degree of belief strength (b), the subjects rank the probability that Negroes have wavy hair; Negroes are unintelligent etc. on a set of five probability scales in a semantic variance format (i.e. likely, unlikely). Again a sum over five measures is gained. The production of ‘b’ and ‘e’ can both range from -15 to +15. High score on the measure indicated the high chances of relationship or positive assessment. Estimation of each subject’s attitude towards Negroes is gained by multiplying each e by the corresponding b and summing the product. At the end, each subject’s attitude towards Negroes is evaluated directly by asking him to rank the concept Negro” on five evaluative semantic variance scales. The sum over the answers to these five scales aids as an index of attitude. A correlation of .80 is achieved between the estimations and the direct measure of attitude provides support for the theoretical model (Fishbein, 1963).

2.13 Entrepreneurial Attitudes

Ajzen and Fishbein (1975) explained that an attitude affects a person’s valuation of an object or subject in question. Robinson et al. (1991) explained that an attitude is a prearranged tendency to react in a positive and negative way to the object of attitude. These researchers emphasized that attitude has the tendency to change over time. In this way, attitude towards entrepreneurship can be defined in this way that it is a prearranged but changeable thoughts, feelings and behavioral intentions covering organizational creation and operation in this regard.

Jackson and Rodkey (1994) emphasized that a person’s attitude towards entrepreneurship is significant in the sense that it predicts person’s future as a prospective entrepreneur. Kolyereid and Isaken (2006) supported the view that entrepreneurial attitude is a
predictor of entrepreneurial intentions. Those who possess entrepreneurial attitudes, can also exhibit intentions for entrepreneurship.

It is now acknowledged that entrepreneurial attitude is essential for starting up entrepreneurship. In fact entrepreneurial attitude works as an originator for entrepreneurial actions and engagements. Attitudes are defined as beliefs, views and perceptions regarding the personal interest of performing the behavior which are related to expectations concerning the particular influence of outcomes resulting from that behavior (Ajzen & Fishbein, 2000). Ajzen defined attitude that it is an extent to which a person values something whether positively or negatively. These attitudes are constant but they can vary according to a situation or time. When a person interacts with environment, the change must be taken place in person’s attitude. The changes in the attitude vary due to person’s individuality and due to intensity of his live experiences.

Now attitude towards entrepreneurship can be explained. It is necessary for an individual to primarily possess entrepreneurial attitude if he/she wishes to start his/her own business. Attitude can also be prerequisite for entrepreneurial behavior that leads to the decisions of starting business. For example, some studies have stressed upon the need of entrepreneurial attitude that is necessary for determining entrepreneurial behavior and startup decisions (Ajzen, 1991; Fayolle & Gailly, 2005). The entrepreneurial attitude, that is equally important for both entrepreneurial intentions and entrepreneurial behavior, is greatly affected by entrepreneurial education (Fayolle et al., 2005).

Huang (1993) described attitude in terms of entrepreneurship that it is a person’s perception about self-business and propensity towards entrepreneurial behavior. It is notable that if a person has a powerful entrepreneurial attitude, the association between attitude and behavior is also strong. Thus, the person will be considerably willing to start his/her own business. Similarly, Kolvereid (1996b) defined entrepreneurial attitudes that it is the difference between perceptions of individual attractiveness for being entrepreneur or joining any organization as an employee. If an individual demonstrates high attitude towards entrepreneurship, it means he/she is more in favor of entrepreneurship than any other public or private job.
Pihie and Bagheri (2011) explained entrepreneurial attitude that it incorporates three features which are affection, cognition and conation. Affection is related to emotions and feeling, cognition is related to thoughts and beliefs and conation is related to behaviors and actions. The combination of all three features of entrepreneurial attitude encourages one to become an entrepreneur.

The previous studies are also in favor of this notion that entrepreneurial attitude is necessary for starting entrepreneurship. For instance, in favor of entrepreneurial attitude, Hannan, Hazlett, and Leith (2004) concluded in their study that for enhancing the level of entrepreneurial inventiveness among the students, it is essential to grow positive attitudes among these students towards entrepreneurship. Hannan, Hazlett, and Leith further illustrated that attitude is the solid feature for the students who can look at entrepreneurship as a progressive requirement for their education. To get tendency to achieve goals or targets mainly depend on the way individuals perceive positive thoughts about their capabilities to achieve these goals and targets. So, if the students have a positive attitude towards adopting entrepreneurship, there is greater possibility that these students would be able to accept entrepreneurial activities at some point in time. By supporting Hannan, Hazlett, and Leith’s point of view, Lim (2011) clarified that positive attitude considered important at the time when the individuals lose drive and enthusiasm in facing difficulties in entrepreneurship. Lim further elaborated that positive attitude approach is necessary for all entrepreneurs.

Although it is essential to have specialized and technical expertise for entrepreneurship, but positive attitude is also utmost necessary for being a successful entrepreneur. If an individual does not have a positive attitude for entrepreneurship, he will not achieve his goals and targets which he sets and desires to accomplish. At the time, when the individuals desire to start their own business they are full energetic and enthusiastic. But the real challenge comes to them at the time when they face complications and hindrances in their ways. Some of them ultimately lose their energy and enthusiasm because they feel that they will make mistakes and then unable to recover from it again. This is the time when positive attitude works and individuals will be determined to continue their business irrespective of having complications and hindrances in their ways (Lim, 2011). Thus, attitudes can be regarded as a stepping stone towards entrepreneurial intentions as well as entrepreneurial behaviors.
In this regard, European Commission (2002) revealed the importance and need of having entrepreneurial attitude for entrepreneurship by pointing the condition of European entrepreneurship. It reported that Europe has many prominent companies which endure their existence from a century. But still Europe requires to give due attention to innovation. It needs new enterprises for growing competitiveness, creating employment and achieving the objectives of Lisbon Agenda. Kok (2004) accepted that despite of all these efforts in terms of launching programs and initiatives, Europe still remains unsuccessful in achieving its objectives. European Commission (2002) pointed out the causes of lagging behind in launching new enterprises and not achieving the goals of Lisbon Agenda. The major problem in the way of growing new enterprises is the attitude and skills of young graduates. The graduates have no exposure and introduction to entrepreneurship. Besides it, the shortage of role models and the effects of enterprise failure are among other hurdles in adopting entrepreneurship. These are the barriers that play greater role in Europe than in North America.

Some of the entrepreneurial attitudes which were frequently discussed in the previous studies are presented in the current study on subsequent pages:

2.13.1 Self-efficacy

Self-efficacy can be defined as people’s viewpoints and beliefs about their abilities and competencies to produce desired level of performance that effect their actions which influence their lives. Self-efficacy beliefs define how a person can feel, ponder, stimulate themselves and perform something. A person who has a robust sense of efficacy can increase his performance and makes himself a personal well-being. The people who are highly assured about their capabilities perform tough tasks as a challenge to be learned in spite of taking them as threats to be escaped. The effective beliefs promote fundamental interest and profound inclination in accomplishments and activities. The people establish for themselves the exciting goals and keep strong pledge for them. They can enhance and maintain their efforts when they face any failure. They rapidly mend their sense of efficacy after hindrances and disappointments. They also face hostile situations with this confidence that they can control over them. This efficacious attitude creates particular actions, decreases anxiety and pull down susceptibility to depression (Bandura, 1997).
On the other side, people who are suspicious about their competencies and abilities, reluctant to face difficult tasks and consider them as personal dangers. Their desire level is low and they have feeble commitment to their targets they opt to follow. If they have to face difficult task, they remain with their personal deficiencies on the hindrances. They lose and give up their struggles rapidly when they face hardships. They are sluggish to regain their sense of efficacy after being failure or facing hindrances. They can easily become the victim of depression and anxiety (Bandura, 1994).

Boyd and Vozikis (1994) referred to the substantial empirical evidence that self-efficacy plays a crucial role in motivation of an individual and get him engaged in such tasks which are associated with entrepreneurship startup. Kickul and D’Intino (2004) also found similar results in their study, revealing that entrepreneurial self-efficacy is significantly associated with instrumental tasks within the entrepreneurial process and with intentions to launch a new entrepreneurship. Instrumental tasks which are related to intentions of starting new business are involved in raising money for starting business, inducing other people to invest in business and performing tasks for running small entrepreneurship. These findings are also supported by De Noble, Jung and Ehrlich (1999), self-efficacy of an individual is substantially related with the possibility of becoming an entrepreneur or entrepreneurial intentions.

2.13.2 Need for Achievement / Desire to Achieve

Lussier and Achua (2007) defined need for achievement or desire to achieve as an unconscious concern for brilliance in the actions through individual efforts. The individuals who show the desire to achieve tend to complete genuine but exciting targets. Similarly, Daft (2008) indicated that need for achievement is actually the desire to complete something challenging, comprehend difficult tasks, gain a high standard of excellence and exceed from others.

Various researchers has identified that all the psychological traits linked with entrepreneurship, but the need for achievement trait preserves longest past among all of them. Shaver and Scott (1991) concluded that 20 out of 23 main studies in the field of entrepreneurship exhibited constant association between need for achievement and entrepreneurship irrespective of variance among the studies regarding samples and functioning
of the need for achievement. In the same way, McClelland (1961) explained the concept of need for achievement in these words that it is a behavior towards struggle with a criterion of excellence.

In his study, McClelland (1961) assessed entrepreneurship with psychological point of view and analyzed motivational aspect of an entrepreneur. He stressed that need for personal achievement ultimately leads to entrepreneurial behavior. He pointed out that irrespective of variations in economic growth; highly motivated entrepreneurs always do a lot for achieving economic success. He indicated 10 special entrepreneurial abilities for identifying and uniting entrepreneurial competence which are different from nation to nation. These abilities are self-confidence and independence, 2) opportunity seeking and creativity, 3) requirement of proficiency and superiority, 4) perseverance, 5) information seeking, 6) encouragement and networking, 7) commitment to the work bond, 8) goal setting and 10) efficient planning and monitoring.

McClelland (1961) further concluded that those who have higher desire to achieve tend to become more responsible, setting reasonable achievement targets, taking premeditated risks and giving importance to solid feedback regarding performance. He further claimed that these are the behaviors which strongly associated with the success of entrepreneurship. He further elaborated that an individual who possess higher desire to achieve, tend to attract to the business world because the prevailing situations will counterpart his desire to achieve trait in terms of personal achievement, risks, explicit feedback in terms of profits and particular accomplishments. Pillis and Reardon (2007) provided similar results demonstrating that the desire to achieve is the strongest forecaster of venture creation.

Entrialgo et al. (2000) also provided similar results, reporting that entrepreneurial success was significantly and positively associated with need for achievement. Fuad and Bohari (2011) supported the findings of Entrialgo et al., concluded that entrepreneurial success significantly correlated with the desire to achieve in Malay women entrepreneurs. It is because these entrepreneurs work hard to attain the specific goal, always thinking about the improvement in doing the job and high confidence level in the believe that they are able to control their life. Gurol and Atsan (2006) also supported this notion that desire to achieve is one of the most repeatedly cited entrepreneurial characteristics in literature.
2.13.3 Intentions for Personal Business

Bird (1988) explained that intention is basically a state of mind leading an individual’s attention towards a particular target or a pathway for the achievement of something. Similarly, Tubbs and Ekeberg (1991) defined intention that it is a rational description of both the goal or target an individual is determined for and the action plan the individual tends to utilize to approach the goal or target. The major focus of these definitions is the character of goal or target and their capability to nurture and affect the intention.

Lee and Wong (2004) also in favor of entrepreneurial intentions for entrepreneurship startup indicated that entrepreneurial intentions are the first step to comprehend the growing nature or sometimes lengthy process of entrepreneurship. The findings of Olufunso (2010) who studied on entrepreneurial intentions of graduate students in South Africa demonstrated that the level of entrepreneurial intentions is very low among graduate students. Most of the students prefer to work for public institutions and private companies. The actual contributing factors of entrepreneurial intentions among South African graduates are independence, occupation, innovativeness, economic condition and availability of finance for business. The hindrances in the way of entrepreneurial intentions according to the study are lack of support, insufficient investment, shortage of skill, economy and criminality situation.

These results are also consistent with the results of Zaffane (2012)’s study in which he clearly indicated that the individuals who have higher entrepreneurial intentions are more induced towards launching a business than the students who have lower entrepreneurial intentions. Actually, intentions are the best predictor of concrete behavior. These findings were also in agreement with Kolveried (1996)’s findings who revealed that intentions are considered the most effective forecaster of behaviors such as career choice or employment search in numerous situations. Bird (1988) also found similar results regarding entrepreneurial intentions that in the entrepreneurship perspective, the behaviors for new endeavors and establishing new standards are actually the results of entrepreneurial intentions.

2.13.4 Psychological Comfort in Entrepreneurship

The studies of Anderson (2008), Feldman and Bolino (2000) presented evidence that being psychologically well and comfortable proves to be substantial career outcome for the entrepreneurs. This is also consistent with various previous studies which indicated that
entrepreneurs are more comfortable with their occupation than employed people (Benz & Frey, 2008a). This supported the finding of Vanden Heuvel and Wooden (1997) who found that entrepreneurs are more psychologically satisfied than the wage earners in terms of their autonomy and self-sufficiency; however they are uncomfortable with their job security and revenue. This finding is also consistent with the finding of Benz and Frey (2004, 2008a) who presented that entrepreneurs find greater independence and liberation in their business and this makes them pleased and satisfied with their occupation.

The findings of Block and Koellinger (2009) demonstrated that in Germany, the individuals who launch a new business due to push (undesirable) motives may be less comfortable than the individuals who launch a business due to pull (desirable) factors. This is in line with the findings of Jamal (1997) who stated that the individuals who are undesirably go to entrepreneurship due to no other job option are less likely satisfied and comfortable with their venture creation.

Similar findings are also found by the Feldman and Bolino (2000) who revealed that the individuals who are not motivated with financial benefits, rather they are induced by intrinsic motivations are less likely upset by sudden monetary hardships or unexpected anxiety and extended working timings. Hamilton (2000) also provided similar results in this area, claiming that intrinsic motivational rewards for entrepreneurs are sizable because monetary benefits are frequently make entrepreneurs disappointed. Being your own boss and challenge of business are two significant intrinsic motivators for entrepreneurs that make them satisfied.

2.13.5 Risk-taking Ability

Pillis and Reardon (2007) defined risk-taking as the propensity of a person to take risks. They indicated that the individuals who bear higher risks are more prone to adopt entrepreneurship than those ones who bear lower risk are less prone to adopt entrepreneurship. Similarly, Brockhaus (1980) defined risk-taking as the perceived probability for getting rewards connected with attainment of a projected situation that is needed by a person before he will put himself to the results linked with failure. The failure is actually a substitute situation that provides fewer reward and fewer solid results than the projected situation.

Gurol and Atsan (2006) explored that entrepreneurship linked with risk-taking from the ancient times. It is historically connected with risk-taking propensity. Gurol and Atsan further
reflected the results about the students’ propensity of risk-taking. They illustrated that the students who have inclination towards entrepreneurship, exhibit comparatively greater scores in risk taking than the students who do not have inclination towards entrepreneurship. Several researchers have suggested in their studies that for starting entrepreneurship, one needs to have risk-taking ability.

In this regard, the findings of Hisrich, Peters and Shepherd (2005) pointed out that entrepreneurship is actually a process of creating something new with this point of view that it takes time and efforts. Besides this, an individual also keeps in view the financial, psychic and social risks associated with entrepreneurship and resultantly receiving benefits. Actually entrepreneurship mainly concerns with risk whether it is in the form of finance, related to psychology or society. An entrepreneur must have risk-taking potential if he wants to be a successful entrepreneur.

Cromie (2000) concluded that an entrepreneur when comparing to other groups such as non-entrepreneurs, managers and teachers has higher tendency to take risk. This is in line with the findings of Steward and Roth (2001) who claimed that risk taking tendency of entrepreneurs is higher than that of managers. However, the concept of Cromie and Steward and Roth that an entrepreneur has greater risk propensity than many of other groups is opposed by Busenitz (1999) who concluded that entrepreneurs and non-entrepreneurs are equal in their risk taking propensity. The only difference between entrepreneurs and non-entrepreneurs is the perception of the risk how they perceive this risk. It might be possible that entrepreneurs take more risks in their proposed ventures than that of non-entrepreneurs because entrepreneurs may perceive them less risky when compared to managers. The limited findings of these researchers lead to further exploration of the real facts and figures.

Similarly, Sandhu, Sidique, and Riaz (2011) also pointed out low risk-taking propensity of postgraduate students as a hindrance towards business startup. The researchers described that stress and fear of risk and failure are the perceived barriers of postgraduate students that may hinder their attitude towards entrepreneurship. Students both male and female are potential entrepreneurs and will be the actual entrepreneurs of the future. Female students who are studying at university level might be the best potential entrepreneurs. However, they are fewer in entrepreneurship when they compared with their male counterparts. Psychological pressures
and disorders might affect their attitudes towards establishing entrepreneurship. Generally, they feel safe in job rather than starting own business.

2.14 Factors Affecting Students’ Entrepreneurial Attitudes

Krueger et al. (2000) investigated various factors that play prominent role in attitude development of individuals. Need for autonomy, readiness to take risk and locus of control are psychological factors that influence students’ entrepreneurial attitude. The other factor is perceived behavioral control that affects individuals’ inclinations towards entrepreneurship. The concept of perceived behavioral control asserted that the actual behavior is not only dependent on the stimulus or propensity to express particular behavior but also reliant on the awareness of the difficulty of expressing behavior. This awareness can be developed through experience. All these factors are related to an individual’s personality and his motivation.

The other type of factors is related to individual’s external environment. It is also one of the most crucial factors that plays significant role in developing students’ attitude and intentions towards entrepreneurship (Mcquaid, 2002). The factors like culture, society, finance and students’ personal and demographic attributes are supportive in developing students’ attitude, intentions and behavior to become entrepreneurs (Shapero & Sokol, 1982). Family support is one of the most important factors that sustains students’ entrepreneurial attitude (Raijman, 2001). Wang and Wong (2004) studied students’ entrepreneurial interest in Singapore. Their study revealed that gender, family business experience, and education level are significant factors in explaining students’ entrepreneurial interest.

Lot of research focuses to answer the question why some people desire to become self-employed and start their own businesses while others tend to seek traditional wage employment. In this perspective, Bygrave (1989) explained some conceptual models which included number of factors that influence the procedure of becoming entrepreneurs. Although these models are not particularly developed for students but these might be described students’ entrepreneurial attitude and intentions. Some models explained both internal and external factors that affect entrepreneurial attitudes and intentions. The internal factors include stable personality traits and attitudes, whereas external factors contain variety of educational, social and economic factors. These factors may affect students’ attitudes to become entrepreneur (Ali, Topping, & Tariq, 2009).
According to Krueger et al. (2000), the social factors which are generally termed as subjective norms play a significant role in an individual’s entrepreneurial attitude. Social factors represent social stress from the surroundings on individuals for expressing or not expressing their behaviors. For instance, parents, friends and relatives are considered subjective norms. They live in the individuals’ surroundings and can influence them for selecting or not selecting entrepreneurship as a career. Parents have their crucial role in forming their children’s attitude towards entrepreneurship. If a person has attitude towards entrepreneurship and the attitude is positive, it might due to his parental entrepreneurial background which influences his attitude. In contrast, if parents have bad experiences with their self-employment, they can force their kids not to become an entrepreneur.

Sandhu, Sidique, and Riaz (2011) explained that presence of financial resources contribute in developing entrepreneurial attitude among students. There are various factors existing in the society which affect students’ attitude towards entrepreneurship. Lack of financial support affects one’s decision to start a new business (Shapero & Sokol, 1982). Reynolds et al. (2000) supported Shapero and Sokol’s view and indicated that unavailability of finance is the most crucial barrier to entrepreneurial activities. These researchers explained that small businesses hardly meet the requirements and conditions of banks for taking loans. Potential entrepreneurs may be motivated and eager to start a new business but securing finance and capital may be a challenge for them. Lack of financial support is the second major barrier in the way to promote entrepreneurship. Lack of business idea and obtaining finance were perceived as the most difficult barriers to start entrepreneurship.

United Nations Conference on Trade and Development (2004) emphasized on both type of factors i.e. individual personality traits and individual external environment that are necessary for entrepreneurship promotion. The Conference recommended both entrepreneurial skills to be developed among individuals and improvement in entrepreneurial contextual conditions because these are interlinked for the advancement of entrepreneurship. The Conference further reported that an entrepreneur does not work in a vacuum. The existing structural conditions provide environment to the individual to make him utilize his motivations and skills and transform business idea into venture creation. The conference further explained if individuals have attitude and skills for entrepreneurship, adverse contextual conditions
cannot wholly defeat them. Individuals still find their ways to invest on their ideas irrespective of adverse environmental conditions.

Some of the factors which were discussed in the previous studies that might influence entrepreneurial attitudes of the individuals are presented in the current study:

**2.14.1 Family Support**

Various studies investigated the effects of family and demographics on individuals’ propensity towards venture creation. (see Dunn, 2004; Smith, 2005; Veciana et al., 2005; Kirkwood, 2007). It is a general idea that family and personal experience influence entrepreneurship positively and contribute to greater entrepreneurial propensity (Kirkwood, 2007).

Many studies have shown the impact of demographic and family background on a person’s inclination towards entrepreneurship (Breen, 1998; Dunn, 2004; Kirkwood, 2007; Smith, 2005; Veciana et al., 2005). The general assumption is that entrepreneurial traits of an individual and the positive impact brought by family add to higher intentions among individuals towards entrepreneurship (Kirkwood, 2007; Mazzarol et al., 1999).

Family attributes are also associated with students’ attitude towards new business development, finding out new business ideas/opportunities, business startup decisions and resource utilization skills (Aldrich & Cliff, 2003; Ali, Topping, & Tariq, 2011). Family support is one of the most important factors that encourage students to take risk in entrepreneurship (Aldrich & Cliff, 2003). Ahmad, Nawaz, and Ramzan (2011) found similar results that family support enhances the entrepreneurial attitude of the students. Similarly, Gibson and Gibson (2010) also identified that having a parent or close relative in a small business is also related to entrepreneurial attitude among students. Parsons and Bales (1955) asserted that there are two fundamental functions of a family; one is prime socialization of the children for making them member of the society in a true sense and the second is to stabilize grown-up personalities in society.

Number of studies conducted on family role in influencing entrepreneurial attitude of the students. These researches explored that family is the crucial factor in developing entrepreneurial attitude among students (Breed, 1998; Dunn, 2004; Kirkwood, 2007; Koh, 1996; Smith, 2005 & Veciana et al., 2005). Scott and Twomey (1988) studied university
students’ motivations for starting their businesses. The results of the study indicated that students’ previous work experience and their parents’ involvement and encouragement are significant factors which influence students’ ambitions for starting business. Some studies also demonstrated a common premise that family brings positive higher influence on entrepreneurial attitudes (Mazzarol et al., 1999; Kirkwood, 2007).

Similarly, Javaheri (2005) diagnosed familial obstacles and training systems as the most important barriers to women’s entrepreneurship. Elyasi (2009) supported this aspect and identified important barriers which affect women entrepreneurial attitudes. These barriers are “important role of women in the family, having negative thoughts about the role of women in business, limited access to entrepreneurship training opportunities”.

The findings of different studies indicated that the factor of family support helps in strengthening female students’ entrepreneurial attitudes. Family support is substantially associated with female students’ entrepreneurial attitudes. It has significantly and positively impact on female students’ entrepreneurial attitudes. Different findings revealed that most of the female students receive support from their families for adopting entrepreneurship as a career choice. By supporting this view, Ali, Topping and Tariq (2011) argued that family support is one of the most important factors that encourage students to take risk in the entrepreneurship. The findings were consistent with the findings of Kristiansen and Indarti (2004) and Luthje and Franke (2003) who explained that support from family and friends is substantial mainly in molding of perceived desirability for a specific business and also in providing capital for business.

Kirkwood’s (2007) study presented similar results that family brings positive greater influence on entrepreneurial attitudes of the individuals. In this regard, Henderson and Robertson (2000) was also in favor of family support, concluded that family support is a second major factor which influence an individual after his personal experience. Support from family and friends affects an individual’s decision for career selection. The support is in the form of finance and morality from family and friends. If the individual finds such type of support when he/she will start a venture creation, he/she might be motivated to select an entrepreneurial occupation.
Baughn et al. (2006); Davidson and Honig (2003) provided mixed results regarding family support. These researchers concluded that support from family is specifically important with entrepreneurship point of view. Support and motivation from family members are very much important for an individual who desires to start his business. Parents, partners and siblings all of them have their thoughts to give to the individual who is going to start a venture. The researchers have shown that the support and encouragement from family, relatives and friends is strongly associated with the growth of entrepreneurs. These researchers pointed out that the behavior of the family members is sometimes supportive and sometimes their behavior is negative towards entrepreneurship. The study has some limitation in terms of unpredicted behavior of the family. In the present study, the researcher will find the actual behavior of the students’ family members towards entrepreneurial endeavor of their daughters.

Boz and Ergeneli (2013) pointed out that in comparison of mothers, the fathers play influential role in motivation of their daughters. Actually the fathers of female entrepreneurs are working outside of the home and earn money. The daughters perceive their fathers as an economic role model and their career plans are influenced by the fathers’ profession. Whereas Keat, Selvarajah, and Meyer (2011) opposed Boz and Ergeneli finding and provided result that in comparison of mother’s business; the father’s business does not have impact on students’ entrepreneurial inclination. The finding was unexpected because most of the studies were in favor of father’s business for students’ inclination towards entrepreneurship. This might be happened due to the tendency of children towards their mothers as childhood brought up is done by the mother.

Kirkwood (2007) added the view that mother’s role is significant in children brought up. The mother might develop a particular parent-child relationship and as a result she certainly affects her children’s choices. These two different concepts regarding father and mother role in enhancing entrepreneurial tendency of the children leads to further elaboration of the reality. Moreover, Bagheri and Pihie (2010) also proposed for the researchers to investigate which one of family and entrepreneurial education has more significant influence in developing students’ attitudes to lead entrepreneurial activities. This study needs to further exploration in the matter.
### 2.14.2 Social Support

Lee, Chang and Lim (2005) explored the variations in university students’ entrepreneurial attitudes in four countries and concluded that these countries provide entrepreneurial education to the students keeping in view their distinctive cultural contexts. The study specified the role of culture in molding students’ entrepreneurial attitudes in these four different countries. Similarly, Veciana et al. (2005) examined university students’ entrepreneurial attitudes through process-based method in Puerto Rice and Catalonia. Their study analyzed students’ intentions, desirability and feasibility for entrepreneurship regarding their entrepreneurial history and gender factors. The study concluded that students perceive entrepreneurship as a desirable career option, but their views are not optimistic towards feasibility of launching entrepreneurship endeavor in the society. Consequently, their attitudes are low towards starting their own business.

Autio et al. (1997) explored the strength of university students’ intentions in several cultural contexts and identified that students’ beliefs are influenced with university environment and image of entrepreneurs. Ali, Topping, Tariq and Wakefield (2011) concluded that Pakistani and Britain students have different levels of entrepreneurial attitudes. Cultures and societies of both countries impact their peoples in adopting entrepreneurial attitudes.

Cultural factors affect students’ attitude towards entrepreneurship. They play significant role in developing or reducing entrepreneurial attitude among students. The findings of cross-national research in the Global Entrepreneurship Monitor (GEM) indicated that social norms and culture are significant in the determination of female entrepreneurship development (Minniti & Bygrave, 2003). Arayesh (2011) found an association between socio-cultural barriers and female entrepreneurship in Iran. It showed that significant relationship exists between female entrepreneurship and socio-cultural barriers. She concluded in the study that females might face different social problems in adopting entrepreneurship.

Moore (1986) suggested that social environment serves as an accelerator or inhibitor for entrepreneurial development of any nation. Some of these environmental factors include society’s cultural values, presence of role models and government policies. Krueger et al. (2000) supported Moore and asserted that perceived social norms, perceived resource availability and existence of role models affect entrepreneurial attitude and intentions of the
students. Brooks et al. (2007) also emphasized on social values and specified that social and traditional norms and economic policies affect entrepreneurship. The researchers further added that entrepreneurship should reveal society’s outlook and exhibit how it works and how its people behave. They also suggested that economic policies, legal system, political practices and societal attitudes and outlooks should sustain innovation, risk-taking and fresh enterprises. Entrepreneurship can be flourished in the society where its values are durable and robust.

Baughn et al. (2006); Davidson and Honing (2003) revealed that support and encouragement from relatives and friends are utmost necessary for the growth of the entrepreneurs. They have shown associations between entrepreneurs and encouragement of relatives and friends. By supporting Baughn et al. and Davidson and Honing, Kristiansen and Indarti (2004) as well as Luthje and Franke (2003) described that support from friends is important particularly in molding of perceived desirability for a business and also in providing of capital for business. In fact, socio-cultural values play important role in planning female’s future in the field of entrepreneurship. Unawareness of these values will make it impossible to launch entrepreneurship.

In this regard, Abdullah (2007b) revealed the situation of Saudi Arabia, a Muslim country where laws associated with women citizens are very strict. Women are still prohibited to drive, buy a home or invest in real estate or even start their own entrepreneurship. Moreover, they have to rely on their guardians even if there is a simplest act of recording a crime to the local police. He further stated that in this society, freedom for females is considered an attack according to traditional values and culture and a withdrawal of the way GOD has proposed for Muslims to live.

But Tahia (2002) cleared the principles of Islam in his study regarding female entrepreneurship. He indicated that Islam does not pose restrictions on the involvement of the females in business field. Muslim women can participate in business and the good example of successful businesswoman in the history is the wife Hazrat Khadija (R.A) of Prophet Muhammad (PBUH). In doing business, there is no direct prevention for females in being a social worker as long as it does not exceed to Islamic doctrines. (see Mansur et al., 2010; Al-Nisa:124 and Al-Nahl:197). So in this situation, it is utmost necessary for an Islamic society to
interpret the status of women in a true sense. The different social values and traditions regarding female entrepreneurship lead to further elaboration in the matter.

With regard of social networking important for entrepreneurship, China’s example is crucial. In china’s tradition, the social networking is vital and plays a stronger role in entrepreneurship. In this culture, an individual’s relationship within social network is recognized as guanxi. These strong relationships encourage Chinese to start business having first relationship with family members because it saves the cost of building new relationships. Families are considered as personal resources in which entrepreneurs trust and depend when starting a new venture. On the contrary, there are other cultures like sub-Saharan Africa (Amine & Staub, 2009) and Laos (Dana, 1999) where entrepreneurship is still rare.

In this regard, Dana (1995) concluded that in Lao, the religion is Theravada Buddhism and cultural belief system plays a key role in the discouragement of entrepreneurship even among Lao male people. Dana further elaborated perceptions of its traditional values that satisfied desires can cause distress and hence avoiding such desires will reduce distress and saves from suffering. Therefore, they have faith that commerce is an approach for satisfying desires and a decent individual should not do such work which satisfies materialistic desires. The societal powers governed by Theravada Buddhism develop a non-entrepreneurial society. These illustrations have shown how much the traditional values of a society pose positive or negative effects on the total entrepreneurial activities in a country. So it is vital to understand how Muslim Culture plays its role in the development of entrepreneurship.

Islam does not restrict in the creation of wealth and in the way of man’s prosperity. Solaiman and Yasmin (2012) supported this view and present that Islam is one of the religions that attempts to motivate the people to become entrepreneurs. Islam initiates on pursuit of rewards of Allah. Islam agrees on business and venture creation and considers them a noble profession. Sullivan (2004) supported this notion, indicated that Islam is a religion of knowledge. But Perkins (2003) assessed the role of Islam in wealth creation process and verified Weber (1963)’s Idea of Islam. Weber concluded that Islam creates hurdles and hindrances in the way of success and satisfaction of human goals, prospects and being well. He further stated that Islam has tendency to discourage for growth and development. McClelland (1961) also supported Weber’s point and considered Muslims as low achievers. Whereas
Wienen (1997) opposed Perkins, Weber and McClelland’s findings and explained that the Islamic values keep a positive approach towards economic activities and it is observable from the example of Prophet Muhammad (PBUH) who was a merchant before becoming Prophet. As a result, many Muslims become successful entrepreneurs in all over the world.

Solaiman and Yasmin (2012) reported the same findings that entrepreneurship is a part of Islamic tradition and Prophet Muhammad (PBUH) and His companions exhibited this tradition. Islam always offers Muslims to be creative and active entrepreneurs. Zapalska, Brozik, and Shuklian (2005) and Wilson (2006) clearly shed light on this point and concluded that Muslim scholars and even many western scholars have recognized the liberal nature of Islam and its positive attitude towards prosperity and prestige of involving in useful entrepreneurial activities. In this regard, Pistrui and Fahed-Sreih (2010) and Beekun (1996) presented strong argument that Islam never creates barriers in the development process, rather it allows and motivates for business.

On the other hand, Dechant and Lamky (2005) investigated that religion does not play any role on entrepreneurial attitudes of the individuals. These researchers studied on entrepreneurial attitudes of public and private university female graduates and identified that religion has the smallest effect on the decision of university female graduates to become self-employed. She further asserted that religion plays no role in females’ decision to become future entrepreneurs. She further proposed that there is the need to further explore this issue to reach on fix conclusion.

With regards of role models in the development of entrepreneurial attitudes, Wong and Lena (2005) studied on friends and educators as a role model for university students. They analyzed that the influence of friends and educators is crucial on students’ inclination towards launching self-business. Similarly, Boyle (2007) examined teacher’s role in this regard and concluded that teacher is an essential element in education because they promote and motivate students. Hytti and O’Gorman (2004) found similar results that educators are significant factor in developing active entrepreneurial education incentives. In support of the findings of Hytti and O’Gorman, Hannon (2005) pointed out that educators played their crucial role in leading and arousing students’ interest towards self-business by providing real entrepreneurship
experiences. Friends and peers also prove to be inspiring role models. They affect students’ interest towards self-business.

Sergeant and Crawford (2001) studied young Australian’ entrepreneurial attitudes and concluded that friends significantly affect individuals’ decisions to launch a business. Similar findings were found by Dillard and Campbell (1981) who concluded that white American students appear to be affected by the non-parental factors. They are mostly affected by their peers while deciding their career options. Schaper and Volery (2004) also found similar results that the students who inspire their peers or friends might believe that their friends and peers are the most efficient source of seeking advice or even taking capital for their self-business.

Hisrich, Peters and Shepherd (2005) defined that role models are persons who affect entrepreneur’s styles and career selection. The researchers emphasized that role models are very important for individuals as they have impact on the individuals’ decisions to become entrepreneurs. Role models provide assistance, ethical support and business-related information. Caputo and Dolinsky (1998) emphasized if individuals observe successful persons in the field of entrepreneurship, they would be desirous to become successful business persons by copying them. Bygrave (2004) also found similar results that individuals become prosperous persons in the business if they have decent examples to relate to.

In Pakistani context, females are restricted to contact freely with males. Due to these restrictions, female entrepreneurs do not have privilege to attain business management skills. Females also face competitive conditions in getting contact in marketplace, whereas males freely move around the society and interact with business network. The other challenge the females bear in entrepreneurship is the less mobility power due to facing difficulties in transportation as public and private transportation is inadequate (Goheer, 2003). Goheer further proposed that being an Islamic State, Pakistan needs to remove the current thinking from its schools to universities for the purpose of inclusion of the females into the economic activities. This act would help in altering the stereotyping images of females from the society and inspire families for support of these females for entrepreneurship (Goheer, 2003).

2.14.3 Legal Provision

Appearance of law over the development of entrepreneurship can be linked with deep and substantial effects. Depending on the form and nature of the laws, they may aim to prevent
the entrepreneurial process or aim to stimulate, strengthen and create conditions for achieving maximum results in entrepreneurship. There is a question of connection of legal provision with entrepreneurship. But in spite of doing numerous efforts, it cannot be resolved yet and it is because of the variations of the legal system, a variety of regulations in different countries and the particulars of each of the regulations including the impact of these regulations on entrepreneurship. But the connection between entrepreneurship and legal regulation needs to be clear. The successful conduct of business requires knowledge and observance to the prescribed legal legislation. The most common legal issues which are of general nature and that directly affect the entrepreneurial business are taxation, insurance, civil and criminal liability (Serafimovska & Sotiroski, 2014).

Serafimovska and Sotiroski (2014) described that the major goal of the entrepreneurs in the start-up phase is to provide sufficient necessary resources to them, which will help them utilize given opportunities for the establishment and development of business. This phase involves creation of a new product or service. Therefore, entrepreneurs in this part of the life cycle of business usually need quality legal solutions to directly and indirectly protect the creative work of businessman. Regardless of the nature of the business, every entrepreneur who has founded their own business, needs to have at least basic knowledge of the functioning and implementation of legislation in the field of establishment of companies, their development, models for their management, and of course, models of entering into obligatory legal relationships that directly reflects on the growth and development of the business environment in the company.

ADB-ILO (2011) indicated that females are more likely than men employed informally. They are characterized in the most susceptible and poorest forms of informal employment. They also earn significantly less than men in the informal employment. Unni and Rani (2003) explained the barriers faced by these women workers. These researchers stated that females are over-signified in sub-contract and home-based work in weak interchange relationship. Economic, social, cultural obstacles develop link between informality and gender and this link often revealed in their original endowments and creates poverty. These cultural and social norms hamper economic activities women engage in. These norms are operated through caste and religious customs along with the household responsibilities of nurturing and caring plunge upon women.
Informal women workers often belong to socially marginalized sections and their bargaining power is weak. A lot of literature is available to highlight that women workers are being exploited. According to Chen and Marilyn (2004), female workers are marginalized (or excluded) not by being unemployed but by being engaged in types of work and working conditions that condemn them to low-wage, low productivity occupations that involve increasing pressure and work.

With the passage of time, employment in the formal sector is shrinking and most of the women employment is concentrated in few sectors like garments, electronics, knitting and other informal activities. They are working either on contract basis or on piece rate basis even in the factory locations where the work is purely of temporary nature and manual, involving little skills. Women constitute a majority of part-time workers and the treatment of part-time workers is usually discriminatory and where implementation of labor laws is avoided. ILO (2011) finds out that in Pakistan, women working in construction sector are facing so many sociocultural, religious, discrimination, harassment and lack of equal opportunities barriers. Social, cultural and religious barriers refrains them from taking part in various trades.

More women as compare to men are engaged in unwarranted employment. Female’s share as unpaid family workers and employees is higher as compared to male. Important mass of female labor force is involved in the home-based industries i.e. 71.4% of female workers as compared to 29.6% male workers were engaged in the home-based sector during 2008-09. PILER (2011) found that less favorable treatment with part-time workers, seasonal workers, workers of informal sector, domestic workers, workers of agriculture sector and home-based workers where most of the workers are females under labor laws of Pakistan leads to indirect gender discrimination. There are also some evidences of gender discrimination and wage gaps between men and women of the same qualification and under the same amount of work. For instance, Yasin et al. (2010) indicated gender discrimination in participation and in wage differentials in Pakistan. Farooq and Sulaiman (2008) revealed that male workers enjoy an economic advantage over the female workers having the same characteristics in the labor market of Pakistan.

Entrepreneurship in Pakistan is seriously impaired by government policy, legislation and regulation (Haque, 2007). Moreover, political uncertainty and instability is a common
phenomenon in Pakistan. The acts of terrorism and uncertainty in the country have crushed almost all economic activities. This situation has worsened the employment level in Pakistan. The graduates of higher institutions remain unemployed due to prevailed uncertainty in the country. Due to increasing unemployment, the unemployed people generate lot of problems in the country. They involve in crimes and violate law and order situation in the country. The most effective solution suggested by researchers for young people and university graduates is entrepreneurship.

The Constitution of the Islamic Republic of Pakistan guarantees basic rights for women. These guarantees are safeguarded through disseminated various labor laws. These laws, in general, contain various provisions to deal with issues relating to terms of employment, working conditions, health and safety provisions at the workplace and the rights of social protection. Some of the provisions of these laws also address issues like gender balance, workplace environment conducive to woman workers and certain special provisions to accommodate the biological needs of the woman workers.

The Constitution of Islamic Republic of Pakistan (1973) ensures the rights to education, rights of the children, rights of women, rights of minorities and rights of all sections of society. It confirms social, economic and political independence among the citizens and defends human rights to decent employment, protects from all kinds of mistreatment and social protection. Article 3 of the constitution guarantees dismissal of all types of exploitation whereas Article 11 forbids all kinds of oppression, forced labor, bonded labor, human trading and child labor. Under Article 17, liberty of relationship is considered as a basic right of the workers. Article 18 of the Constitution of Islamic Republic of Pakistan provides independence to the citizens to enter any legal trade, profession or business without any discrimination. Article 25 of the Constitution of Pakistan provides equal justice and equality of legal status among the citizens. It also highlights equality of citizens and announces that there shall be no discrimination on the basis of gender.

Article 37 specifies promotion of social justice, elimination of social evils and ensures that “State shall (e) make provision for securing just and humane conditions of work, ensuring that children and women are not employed in vocations unsuited to their age or sex, and for maternity benefits for women in employment”. Article 38 ensures promotion of social and
economic well-being of the people, “equitable adjustment of rights between employers and employees, and landlord and tenants, provision of facilities for work and adequately livelihood with reasonable rest and leisure and to provide all persons employed in the service of Pakistan or otherwise, social security by compulsory social insurance or other means”. The Constitution of Pakistan actually provides basis for policy formulation and legislation in the field of labor by ensuring basic essential rights to the workers and decent employment opportunities for its citizens, equality of gender in employment and at workplace, workers’ right to form into a union, safety at the workplace and pleasant relations between the employers and workers.

Ahmed, Nawaz, and Ramzan (2011) stated that self-employment can contribute not only for the state but for the individuals as well. These researchers explored that students still retain their attitudes to start their own business in spite of prevailing worse conditions like political instability and terrorism in the country. The reason might be the unemployment dominant in the country which is fostered by severe economic crisis, doubtful government policies, and lack of investment. Decrease in employment level might be created uncertainty and insecurity among youth towards employment opportunities and hence they want to start their own business. This study needs further exploration on other influencing factors which might compel students towards business in spite of unfavorable circumstances prevailing in the country. In contrast, Norasmah (2005) asserted that students have desire to get employment in public and private sector and their attitude towards entrepreneurship remains secondary. The students who are studying at higher level or have graduated from university do not choose a career in entrepreneurship later due to not having attitude towards entrepreneurship. The findings of both studies are in contrast and create the need of further exploration on it.

Dabalen, Oni, and Adekola (2000) revealed that the problem of unemployment is serious in most of the developing and developed countries. These countries are facing unemployment problems. However, the situation is poorer in developing countries than developed countries because university graduates find it difficult to have decent job opportunities after coming out of universities. These university graduates are increasing in number day by day. The condition is worse in Nigeria where majority of jobless university graduates are facing difficulties in attaining employment and they are demonstrating their anxiety in front of presidential offices. They are desirous to be employed by the government so that they can fulfill their economic necessities.
The findings of the previous studies indicated that legal provision was negatively associated with students’ entrepreneurial attitudes. In this regard, National Corruption Perception Survey (NCPS, 2009) stated that Transparency International Pakistan ranked Pakistan on 42 out of 180 countries in their Corruption Index. It is also declared that in last three years, corruption has augmented by 400% in Pakistan. Terrorism seriously prevails in the country from the last two decades. Embassy of Pakistan, Economic Division has pointed out in its report that about 8141 terrorist attacks are occurred since 2002. This caused the loss of 8875 lives and 20675 injuries. Due to these incidents, Pakistani economy has lost 513 billion dollars in the form of reduced growth rate of Gross Domestic Product (GDP), the declined exports increases unemployment.

Atherton (2007) also found similar results, asserted that threats of terrorism decrease the business success projections. He further stated that it is a prime concern for a potential entrepreneur to forecast the business conditions earlier at the start-up stage. Similarly, Huddy et al. (2002) described that risk of terrorist attacks in future creates pessimism among entrepreneurs regarding stock market and futuristic economy. In the same way, if individuals realize personal risk, they would accept an approach through which they would be able to minimize their threats. Ahmad, Nawaz, and Ramzan (2011) opposed the views of Huddy et al. and Atherton, explained that instable political conditions and terrorism threat pose no hindrances on students’ entrepreneurial attitudes and intentions. The students’ attitudes do not affect with external factors like terrorism and political instability. They keep their attitudes to set-up their business in future. The results of the studies of Ahmad, Nawaz, and Ramzan; Huddy et al. and Atherton were in contrast and create the need of further exploration on them.

The World Bank (2005) in its study on “Doing Business across the World” explained the situation of legal issues of rich and poor countries that the businesses in poor countries have to face a lot of regulatory load in comparison of businesses established in rich countries. These businesses face almost twice time bureaucratic processes and postponements related to them and three times administrative costs. They have fewer than half of the securities of their property rights than that of the rich countries. So in the situation of weak property rights and heavy regulation, the poor people are excluded from doing business. In these poor countries, about 40% of the economy is informal. This situation upsets the low-skilled workers, young and women.
Little work has been done so far on the effects of governance on entrepreneurial attitudes of university students. The social, legal, economic and political conditions of a country are the outcome of governance mechanism prevalent in the society. The governance mechanism contains different factors of rule of law, voice and accountability, regulatory quality, control of corruption, political stability and government effectiveness. These aspects mutually form the socio-economic environment of the country that may raise the spirit of creativity and risk taking behavior of the citizens of the country. The students are also the habitants and citizens of the same society and realize the effects of governance policies on their routine life. This point of view is supported by the study of Tanzi and Davoodi (2001) who found substantial negative influence of government corruption on economic and entrepreneurial activities.

The similar results have also been found by Sullivan and Shkolnikov (2004) who indicated that corruption disappoints creativity, effectiveness, competition, growth rate and production. The same findings are also gained by Moo (2001) who explored that one unit increase in corruption index decreases growth rate by 0.545%. In this regard, Haque (2007) also proposed that rule of law, effective role of government, efficient bureaucracy and well defined growth policies are mandatory to boost entrepreneurship in Pakistan. Similarly, Amoros (2009) and Luthan et al. (2000) emphasized the importance of regulatory quality in the marketplace and found that powerful legal structure encourages entrepreneurship.

In this regard, Schramm (2004) and Acs and Szerb (2007) clearly explained the status of U.S government and role of its legal system in booting up the U.S economy. The U.S economy is a good example of entrepreneurial capitalism economy. It has shifted from being a managerial to being an entrepreneurial economy. The economy has gained substantial financial success and has enjoyed the success due to outstanding efforts of its government which are made to encourage entrepreneurs and made entrepreneurship process favorable and rewarding. It is due to numerous laws and establishments which U.S government settled for sustenance of entrepreneurship. For instance, a legal system that secures the rights of property and assets, the registration system at local and national level is quite easy to launch a business, a law that favors the monetary system that motivates the start-ups and development of new entrepreneurship.
So, it is clear that governments can play significant role in contributing to the success or failure of venture creation. The researcher further proposed that governments should realize the significance of the contribution of entrepreneurship in economic progress and can play its part in promoting the measures helpful for supporting economic development.

2.14.4 Role of Education

The dominant external factor indicated by Bechard, and Toulouse (1998) is university and its educational activities. Clark, Davis, and Harnish (1984) supported Bechard and Toulouse’s views and explained that entrepreneurial education had a powerful impact on students’ intentions to become entrepreneur. Clark, Davis, and Harnish examined a sample of medium sized American university students who were registered in preliminary entrepreneurship course. The findings of his study showed that 80% of the sampled students desired to be self-employed and 76% of the students indicated that entrepreneurship course had a great effect on their choice to set-up a new enterprise.

University education plays a key role in developing entrepreneurial attitudes among the students. University education is strongly associated with female students’ entrepreneurial attitudes. In this regard, Rasmussen and Sorheim (2006) asserted that universities are the place where entrepreneurial attitudes can be developed through entrepreneurial education. Now-a-days universities are expected to play a new role of being a seedbed for new venture creation. Now universities have the third mission of contributing to economic growth besides of teaching and research. Universities can add to entrepreneurship through education, the youth and through publications and disseminating the research outcomes.

This is also in line with Peterman and Kennedy (2003)’s findings that in universities, programs on entrepreneurial education significantly modified the entrepreneurial attitudes and intentions of the students. These researchers revealed an important aspect of their study that entrepreneurship courses and programs not only support the students to start their own entrepreneurship endeavor but also directing students for replication of the entrepreneurship process several times during whole entrepreneurship career. These students can start new companies or initiate new zones in current companies with their competency or by supporting other entrepreneurs. By supporting Peterman and Kennedy’s findings, O’Shea et al. (2005) explored that now universities are working to develop policies for entrepreneurship
development. But the findings of Wright et al. (2003) opposed O’Shea et al. and Peterman and Kennedy’s findings, revealed that several universities do not focus to enhance students’ entrepreneurial attitudes and behaviors.

By realizing the importance of entrepreneurial education, Luthje and Franke (2003) proposed for university heads and government policies that they should strengthen their actions towards implementing resource, educational and research programs to foster a culture of entrepreneurship within universities. In this regard, Rehman (2008) also emphasized on universities to improve mastery of content, analytical thinking, team work, communicative and innovative abilities and entrepreneurial opportunities among university graduates. Rehman also specified the key role of universities that they should focus on nation development process by developing and disseminating new knowledge through business incubators and launching technological parks and easy accessibility of business capital.

In this regard, O’Shea et al. (2005) also proposed that reflection of academic entrepreneurship as an adoptable profession should be improved through providing initiatives to university teachers and researchers. Teachers should take part in entrepreneurial procedure as well. In this regard, Mok (2005) also proposed that in research, entrepreneurial activities are conducted and their outcomes are publicized into entrepreneurship opportunities. Moreover, universities bring changes in curriculum and different courses as well.

GUESSS (2009) elaborated that the purpose of the university entrepreneurial education is two-folded. It contributes to the formation of entrepreneurial attitudes and the motivation of students to launch their business. Developing entrepreneurial attitudes is as important as imparting skills needed to effectively run and raise a business. The demand of entrepreneurial education in universities mounts up due to many reasons, i.e. increasing demand for higher education, changing knowledge structures, communication networks, growing dynamics among industry, government and education sector and public demands. An international study compared attitudes of higher education students towards entrepreneurship in nineteen different countries across the world and showed that 43% of the students aimed to launch some form of self-regulating employment after five years of their graduation.

Swedberg (2000) reflected that with progression in entrepreneurial education, the entrepreneurship activities are increased. The entrepreneurial education has progressed during
the last 10-15 years. Today it is considered important to teach entrepreneurship. Continuing this point, Fiet (2001) concluded that universities are increasing in number which offers entrepreneurship courses. Most of the universities offer more than one entrepreneurship courses. Many institutions provide yearly or half a year courses and programs on entrepreneurship. Analysis of these programs and courses indicated that these courses and programs are dissimilar with each other regarding objectives, philosophy, content, methodology and evaluation. Similarly, Rasmussen and Sorheim (2006) asserted that universities are the place where entrepreneurial attitudes can be developed through entrepreneurial education.

Hunjra et al. (2011) studied students’ entrepreneurial attitude who attended courses comprised self-business, small and Medium-sized enterprise and management. The researchers identified how long these attitudes and intentions remain firmed for business. They proposed that these entrepreneurial attitudes can be developed through education and training. Entrepreneurial education at higher level can develop students’ attitudes towards entrepreneurship and they can prepare themselves to take risk in new ventures. Entrepreneurial education organizes students to face ambiguity and uncertainty in taking decision for entrepreneurship. Students are appealed to create their own businesses. This study also pointed out the fact that those students who have entrepreneurial attitudes and intentions are desirous to venture creation and definitely they face hardships in launching and running a prosperous business.

Hunjra et al. (2011) also suggested for colleges and universities to foster entrepreneurial intentions among students by developing their individual independence. Entrepreneurship courses promote self-independence among students. Students choose entrepreneurship and play their part in economic development. The researchers revealed that Pakistani government, presently is going through an economic crisis and unable to consume on new projects. It is incapable to provide jobs to all young graduates. The study also indicated that most of the students has shown positive attitude towards venture creation after finishing their studies. It is also found that students’ self-independence, entrepreneurial abilities, family and friends play a pivotal role in attracting self-business and students are encouraged to start their own business.
Hunjra et al. (2011) emphasized that entrepreneurship becomes popular among students and students have inclinations to choose self-business as an occupation. The study is supportive for college and university graduates and academicians to discover how to develop and refine their entrepreneurship capabilities and skills and strive for global competitive environment. But it has some limitation in terms of sample size. Only two cities of Pakistan were taken as sample. These cities were Rawalpindi and Islamabad however the study accepted that larger sample size will be helpful to more generalize the results of the study.

Mahlberg (1996) identified that schools and universities play major role in stimulating venture creation as these educational institutions consider an ideal place for shaping entrepreneurial culture and developing interests among students while they are studying and desirous to survive in vigorous business setting. Co and Mitchell (2006) supported the views of Mahlberg that universities play a crucial role in disseminating entrepreneurial knowledge to young generation in order to develop nation’s economy. Bygrave (2004) further continued the point of Co and Mitchell, indicated that universities consider important as these consider seedbeds for venture creation and imparted the knowledge to their students how to think and act entrepreneurially.

Due to the importance of universities in delivering knowledge to their students, Gnyawali and Fogel (1994) proposed that universities should play pivotal role for entrepreneurship by substantially contribute in developing entrepreneurial culture that support the growth of entrepreneurship. In his study, Roffe (1999) also realized the need for supportive entrepreneurial environment that can stimulate entrepreneurial activity and helps to grow entrepreneurial culture among university students who are actually the potential entrepreneurs. Autio et al. (1997) also supported the university environment in their study indicated that entrepreneurial intentions of science and technology students of four nations constantly determine that university academic environment is the most dominant factor that influence students’ insights towards venture creation. Thus, it is mandatory to draw a positive picture towards entrepreneurship as a career choice and catch students’ attention in university environment by giving resources and facilities to them.

It is also important to remember that although students have necessary entrepreneurial knowledge and skills, but they do not have positive image about entrepreneurship, they might
not be agreed to create ventures (Alberti et al., 2004). Thus, universities, by creating an entrepreneurial culture across campus, are expected to influence students’ decision to create businesses with its considerable influential factor on students. This may due to students’ preferences towards career which is easily influenced by the environmental conditions in which they are interacting with, as they are young and always looking for appropriate models (Gnyawali & Fogel, 1994; Fayolle & Degeorge, 2006).

Lack of business idea and obtaining finance are perceived as the most difficult barriers for starting a business. A large percentage of the failure of entrepreneurial endeavor is due to inadequate capital structure or resource scarcity. However the availability of financial resources in family is also having direct bearing on entrepreneurial attitude and intentions. The need for capital is common to everyone who is self-employed (Raijman, 2001).

Various models based on entrepreneurial intentions comprehensively described the entrepreneurial behaviors with multidisciplinary outlooks. The models based on entrepreneurial intentions provide a thrifty and vigorous structure for gaining better understanding of entrepreneurial procedure (Krueger, 1993). Several models on entrepreneurial intentions are presented in entrepreneurial work as the models of Bird (1988); Boyd and Vozikis (1994); Krueger and Brazeal (1994). These models proposed that entrepreneurial intention is an outcome of cognitive process, beliefs, perceptions and attitudes, outlooks and values. The models depicted intention as a major determinant for entrepreneurial behavior and also facilitate the effect of other factors including personal traits, personality characteristics, social, environmental and demographic variables on entrepreneurial actions.

Influence of education on making students the future entrepreneurs and the connection between university training and realization of new enterprise has been focused in the debates of educational community. Most of the studies indicated that entrepreneurial education motivates graduates to set-up their own enterprises. McMullan, Long and Wilson (1985) reported greater number of new businesses established by MBA students who studied more than three courses related to entrepreneurship taught at a Canadian university. Some contradictory results were also found in a review of literature based on entrepreneurship.

Gorman, Hanlon and King (1997) highlighted contradictory findings. They proposed that when discovering the role of university programs, there is a difference between general
business education and specific entrepreneurial education. By supporting the views of Gorman, Gupta (1992) also found that management education does not have large impact on entrepreneurial attitudes. He studied on business owners in India. Hostager and Decker (1999) reported the same results that general business management education appears to have no substantial effect on entrepreneurial intentions.

Brown (1990) concluded that UK offers entrepreneurship programs to graduates which provided initiatives to the half of the participants to launch their enterprises. These incentives have supportive and quickening effects on graduates to launch their entrepreneurship activities. Supporting this view, Fleming (1994) reported that Irish students attended a competition on business plan. This business competition had a very strong impact on their succeeding occupational choices. In contrast, Sumra et al. (2011) reported opposite results that business students of different Pakistani public sector institutions have low inclination towards self-employment. The adequate self-employment rate is small in Pakistan when it is compared to other countries.

Sumra et al. (2011) indicated that very small number of present business students likes to do their own businesses, though these business and management students are the most appropriate individuals for doing their own businesses. The business students are taught about business management skills and how to run business effectively. There is anticipation that these students would gain business-related knowledge and skills and acquire a full potential to launch their self-business after finalizing their business studies. But most of these students plan to start their own careers through working in different organizations. There are numerous factors which are liable for this low inclination towards entrepreneurship.

These factors include lack of financial resources, lack of risk bearing attitude, lack of creative abilities, unhelpful social environment, lack of needed human skills, unavailability of co-operation from self-employed people, small number of self-occupational parents, lack of entrepreneurial education, and lack of teachers’ concern towards raising entrepreneurship among students. All these mentioned factors are significantly associated with students’ low inclination towards starting entrepreneurship. However, this study is limited to only business students (MBA) and does not incorporate other disciplines (Sumra et al., 2011).
Wilson, Kickul, and Marlino (2007) argued that entrepreneurial education can also increase students’ interest in entrepreneurship as a career. In this regard, Souitaris, Zerbinati, and Al-Laham (2007) explained that entrepreneurship programs significantly raise students’ subjective norms and intentions toward entrepreneurship by inspiring them to choose entrepreneurial careers. Educational approach is the most significant factor affecting the development of students’ entrepreneurial interest and spirit (Chambers, 2002; Soleimanpour, Bakhtiar & Tohidlu, 2012).

The influence of entrepreneurial education is considered an essential determinant in developing students’ entrepreneurial attitude and understanding entrepreneurship (Kourilsky & Walstad, 1998). In contrast, Kristiansen and Indarti (2004) concluded that entrepreneurial educational background has no significant influence on entrepreneurial intentions. In this perspective, Wang and Wong (2004) suggested that there is a need to identify and understand how education develops and cultivate entrepreneurial attitudes and desires among potential entrepreneurs. Wang and Wong also reported that very few studies examined entrepreneurial inclination of university students as potential entrepreneurs. Students’ attitude and entrepreneurial knowledge are helpful in shaping their propensity and tendency to start their own business in future.

Teixeira and Davey (2008) explained the importance of higher education institutions especially universities in generating entrepreneurial attitude and capacity among students. They called higher education institutions as a place of creation of skills and of provision of incentives and inducements to students. Entrepreneurial attitudes and intentions are crucial determinants for entrepreneurial behaviors and are significantly affected by business education (Fayolle et al., 2005; Hannon, 2005). Similarly, Movahedi and Fathi (2011) assessed students’ attitude towards entrepreneurship in Iran and concluded that students had positive attitude towards entrepreneurship. However, there is neither sufficient support nor adequate facilities which are provided to students for conducting entrepreneurial activities in most of the universities in Iran. They suggested some entrepreneurship programs to be planned and delivered to the students. Entrepreneurship programs must be taught through university curricula at various levels of education system. Consequently, students’ thinking and behaviors should be developed for entrepreneurship. The introduction of entrepreneurial programs to the students would improve
their attributes and awareness of entrepreneurial opportunities and skills for starting their own business.

Louw et al. (2003) explored that even though female students perceive their interpersonal skills are good, but they believe themselves to be less skilled in the practical areas of business. Wang and Wong (2004) reported similar results that female students consider their lack of business knowledge as a barrier. This situation indicated the need of business related knowledge and training for female students’ entrepreneurship. In this perspective, Niethammer et al. (2007) proposed that entrepreneurial training proves a solution of social economic problems. Through gaining skills and knowledge, females would be able to launch their self-businesses. Keat, Selvarajah, and Meyer (2011) found that teachers and friends do not influence students’ entrepreneurial attitudes. They proved statistically less significant factors which impact students’ entrepreneurial inclination. This is due to lack of university teachers’ entrepreneurial knowledge or entrepreneurial experience that they do not taught students about relates material of real issues of entrepreneurship start-up.

Supporting this view, Ooi and Ali (2004) disclosed that university teachers do not have interest in teaching of entrepreneurship. Ninnes et al. (1999) presented similar results that Malaysian university teachers use teacher-centered approach that encourages rote system. Students, being a passive learner do not incline to entrepreneurship. However, Edwards and Muir (2005) provided the results in opposite direction. Their findings revealed that university teachers have influential impact on students’ inclination towards entrepreneurship. There is a contrast in the results of different researchers about the role of teachers in developing entrepreneurial attitudes of the students that is required for further exploration. Ali, Topping, and Tariq (2011) and Keat, Selvarajah, and Meyer (2011) suggested for universities to create the environment that is conducive for developing entrepreneurial inclination among the students. Consequently, students will be able to adopt practical approach in entrepreneurial learning process.

Kourilsky and Walstad (1998) revealed that entrepreneurship training has been acknowledged as an important factor. This supports in fostering entrepreneurial attitude among individuals. By supporting this view, Wang and Wong (2004) indicated that both knowledge and attitude of entrepreneurship help to shape students’ interest towards set-up their own
enterprise in future. Gorman et al. (1997) pointed out that if students participate in entrepreneurship training; their interest is developed in adopting entrepreneurship as a career option. In this perspective, Pihie (2009) investigated university students’ awareness of entrepreneurship. She suggested that entrepreneurship must be associated with students’ career aspirations because entrepreneurship nourishes students’ personal qualities suitable to their age and also develop students’ attitudes, skills and knowledge.

Pihie (2009) identified that students who perceive entrepreneurship necessary to learn in university, get higher score in their entrepreneurial attitudes. This is important in the sense that those students who consider entrepreneurship necessary to learn, their attitudes towards entrepreneurship must be rise. This helps in developing effective entrepreneurial education and clarifies the students about needs and benefits of self-employment. The study also indicated that entrepreneurship and business skills through training endorse that university students keep all the relevant and appropriate elements to furnish themselves with entrepreneurial abilities.

Pihie (2009) further added that those university students who demanded entrepreneurship and business education get higher mean scores in entrepreneurial attitudes when they were compared with other students. The study also revealed that the students who are given the chances of learning entrepreneurship and business related courses; they develop their attitudes towards entrepreneurship and get encouragement to become entrepreneurs. The study concluded that the students who incline to self-employment get higher scores in capabilities of management, finance and marketing. The students who required entrepreneurial exposure gained higher mean scores in entrepreneurial attitude (Ali, Topping & Tariq, 2010; 2011).

Soleimanpour, Bakhtiari, and Tohidlu (2012) described entrepreneurship training as the second most important factor that affects the development of students’ entrepreneurial inclination. Temple (2009) also found similar results concluding that entrepreneurship training develops entrepreneurial interest and spirit among students. Course content is another significant factor identified by Soleimanpour Bakhtiari, and Tohidlu (2012) and Rzasa et al. (2004) that positively influences students’ spirit towards entrepreneurship. In this perspective, Soleimanpour, Bakhtiari, and Tohidlu further suggested that educational approach,
entrepreneurship training and course contents are the most important factors for developing students’ entrepreneurial spirit.

Similarly, Magd and McCoy (2014) elaborated the cause of business failure that the lack of training related to fundamental business skills for potential entrepreneurs highly contributed in business failure. These researchers further suggested that educational institutions should play their role in developing programs to fulfill the needs of entrepreneurs from product development to discovering export opportunities. Educational institutions should also play their key role in the provision of viable supply of graduates having relevant knowledge and skills to be employed and finally assist in the development of small and medium-sized enterprises. Educational institutions can also make strong partnerships with industry that can be mutual beneficial for both of them. These partnerships will provide a feedback mechanism to educational institutions in relation to the suitability of graduates produced in terms of the target industry of employment. At the end, a broad assessment of barriers to female entrepreneurship should be carried out. Practical support in terms of childcare and networking events should be encouraged in order to increase entrepreneurial contribution of females in Oman society.

Douglas and Shepherd (2002) described that there is an association between attitudes and intentions of becoming entrepreneur. Their research indicated that those who have positive attitude to be independent and bear risk have also stronger intentions to become entrepreneur. Those who have higher ability to bear risk and have inclination to make independent decisions, their intentions are greater to become entrepreneur. It is suggested that university students require sufficient entrepreneurial training in the fields of marketing, management and finance if they want to bear risk and make independent decisions and want to be self-employed.

Mahlberg (1996) explained that educational institutions, i.e. schools and universities are the main places where entrepreneurship is promoted. He further stated that schools and universities can develop attitudes among students while they are under learning process and can cultivate entrepreneurial culture in societies to survive in current stout business environment. Supporting to Mahlberg (1996), Co and Mitchell (2006) asserted that universities perform a purposeful role in promoting entrepreneurial education. Entrepreneurial education improves local and national markets. Bygrave (2004) had also similar views about universities that these are main places for cultivating entrepreneurship. These institutions develop students’ mindsets
and behaviors towards entrepreneurship. In this perspective, Gnyawali and Fogel (1994) suggested that due to excessive importance, universities should prepare themselves to be the center of entrepreneurship. These should contribute in fostering entrepreneurial atmosphere within the university. This entrepreneurial environment is further supportive in nurturing entrepreneurship.

Autio et al. (1997) conducted a study in four countries on entrepreneurial intentions of science and technology students and find that university teaching environment is significant factor which influences students’ perceptions towards entrepreneurship and entrepreneurial beliefs. These researchers further indicated that universities should display a positive image of self-business for choosing it as a better career option. Universities also provide facilities and resources to the students within university atmosphere for the purpose of developing interest in the students for entrepreneurship. Alberti et al. (2004) also reported similar findings that students must have optimistic image in their minds about entrepreneurship. If the students gain entrepreneurial skills and knowledge, but they possess negative image about entrepreneurship, they never incline to venture creation.

In this perspective, Roffe (1999) proposed that it is essential for universities to promote encouraging atmosphere within universities for the purpose of providing comprehensive business training programs to the students. Such environment fosters entrepreneurial culture among university students through different entrepreneurial activities. Fayolle and Degeorge (2006) also revealed similar results claiming that universities affect students’ aspirations to become entrepreneur in future through creating business and innovative culture across campuses. Students are definitely affected by ecological circumstances in which they encounter. University students are young and always considering suitable models for entrepreneurship. Consequently, universities are expected to play their role in developing entrepreneurial inclination among the students.

2.13.4.1 Western Examples / Western Teaching Approaches for Enhancing Entrepreneurship

OECD (2008) reported that in terms of teaching approach, entrepreneurial education is practical-based and usually professors have start-up working experiences in US. Most of the individuals who become entrepreneurs are usually university graduates. Both professors and entrepreneurs come to the classroom for speaking and teaching different courses to the
students. These courses are prepared experiential and included internships, projects, business plan contests, real life examples and case studies. These case studies include role models for the students who seriously view entrepreneurship as a career option. These case studies are helpful to make the students motivated for entrepreneurship. When these students observe others that they effectively develop their companies and get success in their endeavors, they incline towards entrepreneurship as a life career. In US, universities play fundamental role in local systems in terms of creating formal and informal contacts between business and university. These universities raise contacts with start-up enterprises, business consultants, entrepreneurs and business seraphim for improving sharing and learning process.

European Commission (2002) indicated that in Europe, most of the entrepreneurship courses are taught through lecture method; however project-based approaches are also introduced in recent years. Case study approach is also used but the main focus of case studies is to make actual and successful entrepreneurs rather than potential entrepreneurs or potential role models. Moreover, these entrepreneurs need to be advertised through media for generating a wider introduction of these role models. In Europe, most of the universities are government funded. In most cases, these universities do not have much practice and initiatives to compete with private sectors. Usually universities that are funded by governments are traditional in their nature and do not have flexibility to incorporate new methods and tactics. These universities have tendency of being national rather than international. However, recently, an alteration has arrived in Europe especially in Spain, UK and Ireland. These countries are striving to play their role involving university graduates and entrepreneurs and contacting with local enterprise community. The increase in entrepreneurship programs and courses in US and Europe showed that people and university graduates have taken keen interest in the field of entrepreneurship. It is the need to ensure that entrepreneurial research, programs, courses and contents are high in quality.

According to Katz (2003), entrepreneurship is incorporated in higher education institutions for more than 50 years ago in North America. The first entrepreneurship course was introduced by Professor Miles Mace at graduate level in Harvard University in 1948. In recent time, most of the universities offer entrepreneurship programs and courses in United States. The most interesting fact is that the students themselves are eager and have demands for entrepreneurship courses. They have inclination towards different entrepreneurship courses like
entrepreneurship planning, launching procedure, entrepreneurial capital and technology management. In this perspective, Twaalfhoven and Prats (2000) explained that still entrepreneurship is not completely acknowledged as an academic discipline. But in US, several technology and business institutions give attention to this side and make a space in this area. A numbers of US institutions offer major or specific entrepreneurship courses. Several universities in United States have academic entrepreneurship departments and many of schools offer entrepreneurial courses.

European Commission (2002) unveiled the situation of entrepreneurial education in Europe. According to commission, entrepreneurship is not flourished across Europe. The activities of entrepreneurial education are scattered and most of them are determined by environmental factors instead of education system itself. Small number of universities in Europe possesses academic entrepreneurship departments. University professors frequently teach entrepreneurship from old disciplines such as business administration and economics. Entrepreneurship professors do practice according to ancient policies and strategies. The policies and plans focus to foster entrepreneurship inclination and passion within universities. In this perspective, university management (Chancellors, Vice Chancellors, Directors and Deans) should play its role and express strong commitment for entrepreneurship development.

Entrepreneurship actually requires a paradigm shift within the universities. This process includes changing the basics of university, its’ functionality and role it plays in society. In term of education, US universities integrate entrepreneurial education into education system and consider it as an essential part of multidisciplinary education. Students are motivated for taking entrepreneurship courses and are involved in projects with students of other disciplines. These universities attempt to reduce institutional obstacles to deliver most effective and innovative learning. Consequently, project-based and team-based learning environment can be generated for the students (European Commission, 2002).

2.14.5 Technological Support

Sarrocco (2007) described that Information Society has been one of the crucial terms used to describe today’s world, as Information and Communication Technologies have brought innovatory changes influencing every aspect of the society, i.e. linking cultures, creating new opportunities for education, restructuring employment, changing citizens’ relation to
government and generating new economies. Information and Communication Technologies (ICTs) have revolutionized the methods of working, altered the economy, had a permanent impact on the way people live, and have shaped a new ‘information society’.

Cynthia Hewitt De Alcántara (2001) cited the definition of OECD that Information and Communication Technologies (ICT) broadly refer to “the set of activities that facilitate by electronic means, i.e. capturing, storage, processing, transmission, and display of information”. Willard, Terri, Maja, and Andjelkovic (2005) explained that Information and Communication Technology is an umbrella term that includes computer hardware and software, digital broadcast and telecommunication technologies as well as electronic information repositories such as the World Wide Web or those found on CD-ROMs. It characterizes a wide-ranging and frequently growing series of elements that further includes television (TV), radio, mobile phones and the policies and laws that govern these media and devices.

International Organization of Employers and Women Entrepreneurs (2008) illustrated that support is given to female entrepreneurs in term of new technologies in their enterprises to enhance their potential and to mount up their productivity, creation of employment, reduction of poverty and promotion of local development. The findings of Schramm (2004) were consistent with the findings of the International Organization of Employers and Women Entrepreneurs, he concluded that the new entrepreneurial firms produce high-impact products which create wealth and motivate economic development through introducing modern methods, techniques, technologies and ideas to worldwide marketplace. On the contrary, Aderemi (2008) presented the findings that in Nigeria, females belong to technology-based businesses were almost twice time less than the females belong to non-technology-based businesses.

The similar findings have been found by National Centre for Technology Management (2008) indicating that technology-based venture creation is a dynamic element in any effective National or Regional Innovating System. The condition of technology-based entrepreneurial Attitude in Nigerian Tertiary Institutions demonstrated that majority of undergraduates in Nigeria showing preferences for technology-based entrepreneurship but very few of them had truly practiced entrepreneurship. The cause behind not practicing is inappropriate preparation
of students through training, institutional weaknesses showing inappropriate support of government and lack of entrepreneurship related funding to youth and ambitious entrepreneurs.

In this perspective, Aderemi (2008) also found similar results, reported that 37% of the respondents were engaged in technology-based entrepreneurship including tobacco, beverage and food production, quarrying and mining (excluding petroleum), water processing and packaging, garment making, iron work, metal fabrication, wood-work and furniture making, building and construction. While 63% of the respondents had non-technology-based businesses including health services, counseling services, education services, retail trade, restaurant, transportation and economic outfits. This proposed the need for facilitations focusing to the growth of technology-based venture creation in the country. There is a limitation of these studies that these studies do not explain why most of the people engage in non-technology-based businesses.

2.14.6 Business Environment

Borkowski and Kulzick (2006) and Carter and Wilton (2006) revealed that business environment is strongly associated with entrepreneurial activities. The findings of Kristiansen and Indarti (2004) as well as Luthje and Franke (2003) found similar results and explained that students might be ready to involve in venture creation if they would find that business environment is favorable for entrepreneurship start-up. Business environment provides many opportunities for business in terms of accessibility of business information and availability of capital. So, it is clear if the students find business environment conducive for business, they will more likely to make the decision to launch a new business, but if students have negative perceptions regarding business environment, they may not be able to start their business.

The active display of the roles and functions of the entrepreneurship in socio-economic growth is mainly depends on the presence of specific factors in the external environment of the entrepreneurs over which he has slighter or no control. Borkowski and Kulzick (2006) indicated the relationship between entrepreneurship and environment with the three points. First one is new business strategies that are formed in response to the environmental forces. Second is insecure and unbalance environments are negatively associated with growth opportunities. Third is entrepreneurs are negative towards political interference and will fight against it.
Contextual factors play crucial role in creation of a new firm. Entrepreneurship is actually a creation of new organization that arises as a context-dependent, societal and financial process. McClelland (1961) assumed that the need for achievement of an individual is a forerunner of entrepreneurial activities and a solid motivation for involving in venture creation. While Borkowski and Kulzick (2006) confirming McClelland’ assumption, concluded that an individual with a high need for achievement takes personal accountability to find solutions to the problems, but refrain from those situations where the outcomes do not depend on his abilities and struggles. In that situation, the individual’s reaction is to establish reasonable achievement targets and to take “Planned Risks” as the individual is not a high risk-taker.

In this perspective, in the same way, Lee and Peterson (2000) stated that entrepreneurial achievement not only depends on the traits and behaviors of the individuals but also the environment in which entrepreneurship takes place. In the same line, the findings of Wilken (1979) confirmed the need of favorable socio-economic environment for the growth of entrepreneurial activities. His work had great influence on government actions on those conditions which are encouraging for entrepreneurship growth. Gnywali and Fogel (1994) had similar findings, asserted that business environment is actually an overall situation of sociocultural, political and economic factors which affect people’s inclination and capabilities to start entrepreneurial venture.

Idehen (2007) listed the miserable condition of business environment, stated that the greatest trial is the business environment in Nigeria which is facing an inappropriate infrastructure. Certainly, many people have described how lack of infrastructure seriously influences business. But the relevant organizations of the government do not have idea how much people suffer with this outrageous problem. See only in transport division, people consume a lot of money when the vehicles move to other parts of the country due to very bad condition of the roads. Moreover, the condition of the electricity is worst in the country, people spend a lot of money on acquiring and maintaining of generators for starting a business on their own or hiring of a lot of people.

In Pakistan, business environment for females is discouraging (Goheer, 2003). It depicts multifaceted association of different elements that are categorized into two forms. First form is made up of religious, cultural, traditional and social elements. It is affixed in patriarchal system and evidently exhibited the lower position of females. Gender preference is deep-rooted and
firm in Pakistani culture. The second form arises from the first one and is revealed in policy documents, governing provisions, and institutional mechanisms. In such environment, Pakistani females cannot play a significant role in national entrepreneurship (IFC, 2007). In both cases of macro and micro entrepreneurship, they have to face several financial and social constraints. Male domination, patriarchal family structures and socio-religious norms attempt to affect the economic and productive role of women as entrepreneurs (World Bank, 2012).

2.14.7 Government Initiatives

Government plays decisive role in molding public awareness towards different aspects of economy and society. Worldwide Governance Indicators project of the World Bank defined the term ‘Governance’ as the traditions and institutions by which power and authority in a country is implemented. Drucker (1985) as cited by Mcquaid (2002) indicated that self-business is an act that can be cultivated by efficient analysis of prospects prevailing in the social atmosphere with the help of experiential learning.

Lambsdroff (1999) explored the influence of corruption on entrepreneurship and economic growth and concluded that it decreases complete attraction of country to spend money in entrepreneurship and discourages capital entries in the marketplace. Corruption also sands the wheels of formal and authorized economy. The researcher further pointed out that the corruption decreases the competition and innovation in the society and raises inequality and poverty.

In this perspective, Ali, Tajddini, Rehman, Ali, and Ahmed (2010) indicated that little work has been done to see the impact of governance on university students’ entrepreneurial attitudes. The governance mechanism is responsible for social, financial, legal and political conditions prevailing in the country. There are various aspects including in governance mechanism. These are political stability, rule of law, government efficiency, regulatory quality, as well as accountability and control of corruption. These are the factors that form social and economic atmosphere of the country. This atmosphere may motivate or demotivate for innovation and risk taking behavior of the people. Students are the part of the same society. They also feel the impact of authoritative policies of government on their everyday life. Self-business is apparently affected by government policies and practices. Government can enhance
Entrepreneurship activities by reducing taxes and regulations and providing different initiatives in the form of quota and tariff, establishing regional offices for consultancy services.

Aldrich (1990) proposed that governments should encourage entrepreneurs through providing different initiatives, minimizing taxes and rules and regulations. While considering various social factors and their influence on entrepreneurial attitude, Ali, Tajddini, Rehman, Ali, and Ahmed (2010) found that the way of governance is an important determinant for entrepreneurial attitude of students. In this regard, Aldrich (1990) also proposed that in developing countries if business environment is supportive, new business can flourish and stand for a long period. Government can facilitate and motivate entrepreneurs in various ways. It can reduce taxes and regulations and providing initiatives and consulting services for business flourishing.

OECD (1998) explained that entrepreneurial framework conditions which include government policies, government programs, commercial and legal infrastructure, access to physical infrastructure, internal market honesty, finance, education, training and social and cultural norms are formed by administrative and controlling environments. Administrative and regulatory measures oversee the manner in which businesses are launched. These businesses make an agreement with administrative and regulatory requirements and establish constant cost for their business.

Different countries are struggling to increase entrepreneurial interest among their young generation. Moravec (2008) indicated that Malaysian Government decides to chase the rank of developed-nation by 2020. For this purpose, it increases entrepreneurial activities in the country through its plans of making entrepreneurial courses essential for all the students of public universities. It also intends to select at least five percent entrepreneurs from these university graduates.

Gnyawali and Fogal (1994) emphasized that government policies affect market frame and develop entrepreneurial culture that is supportive for individuals to take risks and set-up their own enterprises. On the contrary, if government does not provide adequate support, the business world would not be flourished. This argument was also supported by Fogal (2001) in his study, concluded if government imposes unnecessary rules and regulations; the individuals
will hesitate to start up new venture. Kouriloff (2000) supported Fogal’s views and described that such government is a barrier in entrepreneurial activities.

Zapalska, Dabb, and Perry (2003) also provided the same results that government policies and procedures affect entrepreneurship. Government policies, in many cases, create hurdles on registration and certification procedures. It takes complicated procedural requirements to get registration and license for starting-up enterprise. Moreover, government also creates hurdles in the form of entry barriers and restrictions on imports and exports activities of the country. These findings were in agreement with the findings of Sullivan and Shkolniloy (2004) which showed that corruption and political factors play their role in entrepreneurial attitudes and economic growth.

In the same way, Barro (1989) investigated that political instability decreases the economic activity in the country. In the same line, Lane (2002) revealed about the female entrepreneurs how they have to face hurdles in the way of creating a new venture, concluded that female entrepreneurs face hurdles in the form of human, financial, social and physical capital formats in their venture creation. In this perspective, Ali, Topping and Tariq (2010) described that the governance situation in Pakistan is most awful comparing other parts of the world. With respect of political uncertainty, the World Bank reported that Pakistan has structural problems in its bureaucracy. Political instability is the main hurdle in executing policies to form the culture of merit in Pakistan. Pakistan Economist Intelligence Unit (PEIU) declared Pakistan on 7th number out of 170 countries in their Political Instability Index in 2007.

Ali, Tajddini, Rehman, Ali, and Ahmed (2010) supported this point of view with respect of university students, explored that in Pakistan, the university students’ inclination towards entrepreneurship is seriously influenced by the meager governance mechanism prevailing in the country. The study also suggested that a system of good governance should be devised which provides more chances to general public and media to speak against the policies of government and a system of fair accountability in the country. Political stability is compulsory to guarantee long-term operation of government policies. The study also proposes that corruption should also be controlled effectively both at individual level and as well as official level in order to enhance transparency and merit in every field of life.
Poor governance like presence of corruption, favoritism and nepotism and poor legislation can influence business startup decisions negatively. They also found that the factors like political conditions, poor law and order situation has negative influence on entrepreneurial attitude of individuals. Sullivan and Shkolnikov (2004) and Amoros (2009) agreed that corruption and political conditions affect entrepreneurial attitude and intentions. Barro (1989) also observed that political instability in the country negatively influences the economic activities in the country.

Political instability is an important factor which restricts economic activities in the country. Entrepreneurship is an act that can be recognized by exploring and examining thoroughly the opportunities which prevail in the external environment. Bowen and Clercq (2008) identified that some external factors may have greater impact on entrepreneurial start-up decisions. These are political stability, government, economic autonomy and regulatory environment. Sullivan and Shkolnikov (2004) found that corruption and political factors play their role in entrepreneurial attitude and economic growth. In the same way, Barro (1989) investigated that political instability decreases the economic activity in the country. Lane (2002) revealed that female entrepreneurs face hurdles in the form of human, financial, social and physical capital formats. Turnbull et al. (2001) described that the most important barriers of UK students include complex time commitment, lack of financial resources, incapability of work hard and absence of stress tolerance.

2.15 Lack of Relevant Research

In developing nations, it is not easy to measure new businesses whether they flourish or fail. The reason is that only few businesses are documented in government records. Furthermore, little funding is allocated in developing countries for doing research on entrepreneurial activities. That is why; no proper information is available for entrepreneurial activities. Abdullah et al. (2009) pointed out that entrepreneurship is studied on a very minimum level in developing nations and this is a least significant phenomenon. Nabi and Linon (2011) found similar results that developing nations have few researches in the area of graduate entrepreneurship. Ali, Toping, and Tariq (2011) cited the results of Higher Education Commission (2008c) that found that only two doctoral level studies on entrepreneurship were conducted in Pakistan. These researchers further proposed that more research should be
conducted in the field of entrepreneurship so that emerging issues related to graduate entrepreneurial intentions should be comprehended.

There is dire need to investigate external and internal factors that influence entrepreneurial attitudes among masses especially students. Students are the strength of any society. If they are wasted after completion of study, it will be the wastage of human and financial investment of the country. The research on female students’ entrepreneurial attitudes is more significant. It is generally observed that females have rare chances of self-business. They prefer jobs rather than business. In case if they cannot find appropriate jobs, they spend their time and potential at home willingly or unwillingly. The research on exploration of the factors that might influence on developing entrepreneurial attitudes of the females students will be beneficial in this scenario.
CHAPTER 3

METHODOLOGY OF RESEARCH

It is an amassed expectation that entrepreneurship addresses the challenge of the unemployment confronted by young university graduates (Henry, 2013). Similarly, technology and environmental factors are changing, thus, the expectations of employers are shifting and they gradually demand for graduates who keep enterprising or entrepreneurial qualities to assist them achieve competitive benefit (Mitra, 2011; Wilson, Vyakarnam, Volkmann, Mariotti, & Rabuzzi, 2009). It creates need for entrepreneurs who accelerate financial growth through their entrepreneurial attributes. For this purpose, it is required to understand the strength of youth entrepreneurial attitudes.

Current study was an attempt to trace out why some people choose entrepreneurial career and others do not. In this perspective, the present study investigated the role of different factors in youth’s decisions of choosing entrepreneurship as a career choice. The study described and interpreted the present state of research issue that made this study descriptive in nature. Research objectives of the current study demanded deep and broad understanding of the issue to be studied. To fulfill this requirement, the researcher adopted mix method approach (Fraenkel & Wallen, 2007; Nenty, 2009), which is a procedure for collecting, analyzing and mixing or integrating both quantitative and qualitative data at some stage of the research process within a single study (Cresswell, 2005).

The rationale for mixing both types of data is that neither quantitative nor qualitative methods are sufficient by themselves to capture the trends and details of situations such as the complex issue of university female students’ business attitudes in a patriarchal complicated society. When used in combination, quantitative and qualitative methods complement each other and provide a more complete picture of the research problem (Johnson & Turner, 2003). Mix method approach is further described by Creswell (2012) who stated that mix method designs are of three types. The first is triangulation design; the second is explanatory design and third is exploratory design.

The most common and renowned approach of mix methods is the ‘Triangulation Design’ (Creswell, Plano Gutmann, & Hanson, 2003). The key purpose of this design is to
acquire different but complementary data on the same topic to best understand the research problem (Morse, 1991). Patton (1990) indicated that the intention in using this design is to bring together the differing strengths and non-overlapping weaknesses of quantitative methods (large sample size, generalization) with those of qualitative methods (small sample, in depth details). This design and its basic purpose of uniting different methods has been widely discussed in the literature (Greene, Caracelli, & Graham, 1989; Morse, 1991). This design is employed when a researcher needs to directly compare and contrast quantitative statistical results with qualitative findings or to validate or expand quantitative results with qualitative data.

The Triangulation Design is a one-phase design in which researchers implement the quantitative and qualitative methods during the same timeframe and with equal weight. The single-phase timing of this design is the reason it has also been referred to as the ‘concurrent triangulation design’ (Creswell, Plano Clark, Gutmann, & Hanson, 2003). It generally involves the concurrent, but separate collection and analysis of quantitative and qualitative data so that the researcher may best comprehend the research problem. The researcher goes to combine the two data sets, usually by bringing the separate results together in the interpretation or by merging data to facilitate integrating the two data types during the analysis.

The current study adopted triangulation design keeping in view its research objectives. In this triangulation design, the researcher simultaneously gathered data both in quantitative and qualitative form. The quantitative data collected from university female students about their entrepreneurial attitudes and possible influencing factors and the qualitative data from university faculty members about different factors affecting female students’ entrepreneurial attitudes, later on compares both the results and employs those findings to gain understanding whether these findings validate each other.

Nenty (2009) here described the design of a research study; she stated that a research design is a variation in management process. What is the ultimate objective of the study in analytical term? If it makes effort to describe or reshape the past accurately and neutrally, describe what was? It is ethnographical and historical. If it is an attempt to explore relationships between non-manipulated variables and it explained and infers some phenomenon of the present, it is called, in this case, a survey-descriptive or survey-inferential or an evaluation
research. If it is an effort to find what will be when variables of interest are in the position of manipulating carefully under controlled conditions and to describe what would be, in this case, it is pure or quasi-experimental research.

It is obvious from the above description about the research design that the current study aimed to describe, analyze and conclude some features of present occurrence in descriptive form. Cohen, Manion, and Morrison (2007) advised that descriptive research is an appropriate method to study any existing phenomenon. It describes and interprets the present state of research issue. Since the major purpose of the current study was to investigate the impact of different factors on entrepreneurial attitudes of the university female students in present scenario without controlling or manipulating them, it was essentially a descriptive study in its nature. They were measured as they existed in the present scenario. In this regard, measurement tools gained central importance and were carefully selected keeping in view the purpose of the study.

In such of study where association exists among variables, data collection methods and development/adoptions of research instruments have critical value in itself. Any discrepancy in the process of collecting data can harm the entire procedure of getting accuracy of the results of the study. Fraenkel and Wallen specified the instruments which provide results in quantitative form and exhibited highly reliable and valid results on the whole. However, for gaining a deep insight of the phenomenon and fulfill the requirements of triangulation design, the researcher employed qualitative aspects as well in the current study. Systematic measurements for exploring different factors and students’ entrepreneurial attitudes were set as core standard for choosing appropriate measuring instruments. Further detail of the proposed research design and methodology was given below:

3.1 Instrumentation

For fulfilling the research objectives, the current study required three types of information from female students and the teachers of the public sector general universities. The first type of information related to female students’ entrepreneurial attitudes along with their demographic information, the second type of information related to different factors affecting female students’ entrepreneurial attitudes and the third type of information about different affecting factors were taken from university teachers. These three types of information were
taken from the female students and teaching faculty of the sampled universities. Two separate scales of which one was adopted and second was developed to meet the requirements of the study. Detailed understanding of the instruments was given below:

3.1.1 Entrepreneurial Attitudes Scale

An entrepreneurial attitude scale was adopted from Ali, Topping, and Tariq (2009) that was revised and modified form of Ramayah and Harren (2005). Actually, the tool was built to investigate entrepreneurial propensity of potential entrepreneurs. Ali, Topping and Tariq modified and revised the tool according to Pakistani context and reported the value of Chronbach alpha coefficient 0.81. The researcher adopted the same scale for investigating the university female students’ entrepreneurial tendency. The items of literature included in the study were related to self-efficacy, need for achievement, entrepreneurial intentions, psychological satisfaction and uncertainty and risk in starting business. The researcher modified the entrepreneurial attitudes scale by adding some more statements related to entrepreneurial attitudes, revised the tool and then reported the value of Chronbach alpha coefficient 0.84. The modified scale comprised of five subscale factors including self-efficacy, desire to achieve, intention for personal business, psychological comfort in entrepreneurship and risk-taking ability.

3.1.2 Scale based on Different Factors

After a considerable review of the relevant literature, the researcher constructed a close-ended questionnaire for the female students to examine the impact of different factors on these students’ entrepreneurial attitudes. One theoretical model of Shapero and Sokol (1982) also provided base for developing scale, subscales and items for the study. The tool had focus to gather students’ perceptions about the support of their family and society, the legal provisions necessary for the female business start-up, role of education, technological support, situation of local business environment and government initiatives in developing their tendencies towards adopting entrepreneurship as a career choice in future. The researcher reported the value of Chronbach alpha coefficient 0.80 for the different factor related scale.
3.1.3 Interview Schedule

The second core data to be collected in the mixed method design was the interview. Burns (1999) explained that interviews are a prevalent and widely used means of collecting qualitative data. Due to this, the researcher was desirous to collect firsthand information directly from some knowledgeable informants. The researcher intended to get specific kind of information and investigated by himself/herself what was going on in the mind of the respondents. Flick (2006) added that the objective of the interview was to reveal existing knowledge in a way that can be communicated in the shape of answers and thus become manageable for interpretation.

The researcher developed semi-structured interview schedule for university faculty. In this interview schedule, one addition was the covering letter and the second addition was the sheet in which information regarding teachers’ university, department, age, gender, qualification and current position in the university were included. The interview schedule based on seven questions related to different factors affecting female students’ entrepreneurial attitudes. These questions related to the role of university education, local business environment, government, technology, female students’ family and the society. The purpose of interview schedule was to gain understanding of the issue whether the information provided by these teachers about different affecting factors were coincide with the information reported by the university female students.

3.1.4 Validity

Maintenance of validity of the tool is essential in developing or adopting an instrument. Fraenkel and Wallen (2007) described validity as correctness, meaningfulness, appropriateness and usefulness of the particular inferences which are made by the researcher established on the collected data. In this regard, validation refers to the process of collecting and analyzing evidence to assist such explanations. According to Fraenkel and Wallen, there are three primary evidences crucial in the process of validation. These are content-related evidence, construct-related evidence and criterion-related evidence. The researcher collected only two types of evidences, i.e. content-related evidence and construct-related evidence in the study and further processed them.
Content-related evidence of the validity refers to the appropriateness and comprehensiveness of the format and content of the instrument. This type of validity decides whether the instrument is comprehensive and having appropriateness in it. It also responses the question of how appropriately the instrument characterizes the phenomenon to be evaluated. The current study required two types of content-related evidence. The first evidence was required for validating the developed instruments and the second was for verifying translation. The other type of validity, i.e. construct-related explained the nature of phenomenon to be assessed. This validity is also important in this respect that it discusses how adequately the variation in the scores of the instrument characterizes the variation in the measured behaviors.

The content-related evidence was attained through expertise of the field experts. The experts comprised of 10 members assisted in confirming the content-related validity of the instruments of the current study. The researcher provided to these experts the research topic, research objectives, research questions, list of behaviors to be measured along with their operational definitions, prepared instruments and Urdu translation version of the instruments and sample size with respondents’ main features of age group, programs, semesters of study, universities and faculties where the students studied.

On the bases of these supplies, the field experts examined the content validity of the instruments. It was encouraging that more than 80% of the experts agreed to the development and translation of the instruments. The remaining experts approved the instruments but suggested slight modifications in the English as well as Urdu versions of the instruments. The researchers rectified the instruments according to the suggestions given by the experts. It is encouraging for the researcher that most of the field experts valued the theme and design of the study.

The other requirement of the study was of construct-related validity which was fulfilled through exploratory factor analysis of the instruments. Factor loading of each statement of the instruments calculated through exploratory factor analysis. The outcome of the exploratory factor analysis of the instruments was found appropriate. However, the statements having factor loading less than 0.40 were eliminated from the instruments. At the end, the researcher finalized the research instruments considering respondents’ feedback as well as outcome of
statistical procedures of scale, subscales and statements. The exploratory factor analysis further discussed in detail at the end of this chapter.

3.1.5 Reliability

Reliability of the tool is as much necessary as the validity of the instrument. The reliability discusses the stability and consistency of the tool in assessing particular characteristics and behaviors of the respondents. The two main parts of the questionnaire of which one was adopted and the other was developed, both having twelve subscales. The first part having five subscales measured the university female students’ entrepreneurial attitudes, i.e. self-efficacy, desire to achieve, intentions for personal business, psychological comfort in entrepreneurship and risk-taking ability. The second part having seven subscales measured different factors that affect entrepreneurial attitudes of the university female students. To acquire accuracy and consistency of the questionnaire, the researcher calculated coefficient of the internal consistency.

The concept of internal consistency is established on the supposition that all the items of the scale/subscales have potential to assess same particular characteristics of the sample. Fraenkel and Wallen (2007) and Gay, Mill, and Airasian (2008) supported the process of Cronbach’s alpha coefficient for calculating internal consistency of the tool. They considered Cronbach’s alpha coefficient an adequate measurement of internal consistency of the instrument. In the current study, the researcher found internal consistency of the instrument by computing the scores of the data sheet on SPSS software and calculated Cronbach’s alpha coefficient. The computed value of Cronbach’s alpha indicated higher internal consistency and accuracy of the instrument. The scores of Cronbach’s alpha were presented in table 3.1.
Table 3.1

Reliability of the Scale

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Scale/Subscale</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Entrepreneurial Attitudes</td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Self-efficacy</td>
<td>0.77</td>
</tr>
<tr>
<td>2.</td>
<td>Desire to Achieve</td>
<td>0.79</td>
</tr>
<tr>
<td>3.</td>
<td>Intentions for Personal Business</td>
<td>0.76</td>
</tr>
<tr>
<td>4.</td>
<td>Psychological Comfort in Entrepreneurship</td>
<td>0.80</td>
</tr>
<tr>
<td>5.</td>
<td>Risk-taking Ability</td>
<td>0.78</td>
</tr>
<tr>
<td></td>
<td>Different Factors</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Family Support</td>
<td>0.71</td>
</tr>
<tr>
<td>7.</td>
<td>Social Support</td>
<td>0.74</td>
</tr>
<tr>
<td>8.</td>
<td>Legal provision</td>
<td>0.82</td>
</tr>
<tr>
<td>9.</td>
<td>Role of Education</td>
<td>0.75</td>
</tr>
<tr>
<td>10.</td>
<td>Technological Support</td>
<td>0.76</td>
</tr>
<tr>
<td>11.</td>
<td>Business Environment</td>
<td>0.73</td>
</tr>
<tr>
<td>12.</td>
<td>Government Initiatives</td>
<td>0.83</td>
</tr>
</tbody>
</table>

3.2 Sampling Procedure

The population of the current study was the female students who studied in their final semester of BS, MA and MSc programs and the faculty members of public sector general universities in the province of Punjab. Three faculties, i.e. Management Sciences, Social Sciences and Natural Sciences from each public sector general university were selected as a sample. The selection of final semester university female students as a research population for the study was founded on three basic reasons. Firstly, such a population was repeatedly used for entrepreneurial research (Fayolle & Gailly, 2004; Krueger, Reilly, & Carsrud, 2000; Liñan, & Chen, 2009). Secondly, Reynolds, Bygrave, Autio, and Hay (2002) argued that university graduates in the age of 25-34 years range were the segment showing higher probability of becoming entrepreneurs. The third and the final reason was that the most of these students were at the stage of making a decision for their future careers. Therefore, the data from this type of population was considered to be more effective for this study. To study female students’ entrepreneurial attitudes and analyzing different factors affecting their entrepreneurial attitudes supported to accomplish research objectives. As the study was delimited to Punjab province only, so the female students belonged to general public universities located in Punjab province were selected as a sample for the study.
At the time of data collection, eleven public sector general universities chartered by the government of Punjab were offering general education to their students (HEC, 2013). The names of these general public universities were as under:

1. Bahauddin Zakariya University, Multan
2. Fatima Jinnah Women University, Rawalpindi
3. Government College University, Faisalabad
4. Government College University, Lahore
5. Lahore College for Women University, Lahore
6. The Islamia University of Bahawalpur, Bahawalpur
7. The Women University Multan
8. University of Education, Lahore
9. University of Gujrat, Gujrat
10. University of Punjab, Lahore
11. University of Sargodha, Sargodha

But out of eleven, eight universities had been included in the sample using purposive sampling. Purposive sampling allowed the use of cases that have the required information with respect to the subject of study (Cresswell, 2005). The three universities, i.e. The Women University Multan, Fatima Jinnah Women University and University of Education Lahore did not meet the specific purpose of the current study. The Women University Multan established in 2013 and final semester students were not found in the university. Fatima Jinnah Women University Rawalpindi did not have faculty of Natural Sciences in it. University of Lahore lacks faculty of management sciences and also has multiple campuses in different cities. Due to these mentioned causes, the researcher did not choose these universities as a sample.

Fraenkel and Wallen (2007) explained different sampling techniques for selecting a sample in quantitative studies. According to their perspective, when actual number and locations of the respondents are available, probability sampling techniques were employed for choosing a sample. Three major and most commonly used probability sampling techniques were simple random sampling, stratified random sampling and cluster sampling. In the current study, the actual number and location of the female students were available. So these facts leaded the researcher to adopt simple random sampling technique to select the female students to administer the research instrument.
According to Fraenkel and Wallen (2007), a simple random sample technique is one in which every member of the population has an equal chance of being selected. If the sample is large, this is the most suitable method to obtain data from the population of the interest. So the researcher attempted to select the sample which has strength to represent the entire population. For this purpose, simple random sampling technique was adopted to select the appropriate sample. It was also be ensured that the female students studying in final semester of their respective study program, i.e. BS, MA and MSc were included in the sample. By following these principles, total 2700 female students from three faculties, i.e. Management Sciences, Social Sciences and Natural Sciences of public sector general universities were approached personally by the researcher and requested to fill the questionnaire. The return rate of the questionnaires was almost 99%. However, near about four percent of the questionnaires were found incomplete and excluded from the study. Consequently, 2576 questionnaires filled by the female students were considered appropriate for analysis.

Fraenkel and Wallen (2007) explained different sampling approaches for selecting a sample in qualitative studies. According to their viewpoint, two non-probability sampling techniques are major in selecting a sample in qualitative studies. One is convenience sampling and other is purposive sampling. The convenience sampling is used generally in qualitative studies where deep comprehension of some phenomenon is explored from limited and relevant respondents. So these evidences guided the researcher to adopt non-random sampling technique to select the university teachers to administer the research instrument and gained a deep insight into the matter. The sample of 60 university teachers was selected using convenience sampling technique. But the researcher got access to 46 teachers of three faculties, i.e. Management Sciences, Social Sciences and Natural Sciences of the sampled universities and administered the research instrument to them. The selected teachers were being interviewed to get the required information. Other features of the sample were given below:
### University Wise Distribution of the Sample

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>University</th>
<th>f</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Punjab University</td>
<td>348</td>
<td>13.5</td>
</tr>
<tr>
<td>02</td>
<td>Lahore College for Women University</td>
<td>392</td>
<td>15.2</td>
</tr>
<tr>
<td>03</td>
<td>Government College University, Lahore</td>
<td>178</td>
<td>6.9</td>
</tr>
<tr>
<td>04</td>
<td>University of Gujrat</td>
<td>444</td>
<td>17.2</td>
</tr>
<tr>
<td>05</td>
<td>Government College University, Faisalabad</td>
<td>259</td>
<td>10.1</td>
</tr>
<tr>
<td>06</td>
<td>University of Sargodha</td>
<td>372</td>
<td>14.4</td>
</tr>
<tr>
<td>07</td>
<td>Bahauddin Zakariya University</td>
<td>192</td>
<td>7.5</td>
</tr>
<tr>
<td>08</td>
<td>The Islamia University of Bahawalpur</td>
<td>391</td>
<td>15.2</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2576</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Major focus in selecting sample was to ensure the equal number of students from each university. But due to inequality of female students’ enrollment as compare to male students, especially in the faculty of management sciences, and having an exam issue in some of the universities, the criteria could not be met. Table 3.1 indicated that the sample size of Punjab University was 348; Lahore College for Women University was 392, Government College University Lahore was 178, University of Gujrat was 444, University of Sargodha was 259, Government College University Faisalabad was 372, Bahauddin Zakariya University Multan 192 and The Islamia University of Bahawalpur was 391. This was a sample size included in the study. The data revealed that the female students of university of Gujrat were the highest in number in the sample and the female students of Government College University Lahore were the least in number in the sample.
Figure 3.1: Illustrated that the female students of University of Gujrat were the highest in numbers among the universities whereas the female students of University of Government College University Lahore were the least in numbers in the sample.

Table 3.3

Faculty Wise Distribution of the Sample

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Faculty</th>
<th>f</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Faculty of Management Sciences</td>
<td>491</td>
<td>19.1</td>
</tr>
<tr>
<td>02</td>
<td>Faculty of Social Sciences</td>
<td>1169</td>
<td>45.4</td>
</tr>
<tr>
<td>03</td>
<td>Faculty of Natural Sciences</td>
<td>916</td>
<td>35.5</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2576</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 3.3 exhibited that the university female students of faculty of social sciences were the greatest in numbers in the sample. The female students of faculty of natural sciences were the second greater group in the sample whereas the university female students of faculty of management sciences were the group least in numbers.
Figure 3.2: Demonstrated that the university female students of faculty of social sciences were the highest in numbers in the sample. The female students of faculty of natural sciences were the second higher group whereas the university female students of faculty of management sciences were the group least in numbers.

Table 3.4

Program Wise Distribution of the Sample

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Program</th>
<th>$f$</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>BS</td>
<td>1444</td>
<td>56.1</td>
</tr>
<tr>
<td>02</td>
<td>MA</td>
<td>577</td>
<td>22.4</td>
</tr>
<tr>
<td>03</td>
<td>MSc</td>
<td>555</td>
<td>21.5</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2576</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Pakistan, higher level of education comprises programs of BS, MA and MSc, M. Phil and PhD. But in this study, only BS, MA and MSc programs were selected for sample. It was attempted to select equal number of students from each program. But these universities mostly
offer BS programs as compare to masters programs. Program wise distribution of the sample was explained in table 3.4. The data explained that the female students of BS program shared the highest numbers in the sample. The female students of MA and MSc programs were almost equal in number in the sample.

![Program Distribution Chart](chart.png)

**Figure 3.3:** Explained that Female students of BS program were dominated in the sample whereas the female students of MA and MSc programs were almost the same in the sample.

Table 3.5

<table>
<thead>
<tr>
<th>Sr.#</th>
<th>Income</th>
<th>f</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Below than 25000</td>
<td>606</td>
<td>23.5</td>
</tr>
<tr>
<td>02</td>
<td>25,000-50,000</td>
<td>1132</td>
<td>43.9</td>
</tr>
<tr>
<td>03</td>
<td>51,000-75,000</td>
<td>431</td>
<td>16.7</td>
</tr>
<tr>
<td>04</td>
<td>76,000-100,000</td>
<td>234</td>
<td>9.1</td>
</tr>
<tr>
<td>05</td>
<td>101,000-125,000</td>
<td>50</td>
<td>1.9</td>
</tr>
<tr>
<td>06</td>
<td>126,000-150,000</td>
<td>41</td>
<td>1.6</td>
</tr>
<tr>
<td>07</td>
<td>More than 150,000</td>
<td>82</td>
<td>3.2</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>2576</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 3.5 showed that the female students whose family income within the range of 25,000-75,000 (PKR) were the greatest in number in the sample. The other greater number of
group of female students having income group of below than 25,000 (PKR) were 606 in number whereas the female students group having family income within the range of 126,000 – 150,000 (PAK) were the lowest in number.

**Figure 3.4:** Illustrated that the female students who have family income within the range of 25,000-75,000 (PKR) were the highest in number in the sample. The other higher group of the female students belong to income group of below than 25,000 (PKR) whereas the female students whose family income within the range of 126,000 – 150,000 (PAK) were the lowest in number.

### 3.3 Data Collection

Data collection procedure was started with obtaining consent from the Chairman Department of Education, the Islamia University of Bahawalpur along with the Heads of departments of selected universities for the purpose of cooperation in data collection process. The data collection task was done in two steps. In the first step, the researcher personally
visited the registrar of the selected universities for obtaining formal permission for data collection. After taking consent from registrar of the universities, the researcher attempted to seek formal permission of data collection from heads of the concerned departments. The record of enrolled female students studying in final semester of their respective programs was collected from the departments and almost 50 female students from each department were selected randomly from the record.

But the female students sample was small where the ratio of the female students was lower than the male students in the university. The researcher personally made contacts with the female students in university hours and requested to complete the questionnaire. She provided verbal assistance to the respondents in understanding concept asked in the statements. During the entire procedure of data collection, the researcher continuously tried to clarify to the female students where they felt confusions regarding understanding and filling the research questionnaires.

In the next step, the researcher visited personally the university teachers for the purpose of obtaining detailed information from them for further exploration of the issue. The researcher with the help of interview schedule took interviews from the teachers of three faculties of the Management Sciences, Social Sciences and Natural Sciences. The teachers were informed the purpose of the study before they were interviewed. The researcher was in trying to explore the aspects where detailed information was required from the teachers. The researcher got access to 60 faculty members but only 46 faculty members belong to different universities and faculties could be interviewed on the whole.

### 3.4 Data Analysis

The data analysis procedure was done in different phases. The first phase of the data analysis started with recording of the data. All collected data were entered into the data sheet of Statistical Package of Social Sciences (SPSS) with 16th version. According to Kinnear and Gray (2008), the SPSS software is mostly employed in research projects of social sciences. It presents variety of descriptive and inferential as well as parametric and non-parametric statistical tests that are helpful in analyzing accurate and sophisticated data. After recording all the data into SPSS sheet, the negative statements were recoded. Different factors were
developed after exploratory factor analysis. Descriptive and inferential statistical formulas (correlation and multiple regression analysis) were applied to meet the research objectives.

Qualitative data were analyzed following content analysis approach. The interviews were transcribed in MS Word files initially. The researcher read and coded the interviews’ texts according to emergent themes. Totally 07 themes were derived from the qualitative data analyses. The researcher checked reliability of the data to make results valid. Weber (1990) indicated that to make valid inferences from the text, it is important that the classification procedure be reliable in the sense of being consistent. A check for reliability informs researchers the extent to which a measuring procedure can produce the same results on repeated trials (Carmines & Zeller, 1979). In content analysis, this means determining the similarity with which two or more people categorize the same material. The researchers have to assess reliability while pretesting the coding categories and instructions and also throughout the coding process. The acceptable reliability is best decided case by case, the researchers generally consider nothing lower than 80% to 90% agreement as acceptable. Results of both quantitative and qualitative data analysis were reported in the fourth chapter.

3.5 Statistical Analysis of the Data

This phase of data analysis is considered most important and crucial in any study. This phase is an application of the statistical formulas and tests on the collected data. The main focus of data analysis was to accomplish research objectives and respond to the research questions. The primary focus of the current study was to discover entrepreneurial attitudes of the university female students and to explore the factors which affect these entrepreneurial attitudes. It is discussed in detail in the previous chapter that five dimensions of entrepreneurial attitudes, i.e. self-efficacy, desire to achieve, intentions for personal business, psychological comfort in entrepreneurship and risk-taking ability of the university female students were measured employing appropriate instrument.

The seven dimensions of different factors, i.e. family support, social support, legal provision, role of education, technological support, business environment and government initiatives were measured using an appropriate instrument.
For assessing normality of distribution and homogeneity of variance of the data, values of Fisher’s Kurtosis and Skewness were employed for this purpose. Outcomes of Fisher’s Kurtosis and Skewness were depicted in table 3.6.

Table 3.6

*Kurtosis and Skewness of the Data*

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Entrepreneurial Attitudes</th>
<th>Kurtosis</th>
<th>Skewness</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Self-efficacy</td>
<td>1.648</td>
<td>-0.608</td>
</tr>
<tr>
<td>2.</td>
<td>Desire to Achieve</td>
<td>0.949</td>
<td>-0.361</td>
</tr>
<tr>
<td>3.</td>
<td>Intentions for personal Business</td>
<td>-0.436</td>
<td>0.388</td>
</tr>
<tr>
<td>4.</td>
<td>Psychological Comfort in Entrepreneurship</td>
<td>-0.109</td>
<td>0.335</td>
</tr>
<tr>
<td>5.</td>
<td>Risk-taking Ability</td>
<td>1.082</td>
<td>-0.440</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Different Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Family Support</td>
</tr>
<tr>
<td>7. Social Support</td>
</tr>
<tr>
<td>8. Legal Provision</td>
</tr>
<tr>
<td>9. Role of Education</td>
</tr>
<tr>
<td>10. Technological Support</td>
</tr>
<tr>
<td>11. Business Environment</td>
</tr>
<tr>
<td>12. Government Initiatives</td>
</tr>
</tbody>
</table>

Table 3.6 revealed that the values of Kurtosis showed the flat distribution of the data and values of Skewness indicated the lean distribution of the data. A rule of thumb is that the values of Fisher’s Kurtosis and Skewness between +2.0 to -2.0 are acceptable. The data showed that all fractional values indicating normal distribution of the data in the study at the rigorous criteria of +1.0 to -1.0, except the data of Kurtosis presenting self-efficacy and risk-taking ability of the female students that was acceptable at the criteria of +2.0. The values of Fisher’s Kurtosis and Skewness in the current study assisted in the use of ANOVA.

Kaiser-Meyer-Olkin (KMO) measure of sampling Adequacy and Bartlett’s test of sphericity were also applied to analyze sampling suitability and homogeneity of variance of the data collected on the entrepreneurial attitudes of female students and different factors in the current study. Outcomes were depicted in table 3.7.
Table 3.7

*KMO and Bartlett’s Test*

<table>
<thead>
<tr>
<th>Scale</th>
<th>KMO</th>
<th>Approx. (\chi^2)</th>
<th>df</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneurial Attitudes</td>
<td>0.896</td>
<td>1.052</td>
<td>136</td>
<td>0.000</td>
</tr>
<tr>
<td>Different Factors</td>
<td>0.879</td>
<td>1.872</td>
<td>595</td>
<td>0.000</td>
</tr>
</tbody>
</table>

df = Degree of Freedom

Table 3.7 provided evidence about KMO Measures of Sampling Adequacy of the university female students in both of the scales (scales based on entrepreneurial attitudes and different affecting factors). The values of KMO reported that these values were beyond the limits of 0.600 and proved sampling adequacy of the presented sample for both of the scales. The values of chi-square of Bartlett’s test of sphericity of the female students’ sample on the two scales were significant at the level of 0.001. It showed that the homogeneity of variance of data was maintained for the sample. The outcomes of KMO and Bartlett’s test proved helpful for the use of one-way ANOVA and further computation of mean differences of the data with their significance levels. Kinnear and Gray (2008) also explained about usefulness of Bartlett’s test of sphericity that it helps in the process of factor analysis. As the Bartlett’s test maintains homogeneity of variance of the data, so in this type of data, the factor analysis can be applied at 0.1% risk level. Field (2009) explained that KMO score is considered poor if it is within the range of 0.50 to 0.70 and considered excellent if its value is above 0.90.

The researcher, in the next phase of data analysis, used factor analysis technique to compute data. Actually according to Field (2009), factor analysis is a procedure through which collected data is summarized and this summarized data is more controllable without losing its significant information. Moreover, this procedure makes the information easy to test the theories. Field further described three key causes of using factor analysis technique. First cause of using factor analysis is when an instrument is developed for the purpose of calculating some excellence of the thing, second cause is to decrease variables to a controllable size and third cause is to gain a better understanding of the variables. Zikmund (2003) explained that factor analysis is a technique that describes association among variables by uniting them into smaller numbers. Pallant (2007) elaborated that the instruments usually consist of many questions and
factor analysis technique reduces them into a smaller number. These reduced outcomes are then used for other analysis such as multiple regression analysis.

Kinear and Gray (2010) observed two types of approaches regarding factor analysis: first is exploratory factor analysis and second is confirmatory factor analysis. The key purpose of exploratory factor analysis is to discover the number of factors which explain association among the variables whereas confirmatory factor analysis contributes in predicting the number of factors with certain loading. Zikmund et al. (2010) indicated a significant point to be considered when performing factor analysis is ‘factor loading’. Factor loadings are actually the correlation of the variable with the factor. When the loading is clear, the understanding of the factors becomes easier. Some variables have tendency to keep a loading or correlation with more than one factor. The factor rotation is actually a mathematical technique that can simplify the outcomes of the factor analysis results.

Kinear and Gray (2010) indicated that the Principal Component is mostly used technique of factor analysis and varimax rotation is mostly common used technique of factor rotation. Tabachnick and Fidell (2007) explored that Principal component is used to find association among different factors and then reduces variables by empirically shortening them or merging them into a small number of factors under common theme. Pallant (2007) explained that the factor rotation is used as a technique to understand the factors by presenting variables that assembled together.

In the current study, the researcher employed exploratory factor analysis, and then applied Principal Component Analysis (PCA) with varimax rotation to reduce and to analyze the data collected from the two scales. One scale was for collecting data on entrepreneurial attitudes and the other scale was for collecting data on different factors affecting these entrepreneurial attitudes. Five-factor solution technique was applied on the data collected with entrepreneurial attitudes scale and seven-factor solution technique was employed on the data collected with the scale based on different factors. It was encouraging that the five and seven factor extraction solutions provided adequate results on the existing data. Extracted components from entrepreneurial attitudes scale with their factor loadings were given in table 3.8.
Table 3.8

Component Analysis of 17 Entrepreneurial Attitudes Items

<table>
<thead>
<tr>
<th>Sr.#</th>
<th>Factors</th>
<th>Items</th>
<th>Factor Loading</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Self-efficacy</td>
<td>I can work with anybody as long as things get done and I achieve my goal. I feel that the risks and insecurities associated with being in business are acceptable. I can use multiple strategies for the solution of the problems. I like the opportunities to come up with innovative solutions to problems. I believe that if I start my own business, I will certainly succeed.</td>
<td>0.517</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.698</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.728</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.468</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.498</td>
</tr>
<tr>
<td>2.</td>
<td>Desire to Achieve</td>
<td>I take pleasure in responding to challenges, so competition makes me work harder. If I face a problem, I try again and again to solve it. If one solution does not work, I try to find another.</td>
<td>0.573</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.715</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.728</td>
</tr>
<tr>
<td>3.</td>
<td>Intentions for Personal Business</td>
<td>I would prefer to do my own business, rather than working for others. I would prefer to have my own successful business than to be in well paid job.</td>
<td>0.684</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.727</td>
</tr>
<tr>
<td>4.</td>
<td>Psychological Comfort in</td>
<td>Starting my own business is attractive to me. I will be comfortable if I start my own business. I would be much enthusiastic with my own business. I have many ideas to run a business successfully.</td>
<td>0.723</td>
</tr>
<tr>
<td></td>
<td>Entrepreneurship</td>
<td></td>
<td>0.710</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.716</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.605</td>
</tr>
<tr>
<td>5.</td>
<td>Risk-taking Ability</td>
<td>I can take decisions and stand firmly for them. If I want something done fine, I try it myself. I can plan my future activities.</td>
<td>0.698</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.477</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.785</td>
</tr>
</tbody>
</table>

Table 3.8 depicted that majority of scale items revealed factor loading values greater than 0.4. The items that exhibited factor loading values less than 0.4 were omitted from the analysis. Extracted components from the scale based on different affecting factor with their factor loadings were given in table 3.9
### Table 3.9

*Component Analysis of 35 different Factors Items*

<table>
<thead>
<tr>
<th>Sr.#</th>
<th>Factors</th>
<th>Items</th>
<th>Factor Loading</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Family Support</td>
<td>I believe that my family members think that I should pursue a career as an entrepreneur.</td>
<td>0.475</td>
</tr>
<tr>
<td></td>
<td></td>
<td>My family encourages me to start my own business.</td>
<td>0.502</td>
</tr>
<tr>
<td></td>
<td></td>
<td>My family will provide me finance if I start my business.</td>
<td>0.701</td>
</tr>
<tr>
<td></td>
<td></td>
<td>My family’s economic conditions are not supportive for starting my own business.*</td>
<td>0.639</td>
</tr>
<tr>
<td></td>
<td></td>
<td>My family is not interested in providing me with financial help for starting new business.*</td>
<td>0.788</td>
</tr>
<tr>
<td></td>
<td></td>
<td>My family is in favor of my job rather than my involvement in business.*</td>
<td>0.730</td>
</tr>
<tr>
<td>2.</td>
<td>Social Support</td>
<td>Running business by women is not acceptable in the society where I live.*</td>
<td>0.528</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female entrepreneurs are not given due respect in the society.*</td>
<td>0.558</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The business environment in our society is not suitable for female entrepreneurship.*</td>
<td>0.605</td>
</tr>
<tr>
<td></td>
<td></td>
<td>My social relations are major source of business-related information.</td>
<td>0.517</td>
</tr>
<tr>
<td></td>
<td></td>
<td>I have good social networks that can be utilized when I decide to be an entrepreneur.</td>
<td>0.625</td>
</tr>
<tr>
<td></td>
<td></td>
<td>I believe that my closest friends think that I should pursue a career as an entrepreneur.</td>
<td>0.531</td>
</tr>
<tr>
<td>3.</td>
<td>Legal provision</td>
<td>Law and order situation of the country discourages females to start their own business.*</td>
<td>0.566</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Anti-harassment Laws for females at business places are ineffective.*</td>
<td>0.533</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Higher levels of corruption in the country do not allow females to run their business.*</td>
<td>0.492</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lack of Rules related to women prevents females from starting their business.*</td>
<td>0.595</td>
</tr>
<tr>
<td>4.</td>
<td>Role of Education</td>
<td>University education is a source of ideas for running own business.</td>
<td>0.728</td>
</tr>
<tr>
<td></td>
<td></td>
<td>University education enhances my leadership skills that are essential for running self-business.</td>
<td>0.578</td>
</tr>
<tr>
<td></td>
<td></td>
<td>University education has promoted business skills and abilities in me.</td>
<td>0.641</td>
</tr>
<tr>
<td></td>
<td></td>
<td>I have the ability to earn money by applying my education in my own business.</td>
<td>0.496</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The Government provides business opportunities in the form of loans to young people; therefore, I will start my business after graduation.</td>
<td>0.500</td>
</tr>
<tr>
<td>5.</td>
<td>Technological Support</td>
<td>The use of advanced equipment can increase entrepreneurial level among women.</td>
<td>0.442</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Internet marketing makes the entrepreneurship process easy for female entrepreneurs.</td>
<td>0.670</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Laptop computers can be useful for female entrepreneurs to run</td>
<td>0.685</td>
</tr>
</tbody>
</table>
their business effortlessly. Mobile phones make the entrepreneurship process easy for women entrepreneurs.  
Our business environment attracts females for starting their personal business.  
Our business environment provides many opportunities for female entrepreneurs.  
Our social environment is secure for female entrepreneurship. In our society, people encourage female entrepreneurs.  
Government policies encourage females to start their business.  
The Government initiatives for starting business encourage females to start their own business. Government is seriously committed to bring more females in business sector.

6. Business Environment

7. Government Initiatives

Note: * = Reversed Scored Items

Table 3.9 depicted that majority of scale items revealed factor loading values greater than 0.4. The items that exhibited factor loading values less than 0.4 were omitted from the analysis.

In this phase of statistical analysis of the assembled data was its description in tabular format. In subsequent phase of the analysis, negative statements and items were coded reversely and twelve subscales were created in SPSS data sheet. In order to improve overall measure quality of the tool and for summarizing the results, the strongly agree has been lumped together with agree option and the same for the negative options. Wright and Linacre (1992) clarified that in order to improve overall measure quality of the tool, categories were combined.

In the next phase of data analysis, the mean scores of the university female students’ opinions indicating their entrepreneurial attitudes and different affecting factors were computed. These mean scores revealed the level of entrepreneurial attitudes possessed by the female students and the level of effect of different factors on the entrepreneurial attitudes of these students. In the subsequent step of the analysis, One-way Analysis of Variance (ANOVA) was applied to calculate differences among entrepreneurial attitudes of university female students who belonged to three different faculties. Multiple comparison of Post-Hoc Test of Fisher’s Least Significant difference (LSD) was implemented to assess directions and intensity of differences among entrepreneurial attitudes of the university female students.

In the next step of data analysis, there was a need to find an association between entrepreneurial attitudes and different affecting factors, i.e. family support, social support, legal provision, role of education, technological support, business environment and government
initiatives separately. For this purpose, Pearson correlation coefficient was applied to gain the required results.

Finally, multiple regression analysis was used to estimate the share of different factors (separately and collectively) in explaining the variation in the university female students’ entrepreneurial attitudes. The contribution of different factors on female students’ entrepreneurial attitudes was also measured. Zikmund (2003) explained that regression is another way to determine the association between variables. This is similar to bivariate correlation as regression assumes that there is a connection between dependent and independent variables. Robson, Pemberton and McGrane (2008) further explained the types of regression that regression analysis is called simple regression analysis when there is only one independent variable and is called multiple regression analysis when there is more than one independent variable. Multiple regression analysis is more complex than correlation and is used to explore the ability of a set of independent variables in predicting the dependent variables (Pallant, 2007).
CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

The chapter deals with tabulation, presentation, interpretation and analysis of the gathered data. Different factors and their association and effect on university female students’ entrepreneurial attitudes were measured and analyzed in this chapter. The data were collected from 2576 university female students. The data were recorded in Statistical Package of Social Sciences (SPSS). Moreover, Simple percentage, mean scores, t-test, one-way ANOVA, Pearson correlation coefficient and multiple regression analysis were calculated in this chapter. The summarized results were presented in the following pages:

4.1 Factor-Wise Description of Female Students’ Responses

Table 4.1

Students’ Responses on the Statements under Subscale “Self-Efficacy”

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA</th>
<th>A &amp; SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>I can work with anybody as long as things get done and I achieve my goal.</td>
<td>344</td>
<td>2232</td>
<td>3.09</td>
</tr>
<tr>
<td>02</td>
<td>I feel that the risks and insecurities associated with being in business are acceptable.</td>
<td>649</td>
<td>1927</td>
<td>2.82</td>
</tr>
<tr>
<td>03</td>
<td>I can use multiple strategies for the solution of the problems.</td>
<td>265</td>
<td>2311</td>
<td>3.10</td>
</tr>
<tr>
<td>04</td>
<td>I like the opportunities to come up with innovative solutions to problems.</td>
<td>209</td>
<td>2367</td>
<td>3.23</td>
</tr>
<tr>
<td>05</td>
<td>I believe that if I start my own business, I will certainly succeed.</td>
<td>449</td>
<td>2127</td>
<td>3.04</td>
</tr>
</tbody>
</table>

Overall Mean Score Representing Self-Efficacy: 1916 (14.87) and 10964 (85.13) with a mean of 3.06

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree

Table 4.1 revealed the university female students’ opinions on five statements of subscale “self-efficacy”. The presented data showed that 86.6% of the respondents strongly agreed and agree to the statement that they can work with anybody as long as things get done and they achieve their goal whereas only 13.4% of the respondents strongly disagreed and disagree to this statement. The 74.8% of the female students accepted the statement that they feel that the risks and insecurities associated with being in business are acceptable whereas 25.2% of female students rejected the same statement. The table showed that 89.7% of the university female students were in favor of this statement that they can use multiple strategies.
for the solution of the problems whereas only 10.3% of the students were against this statement. The 91.9% of the university female students strongly agreed and agree to the statement that they like the opportunities to come up with innovative solutions to the problems whereas only 8.1% of the respondents strongly disagreed and disagree to the same statement.

The data revealed that 17.4% of university female students negated the idea if they start their own business they will certainly succeed whereas 85.6% of the students accepted the same idea. The mean scores of the presented table that demonstrated female students’ agreement level with the five attitude-related statements were 3.09, 2.82, 3.10, 2.23 and 3.04. The overall mean score that demonstrated the female students’ agreement with the subscale ‘self-efficacy’ was 3.06. This mean score showed a stronger presence of self-efficacy among the university female students and that was an indicator of the existence of entrepreneurial attitudes among them.

Table 4.2

Students’ Responses on the Statements under Subscale “Desire to Achieve”

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA</th>
<th>A &amp; SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>f</td>
<td>%</td>
<td>f</td>
</tr>
<tr>
<td>01</td>
<td>I take pleasure in responding to challenges, so competition makes me work</td>
<td>518</td>
<td>20.1</td>
<td>2058</td>
</tr>
<tr>
<td></td>
<td>harder.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>02</td>
<td>If I face a problem, I try again and again to solve it.</td>
<td>253</td>
<td>9.8</td>
<td>2323</td>
</tr>
<tr>
<td>03</td>
<td>If one solution does not work, I try to find another.</td>
<td>260</td>
<td>10.1</td>
<td>2316</td>
</tr>
</tbody>
</table>

Overall Mean Score Representing Need for Achievement

|                  | 1031 | 13.34 | 6697 | 86.66 | 3.10 |

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree

Table 4.2 revealed the university female students’ responses against three statements of subscale “Desire to Achieve”. The data showed that 20.1% of the respondents strongly disagreed and disagree to the statement that they take pleasure in responding to challenges and competition makes them work harder whereas 79.9% of the respondents were in favor of this statement. The table demonstrated that only 9.8% of the university female students negated the statement if they face a problem, they try again and again to solve it whereas 90.2% of the university female students accepted this statement. The data showed that 10.1% of the university female students strongly disagreed and disagree to the statement “if one solution does not work, they try to find another” whereas 89.9% of the university female students
strongly agreed and agree to the same idea. The mean scores representing students’ opinions against three statements of Desire to Achieve were 3.01, 3.14 and 3.14. The accumulative mean score that showed the female students’ level of agreement on the subscale ‘Desire to Achieve’ was 3.10.

Table 4.3

Students’ Responses on the Statements under Subscale “Intentions for Personal Business”

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA</th>
<th>A &amp; SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>I would prefer to do my own business, rather than working for others.</td>
<td>1544</td>
<td>1032</td>
<td>2.40</td>
</tr>
<tr>
<td>02</td>
<td>I would prefer to have my own successful business than to be in well-paid job.</td>
<td>1661</td>
<td>915</td>
<td>2.30</td>
</tr>
</tbody>
</table>

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree

Table 4.3 demonstrated university female students’ responses on the two statements of subscale ‘Intentions for Personal Business’. The data revealed that 59.9% of the university female students strongly disagreed and disagreed to the statement that they would prefer to do their own business, rather than working for others whereas 40.1% of the university female students strongly agreed and agreed to the statement. Similarly 64.5% of the respondents were against the statement that they would prefer to have their own successful business than to be in well-paid job whereas 35.5% of the university female students accepted the same idea. The mean scores representing students’ opinions on the two statements were 2.40 and 2.30. The overall mean score that showed respondents’ intentions for personal business was 2.35. It showed that the university female students possessed stronger intentions for their personal business.
Table 4.4

Students’ Responses on the Statements under Subscale “Psychological Comfort in Entrepreneurship”

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA</th>
<th>A &amp; SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Starting my own business is attractive to me.</td>
<td>978</td>
<td>1598</td>
<td>2.71</td>
</tr>
<tr>
<td>02</td>
<td>I will be comfortable if I start my own business.</td>
<td>1080</td>
<td>1496</td>
<td>2.68</td>
</tr>
<tr>
<td>03</td>
<td>I would be much enthusiastic with my own business.</td>
<td>818</td>
<td>1758</td>
<td>2.81</td>
</tr>
<tr>
<td>04</td>
<td>I have many ideas to run a business successfully.</td>
<td>647</td>
<td>1929</td>
<td>2.93</td>
</tr>
</tbody>
</table>

Overall Mean Score Representing Psychological Comfort | 3523 | 6781 | 2.86 |

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree

Table 4.4 demonstrated the university female students’ responses on the four statements under subscale “Psychological Comfort in Entrepreneurship”. The results showed that 38.2% of the university female students reported disagreement with the statement that starting their own business is attractive to them whereas 62% of the university female students were in favor of that notion. The 41.9% of the students strongly disagreed and disagree to the statement that they will be comfortable if they start their own businesses while 58.1% of the students accepted that statement. The table revealed that 31.8% of the university female students negated the idea that they would be much enthusiastic with their own businesses whereas 68.2% of the students accepted the statement. The 25.1% of the university female students strongly disagreed and disagreed to the statement that they have many ideas to run a business successfully whereas 74.9% of the students strongly agreed and agreed to that statement. The mean scores that represented students’ opinions on four statements were 2.71, 2.68, 2.81, and 2.93. Overall mean score that showed students’ responses on subscale “Psychological Comfort in Entrepreneurship” was 2.83. It showed that university female students possessed positive and higher psychological comfort in entrepreneurship.
Table 4.5

*Students’ Responses on the Statements under Subscale “Risk-taking ability”*

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA</th>
<th>A &amp; SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>I can take decisions and stand firmly for them.</td>
<td>395</td>
<td>15.3</td>
<td>2181</td>
</tr>
<tr>
<td>02</td>
<td>If I want something done fine, I try it myself.</td>
<td>212</td>
<td>8.2</td>
<td>2364</td>
</tr>
<tr>
<td>03</td>
<td>I can plan my future activities.</td>
<td>396</td>
<td>15.4</td>
<td>2180</td>
</tr>
</tbody>
</table>

Overall Mean Score Representing Risk-taking ability 1003 12.98 6725 87.02 3.13

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree

Table 4.5 revealed university female students’ opinions about their Risk-taking ability. The data showed that 15.3% of the respondents did not accept the statement that they can take decisions and stand firmly for them however 84.7% of the university female students accepted the statement. The data showed that only 8.2% of the female students strongly disagreed and disagree to the statement if they want something done fine, they try it themselves whereas 91.8% of the female students strongly agreed and agreed to that statement. The 15.4% of the university female students negated the statement that they can plan their future activities while 84.6% of the students accepted this statement. The mean scores showing students level of agreement against the three statement of the subscale were 3.08, 3.22 and 3.09. The cumulative mean score showing self-reported risk-taking ability of the university female students were 3.13. It showed that the university female students possessed positive and higher risk-taking ability towards adopting entrepreneurship.

Table 4.6

*Mean Scores representing Self-reported Students’ Entrepreneurial Attitudes*

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Scales</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Self-Efficacy</td>
<td>3.06</td>
<td>0.441</td>
</tr>
<tr>
<td>02</td>
<td>Desire to Achieve</td>
<td>3.10</td>
<td>0.499</td>
</tr>
<tr>
<td>03</td>
<td>Intentions for Personal Business</td>
<td>2.35</td>
<td>0.767</td>
</tr>
<tr>
<td>04</td>
<td>Psychological Comfort in Entrepreneurship</td>
<td>2.86</td>
<td>0.594</td>
</tr>
<tr>
<td>05</td>
<td>Risk-taking ability</td>
<td>3.13</td>
<td>0.493</td>
</tr>
<tr>
<td></td>
<td>Accumulative Entrepreneurial Attitude</td>
<td>2.94</td>
<td>0.387</td>
</tr>
</tbody>
</table>

SD=Standard Deviation

Table 4.6 explained mean score of university female students’ opinions against different indicators of their entrepreneurial attitudes. The data showed that the students revealed the mean scores of 3.06, 3.10, 2.35, 2.86 and 3.13 against the attitude related subscales of self-
efficacy, desire to achieve, intentions for personal business, psychological comfort in entrepreneurship and risk-taking ability. The accumulative mean score that demonstrated students’ self-reported entrepreneurial attitudes was 2.94. Thus, accumulative mean score revealed female students’ positive and greater possession of entrepreneurial attitudes.

Table 4.7

*Students’ Responses on the Statements under Subscale “Family Support”*

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA</th>
<th>A &amp; SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>I believe that my family members think that I should pursue a career as an entrepreneur.</td>
<td>963 37.4</td>
<td>1613 62.6</td>
<td>2.72</td>
</tr>
<tr>
<td>02</td>
<td>My family encourages me to start my own business.</td>
<td>1127 43.8</td>
<td>1449 56.2</td>
<td>2.62</td>
</tr>
<tr>
<td>03</td>
<td>My family will provide me finance if I start my business.</td>
<td>1123 43.6</td>
<td>1453 56.4</td>
<td>2.65</td>
</tr>
<tr>
<td>04</td>
<td>My family’s economic conditions are not supportive for starting my own business.</td>
<td>1482 57.5</td>
<td>1094 42.5</td>
<td>2.62*</td>
</tr>
<tr>
<td>05</td>
<td>My family is not interested in providing me with financial help for starting new business.</td>
<td>1380 53.6</td>
<td>1196 46.4</td>
<td>2.58*</td>
</tr>
<tr>
<td>06</td>
<td>My family is in favor of my job rather than my involvement in business.</td>
<td>1193 46.3</td>
<td>1383 53.7</td>
<td>2.44*</td>
</tr>
<tr>
<td></td>
<td>Overall Mean Score Representing Family Support</td>
<td>7268 47.02</td>
<td>8188 52.98</td>
<td>2.61</td>
</tr>
</tbody>
</table>

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree
*Mean score was calculated after reverse coding the students’ responses

Table 4.7 indicated the university female students’ responses against six statements of factors related subscale ‘Family Support’. The data revealed that 37.4% of the respondents strongly disagreed and disagree to the statement that their family members think that they should pursue a career as an entrepreneur. The 62.6% of the students were in support of this idea. The table presented that 43.8% of the respondents negated the statement that their family encourages them to start their own business whereas 56.2% of the university female students accepted this statement. The data showed that 43.6% of the female students strongly disagreed and disagreed to the statement that their family will provide them finance if they start their business whereas 56.4% of the respondents strongly agreed and agreed to this idea.

The table presented that 57.5% of the university female students strongly disagreed and disagreed to the statement that their family’s economic conditions are not supportive for starting their own business whereas 42.5% of the students strongly agreed and agreed to this statement. The 53.6% of the respondents negated this notion that their family is not interested
in providing them with financial help for starting new business whereas 46.4% of the respondents were in favor of that statement. The 46.3% of the students strongly disagreed and disagree to the statement that their family is in favor of their job rather than their involvement in business whereas 53.7% of the students strongly agreed and agree to the statement. The mean scores that explained students’ opinion against the six statements were 2.72, 2.62, 2.65, 2.62, 2.58, and 2.44. The accumulative mean score reflecting female students’ agreement level on the subscale ‘Family Support’ was 2.61. It explained positive and higher support of family to enhance female students’ entrepreneurial attitudes.

Table 4.8

Students’ Responses on the Statements under Subscale “Social Support”

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA</th>
<th>A &amp; SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Running business by women is not acceptable in the society where I live.</td>
<td>860</td>
<td>1716</td>
<td>2.16*</td>
</tr>
<tr>
<td>02</td>
<td>Female entrepreneurs are not given due respect in the society.</td>
<td>500</td>
<td>2076</td>
<td>1.92*</td>
</tr>
<tr>
<td>03</td>
<td>The business environment in our society is not suitable for female entrepreneurship.</td>
<td>674</td>
<td>1902</td>
<td>2.03*</td>
</tr>
<tr>
<td>04</td>
<td>People think that female entrepreneurship does not match with religious values.</td>
<td>785</td>
<td>1791</td>
<td>2.15*</td>
</tr>
<tr>
<td>05</td>
<td>My social relations are major source of business-related information.</td>
<td>845</td>
<td>1731</td>
<td>2.75</td>
</tr>
<tr>
<td>06</td>
<td>I have good social networks that can be utilized when I decide to be an entrepreneur.</td>
<td>418</td>
<td>2158</td>
<td>3.07</td>
</tr>
<tr>
<td>07</td>
<td>I believe that my closest friends think that I should pursue a career as an entrepreneur.</td>
<td>1229</td>
<td>1347</td>
<td>2.56</td>
</tr>
<tr>
<td></td>
<td>Overall Mean Score Representing Social Support</td>
<td>5311</td>
<td>12721</td>
<td>2.38</td>
</tr>
</tbody>
</table>

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree
*Mean score was calculated after reverse coding the students’ responses

Table 4.8 reflected university female students’ responses against seven statements of subscale ‘Social Support’. The data revealed that 33.4% of the respondents strongly disagreed and disagreed to the statement that running business by women is not acceptable in the society where they live whereas 66.6% of the students were strongly agreed and agreed to this statement. The data showed that 19.4% of the respondents refused to accept the idea that female entrepreneurs are not given due respect in the society whereas 80.6% of the respondents strongly agreed and agreed to this statement. The table further explained that 26.2% of the female students strongly disagreed and disagreed to this statement that the business
environment in our society is not suitable for female entrepreneurship whereas 73.8% of the female students strongly agreed and agreed to this notion. The data demonstrated that 30.5% of the female students negated this idea that people think that female entrepreneurship does not match with religious values whereas 69.5% of the female students were in support of this notion.

The table indicated that 32.8% of the respondents were against of this idea that their social relations are major source of business-related information whereas 67.2% of the respondents were in favor of this statement. The 16.2% of the female students did not accept the statement that they have good social networks that can be utilized when they decide to be an entrepreneur whereas 83.8% of the respondents accepted this statement. The data also stated that 47.7% of the respondents strongly disagreed and disagreed to this statement that they believe that their closest friends think that they should pursue a career as an entrepreneur while 52.3% of the respondents strongly agreed and agreed to the same statement. The mean scores that presented students’ opinions against seven statements of subscale ‘Social Support’ were 2.16, 1.92, 2.03, 2.15, 2.75, 3.07 and 2.56. The accumulative mean score showing female students’ agreement level on the subscale ‘Social Support’ was 2.38. It reflected positive support of society in developing female students’ entrepreneurial attitudes.

Table 4.9

Students’ Responses on the Statements under Subscale “Legal provision”

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA</th>
<th>A &amp; SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Law and order situation of the country discourages females to start their own business.</td>
<td>651 25.3</td>
<td>1925 74.7</td>
<td>2.01*</td>
</tr>
<tr>
<td>02</td>
<td>Anti-harassment Laws for females at business places are ineffective.</td>
<td>568 22.0</td>
<td>2008 78.0</td>
<td>1.99*</td>
</tr>
<tr>
<td>03</td>
<td>Higher levels of corruption in the country do not allow females to run their business.</td>
<td>556 21.6</td>
<td>2020 78.4</td>
<td>1.99*</td>
</tr>
<tr>
<td>04</td>
<td>Lack of Rules related to women prevents females from starting their business.</td>
<td>411 16.0</td>
<td>2165 84.0</td>
<td>1.89*</td>
</tr>
</tbody>
</table>

Overall Mean Score Representing Legal Provision 2186 21.22 8118 78.78 1.97

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree

*Mean score was calculated after reverse coding the students’ responses

Table 4.9 provided evident of the university female students’ opinions about Legal provision. The data illustrated that 25.3% of the respondents did not accept the statement that law and order situation of the country discourages females to start their own business however
74.7% of the university female students accepted this statement. The data indicated that 22.0% of the students strongly disagreed and disagreed to the statement that anti-harassment laws for females at business places were ineffective whereas 78.0% of the female students strongly agreed and agreed to this statement. The 21.6% of the university female students negated this idea that higher levels of corruption in the country do not allow females to run their business while 78.4% of the students accepted this idea.

The 16.0% of the female students strongly disagreed and disagreed to the statement that lack of rules related to women prevents females from starting their business whereas 84.0% of the female students were in support of this notion. The mean scores presenting students level of agreement against four statements of the subscale of ‘Legal Provision’ were 2.01, 1.99, 1.99 and 1.89. The accumulative mean score showing female students’ level of disagreement on the subscale ‘Legal Provision’ was 1.97. It revealed negative support of legal provision in enhancing female students’ entrepreneurial attitudes.

Table 4.10

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA</th>
<th>A &amp; SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>University education is a source of ideas for running own business.</td>
<td>686</td>
<td>1890</td>
<td>2.90</td>
</tr>
<tr>
<td>02</td>
<td>University education enhances my leadership skills that are essential for running self-business.</td>
<td>453</td>
<td>2123</td>
<td>3.07</td>
</tr>
<tr>
<td>03</td>
<td>University education has promoted business skills and abilities in me.</td>
<td>581</td>
<td>1995</td>
<td>2.94</td>
</tr>
<tr>
<td>04</td>
<td>I have the ability to earn money by applying my education in my own business.</td>
<td>369</td>
<td>2207</td>
<td>3.11</td>
</tr>
<tr>
<td>05</td>
<td>The Government provides business opportunities in the form of loans to young people; therefore, I will start my business after graduation.</td>
<td>1500</td>
<td>1076</td>
<td>2.39</td>
</tr>
<tr>
<td>06</td>
<td>I would seriously take the risk of starting my own business if I am taught how to do it.</td>
<td>336</td>
<td>2240</td>
<td>3.16</td>
</tr>
</tbody>
</table>

Overall Mean Score Representing Role of Education | 3925 | 74.61 | 2.93

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree
*Mean score was calculated after reverse coding the students’ responses

Table 4.10 explained the university female students’ responses against six statements of subscale “Role of Education”. The table described that 73.4% of the female students strongly agreed and agreed to this statement that university education is a source of ideas for running own business whereas 26.6% of the female students strongly disagreed and disagreed to the
same statement. The data revealed that 82.4% of the students were in support of this notion that university education enhances their leadership skills that are essential for running self-business while 17.6% of the female students opposed this notion. Similarly, 77.4% of the students strongly agreed and agreed to the statement that university education has promoted business skills and abilities in me however 22.6% of the female students strongly disagreed and disagreed to the same statement. The data indicated that 14.3% of the students were against the statement that they have the ability to earn money by applying their education in their own business whereas 85.7% of the students were in favor of this statement.

Similarly, 58.2% of the students supported the notion that the government provides business opportunities in the form of loans to young people; therefore, I will start my business after graduation while 41.8% of the students opposed the notion. The data revealed that 87.0% of the female students strongly agreed and agreed to the statement that they would seriously take the risk of starting their own business if they are taught how to do it however only 13.0% of the female students strongly disagreed and disagreed to the statement. The mean scores that demonstrated female students’ level of agreement against the six statements of the subscale ‘Role of Education’ were 2.90, 3.07, 2.94, 3.11, 2.39 and 3.16. The cumulative mean score that showed female students’ level of agreement on the subscale ‘Role of Education’ was 2.93. It revealed greater positive educational support in enhancing female students’ entrepreneurial attitudes.

**Table 4.11**

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA</th>
<th>A &amp; SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>The use of advanced equipment can increase entrepreneurial level among women.</td>
<td>289</td>
<td>11.2</td>
<td>88.8</td>
</tr>
<tr>
<td>02</td>
<td>Internet marketing makes the entrepreneurship process easy for female entrepreneurs.</td>
<td>198</td>
<td>7.7</td>
<td>92.3</td>
</tr>
<tr>
<td>03</td>
<td>Laptop computers can be useful for female entrepreneurs to run their business effortlessly.</td>
<td>181</td>
<td>7.0</td>
<td>93.0</td>
</tr>
<tr>
<td>04</td>
<td>Mobile phones make the entrepreneurship process easy for women entrepreneurs.</td>
<td>251</td>
<td>9.7</td>
<td>90.3</td>
</tr>
<tr>
<td></td>
<td><strong>Overall Mean Score Representing Technological Support</strong></td>
<td>919</td>
<td>8.92</td>
<td>9385</td>
</tr>
</tbody>
</table>

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree

*Mean score was calculated after reverse coding the students’ responses*
Table 4.11 illustrated the university female students’ responses against four statements of subscale ‘Technological Support’. The table reported that only 11.2% of the university female students strongly disagreed and disagreed to this statement that the use of advanced equipment can increase entrepreneurial level among women however 88.8% of the students strongly agreed and agreed to this statement. Similarly, only 7.7% of the students refused to accept the statement that the Internet marketing makes the entrepreneurship process easy for female entrepreneurs whereas 92.3% of the students give affirmative and favorable response to this statement.

The table explained that only 7.0% of the female students strongly disagreed and disagreed to this statement that the laptop computers can be useful for female entrepreneurs to run their business effortlessly while 93.0% of the female students strongly agreed and agreed to this statement. The mean scores that indicated students’ level of agreement against three statements of the subscale ‘Technological Support’ were 3.14, 3.27, 3.32 and 3.23. The cumulative mean score that exhibited female students’ level of agreement on the subscale ‘Technological Support’ was 3.24. It revealed greater positive technological Support in developing female students’ entrepreneurial attitudes.

Table 4.12

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA</th>
<th>A &amp; SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>f</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>01</td>
<td>Our business environment attracts females for starting their personal business.</td>
<td>1731</td>
<td>67.2</td>
<td>845</td>
</tr>
<tr>
<td>02</td>
<td>Our business environment provides many opportunities for female entrepreneurs.</td>
<td>1580</td>
<td>61.3</td>
<td>996</td>
</tr>
<tr>
<td>03</td>
<td>Our business environment is secure for female entrepreneurship.</td>
<td>1937</td>
<td>75.2</td>
<td>639</td>
</tr>
<tr>
<td>04</td>
<td>In our society, people encourage female entrepreneurs.</td>
<td>1971</td>
<td>76.5</td>
<td>605</td>
</tr>
<tr>
<td>05</td>
<td>Female entrepreneurs can easily get a place in business market with a little effort.</td>
<td>519</td>
<td>20.1</td>
<td>2057</td>
</tr>
<tr>
<td></td>
<td>Overall Mean Score Representing Business Environment</td>
<td>7738</td>
<td>60.08</td>
<td>5142</td>
</tr>
</tbody>
</table>

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree
*Mean score was calculated after reverse coding the students’ responses

Table 4.12 revealed university female students’ responses against five statements of subscale ‘Business Environment’. The table showed that 67.2% of the students strongly disagreed and disagreed to the statement that our business environment attracts females for starting their personal business whereas 32.8% of the students strongly agreed and agreed to the
same statement. Similarly 61.3% of the female students strongly disagreed and disagreed to the statement that our business environment provides many opportunities for female entrepreneurs while 38.7% of the female students strongly agreed and agreed to this statement. The data illustrated that 75.2% of the students strongly disagreed and disagreed to the idea that our business environment is secure for female entrepreneurship however 24.8% of the students strongly agreed and agreed to this idea. The data also demonstrated that 76.5% of the students were in favor of this notion that in our society, people encourage female entrepreneurs while 23.5% of the students opposed this notion.

The table showed that 79.9% of the students accepted the statement that female entrepreneurs can easily get a place in business market with a little effort whereas 20.1% of the students negated this statement. The mean scores that presented students’ level of agreement against five statements of the subscale ‘Business Environment’ were 2.24, 2.32, 2.10 and 2.05 and 3.02. The cumulative mean score that indicated students’ level of agreement on the subscale business environment was 2.35. It reflected positive support of business environment in developing female students’ entrepreneurial attitudes.

Table 4.13

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Statement</th>
<th>SDA &amp; DA f</th>
<th>%</th>
<th>A &amp; SA f</th>
<th>%</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Government policies encourage females to start their business.</td>
<td>1276</td>
<td>49.5</td>
<td>1300</td>
<td>50.5</td>
<td>2.49</td>
</tr>
<tr>
<td>02</td>
<td>The Government initiatives for starting business encourage females to start their own business.</td>
<td>396</td>
<td>15.4</td>
<td>2180</td>
<td>84.6</td>
<td>2.64</td>
</tr>
<tr>
<td>03</td>
<td>Government is seriously committed to bring more females in business sector.</td>
<td>1229</td>
<td>47.7</td>
<td>1347</td>
<td>52.3</td>
<td>2.53</td>
</tr>
<tr>
<td></td>
<td>Overall Mean Score Representing Government Initiatives</td>
<td>2901</td>
<td>37.54</td>
<td>4827</td>
<td>62.46</td>
<td>2.55</td>
</tr>
</tbody>
</table>

SDA=Strongly Disagree; DA=Disagree; A=Agree; SA=Strongly Agree
*Mean score was calculated after reverse coding the students’ responses

Table 4.13 described the university female students’ responses against three statements of subscale ‘Government Initiatives’. The table indicated that the 49.5% of the university female students strongly agreed and agreed to the statement that government policies encourage females to start their business while 50.5% of the students strongly disagreed and disagreed to this statement. The data further elaborated that 15.4% of the students refused to accept this notion that the government initiatives for starting business encourage females to start their own business whereas 84.6% of the students gave positive response to this statement.
The table illustrated that 47.7% of the female students strongly disagreed and disagreed to this statement that government is seriously committed to bring more females in business sector however 52.3% of the female students provided agreement to the same statement. The mean scores presenting students’ level of agreement against the three statements of the subscale were 2.49, 2.64 and 2.53. The accumulative mean score showing female students’ level of agreement on the subscale ‘Government Initiatives’ was 2.55. It revealed positive support of government initiatives in developing female students’ entrepreneurial attitudes.

Table 4.14

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Scales</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Family Support</td>
<td>2.61</td>
<td>0.562</td>
</tr>
<tr>
<td>2.</td>
<td>Social Support</td>
<td>2.38</td>
<td>0.394</td>
</tr>
<tr>
<td>3.</td>
<td>Legal provision</td>
<td>1.97</td>
<td>0.521</td>
</tr>
<tr>
<td>4.</td>
<td>Role of Education</td>
<td>2.93</td>
<td>0.482</td>
</tr>
<tr>
<td>5.</td>
<td>Technological Support</td>
<td>3.24</td>
<td>0.452</td>
</tr>
<tr>
<td>6.</td>
<td>Business Environment</td>
<td>2.35</td>
<td>0.525</td>
</tr>
<tr>
<td>7.</td>
<td>Government Initiatives</td>
<td>2.55</td>
<td>0.619</td>
</tr>
<tr>
<td></td>
<td>Accumulative Affecting Factors</td>
<td>2.58</td>
<td>0.508</td>
</tr>
</tbody>
</table>

SD=Standard Deviation

Table 4.14 demonstrated mean score representing university female students’ opinions against difference indicators of influencing factors. The data revealed the students’ mean scores were 2.61, 2.38, 1.97, 2.93, 3.24, 2.35 and 2.55 against the subscales of family support, social support, legal provision, role of education, technological support, business environment and government initiatives. The cumulative mean score that showed female students’ agreement level on the subscales of different affecting factors was 2.58. It reflected a positive effect of these factors in developing female students’ entrepreneurial attitudes.

4.1.1 University-wise Comparison of Entrepreneurial Attitudes among University Female Students

Five entrepreneurial attitudes, i.e. self-efficacy, desire to achieve, intentions for personal business, psychological comfort and risk-taking ability were measured among the female students. University-wise comparison of these entrepreneurial attitudes of the female
students determined variation of these attitudes among the female students. For university-wise comparison of these entrepreneurial attitudes, one-way ANOVA was run to gain the result.

Table 4.15

University-wise Comparison of Entrepreneurial Attitudes among the Female Students

<table>
<thead>
<tr>
<th>ANOVA</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>5.762</td>
<td>7</td>
<td>.823</td>
<td>5.578</td>
<td>.000</td>
</tr>
<tr>
<td>Within Groups</td>
<td>378.965</td>
<td>2568</td>
<td>.148</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>384.727</td>
<td>2575</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 4.15 illustrated variability of university female students’ entrepreneurial attitudes regarding their universities. The result of ANOVA indicated high significant differences among university female students’ entrepreneurial attitudes. The data showed that $F$-statistic 5.578 was highly significant at the level of 0.05. Degree of freedom for the $F$-statistic was between 7 and 2568. So it was inferred from the table that $F(7,2568)=5.578$ was highly significant ($p<0.05$). The significance level demonstrated stronger variance between and within universities.

Additionally, Post Hoc Fisher’s LSD (Least Significant Difference) test was employed to estimate the mean differences among universities.

Table 4.15 (a)

Multiple Comparisons: Fisher’s LSD

<table>
<thead>
<tr>
<th>(I) University</th>
<th>(J) University</th>
<th>Mean Difference (I-J)</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>P.U</td>
<td>L.C.W.U</td>
<td>-.127*</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>U.O.G</td>
<td>-.151*</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>G.C.U.L</td>
<td>-.088*</td>
<td>.005</td>
</tr>
<tr>
<td></td>
<td>U.O.S</td>
<td>-.074*</td>
<td>.100</td>
</tr>
<tr>
<td></td>
<td>B.Z.U</td>
<td>-.130*</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>I.U.B</td>
<td>-.085*</td>
<td>.003</td>
</tr>
<tr>
<td>L.C.W.U</td>
<td>G.C.U.L</td>
<td>.081*</td>
<td>.019</td>
</tr>
<tr>
<td>G.C.U.L</td>
<td>U.O.G</td>
<td>-.105*</td>
<td>.002</td>
</tr>
<tr>
<td></td>
<td>B.Z.U</td>
<td>-.085*</td>
<td>.033</td>
</tr>
<tr>
<td>U.O.G</td>
<td>U.O.S</td>
<td>.077*</td>
<td>.005</td>
</tr>
<tr>
<td></td>
<td>I.U.B</td>
<td>.066*</td>
<td>.013</td>
</tr>
<tr>
<td></td>
<td>U.O.G</td>
<td>-.063*</td>
<td>.036</td>
</tr>
</tbody>
</table>

* The mean difference is significant at the 0.05 level.

Table 4.15 (a) showed university wise significant mean differences among entrepreneurial attitudes of university female students. The data showed that the female students of Punjab university (M = 2.85) obtained lowest scores in comparison of female students of Lahore College for Women University (M = 2.98), University of Gujrat (M = 3.00), Government College University Lahore (M = 2.90), University of Sargodha (M = 2.92), Bahauddin Zakariya University Multan (M = 2.98) and The Islamia University of Bahawalpur (M = 2.94) with mean differences of -0.127, -0.151, -0.088, -0.074, -0.130 and -0.085 (*P* <0.05) respectively. All values of comparison of universities indicated that the female students of these universities possessed comparatively higher entrepreneurial attitudes than the female students of University of Punjab.

Similarly, the female students of Lahore College for Women University (M = 2.98) were significantly different from the female students of Government College university Lahore (M = 2.90) with a mean difference of 0.081 (*P*<0.05). This difference illustrated that the female students of Lahore College for Women University possessed higher entrepreneurial attitudes than the female students of Government College University Lahore. The data also presented that the female students of Government College University Lahore (M = 2.90) were significantly different from the female students of University of Gujrat (M = 3.00) and Bahauddin Zakariya University Multan (M = 2.98) with mean differences of -0.105 and -0.085 (*P*<0.05) respectively. It revealed from these mean difference values that the female students of University of Gujrat and Bahauddin Zakariya University Multan possessed comparatively higher entrepreneurial attitudes than the female students of Government College University Lahore.

The table also indicated that the female students of University of Gujrat (M = 3.00) were significantly different from the female students of University of Sargodha (M = 2.92) and The Islamia University of Bahawalpur with mean differences of 0.077 and 0.066 (*P* < 0.5) respectively. It showed that the female students of University of Gujrat possessed comparatively higher entrepreneurial attitudes than the female students of University of Sargodha and The Islamia University of Bahawalpur. The mean difference (-0.063) between
female students of Government College University Faisalabad and the female students of University of Gujrat with significance value of 0.05 ($P<0.05$) indicated that there was a significant difference in both of these universities. It exhibited that the female students of University of Gujrat possessed comparatively higher entrepreneurial attitudes than the female students of Government College University Faisalabad.

4.1.2 Faculty-wise Comparison of Entrepreneurial Attitudes among University Female Students

Five entrepreneurial attitudes, i.e. self-efficacy, desire to achieve, intentions for personal business, psychological comfort and risk-taking ability were measured among the female students. Faculty-wise comparison among these entrepreneurial attitudes of the female students indicated variance of these attitudes among the female students. For comparison of these entrepreneurial attitudes, one-way ANOVA was run to attain the required result.

Table 4.16

<table>
<thead>
<tr>
<th>ANOVA</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>3.959</td>
<td>2</td>
<td>1.979</td>
<td>13.375</td>
<td>.000</td>
</tr>
<tr>
<td>Within Groups</td>
<td>380.768</td>
<td>2573</td>
<td>.148</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>384.727</td>
<td>2575</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

df = Degree of Freedom, $P$ = Significance level

Table 4.16 demonstrated variation among university female students’ entrepreneurial attitudes regarding their faculties. The data showed that the $F$-value 13.375 was significant ($p<0.05$). Degree of freedom for the $F$-value was between 2 and 2573. Thus, it was concluded from the table that $F(2,2573)=13.375$ was highly significant ($p<0.05$). The significance level proved the stronger variance between and within faculties.

Furthermore, Post Hoc Fisher’s LSD test assessed the mean differences between and within faculties.
Table 4.16 (a)

*Multiple Comparisons: Fisher’s LSD*

<table>
<thead>
<tr>
<th>(I) Faculty</th>
<th>(J) Faculty</th>
<th>Mean Difference (I-J)</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management Sciences</td>
<td>Social Sciences</td>
<td>.071*</td>
<td>.001</td>
</tr>
<tr>
<td>Management Sciences</td>
<td>Natural Sciences</td>
<td>.111*</td>
<td>.000</td>
</tr>
<tr>
<td>Social Sciences</td>
<td>Natural Sciences</td>
<td>.040*</td>
<td>.018</td>
</tr>
</tbody>
</table>

*The mean difference is significant at the 0.05 level.*

Table 4.16 (a) showed faculty-wise significant mean differences among entrepreneurial attitudes of university female students. The data showed that the students of faculty of management sciences (M = 3.01) were significantly different from the students of faculty of social sciences (M = 2.94) with a mean difference of 0.071 at the significant level of 0.05 ($P < 0.05$). The result indicated that the female students of faculty of management sciences possessed comparatively higher entrepreneurial attitudes than the female students of faculty of social sciences.

Similarly, the students of faculty of management sciences (M = 3.01) were significantly different from the female students of faculty of natural sciences (M = 2.90) with a mean difference of 0.111 ($P < 0.05$). It illustrated that the female students of faculty of management sciences possessed comparatively higher entrepreneurial attitudes than the female students of faculty of natural sciences. The table also indicated that the female students of faculty of social sciences (M = 2.94) were significantly different from the female students of faculty of natural sciences (M = 2.90) with a mean difference of 0.040 ($P < 0.05$). It showed that the female students of faculty of social sciences possessed comparatively higher entrepreneurial attitudes than the female students of faculty of natural sciences.

The data illustrated that the female students of faculty of management sciences possessed the highest entrepreneurial attitudes in the female students of faculty of social sciences and natural sciences. Similarly, the data also indicated that the female students of faculty of social sciences possessed higher entrepreneurial attitudes than the students of faculty of natural sciences.

### 4.1.3 Father’s Education-wise Comparison of Entrepreneurial Attitudes among University Female Students

Five entrepreneurial attitudes, i.e. self-efficacy, desire to achieve, intentions for personal business, psychological comfort and risk-taking ability were measured regarding their
father education among the female students. Comparison among fathers’ education indicated variation of entrepreneurial attitudes among the female students. For comparison of father education regarding entrepreneurial attitudes, one-way ANOVA was applied to get the result.

Table 4.17

*Father’s Education-wise Comparison of Entrepreneurial Attitudes among the Female Students*

<table>
<thead>
<tr>
<th>ANOVA</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>2.994</td>
<td>8</td>
<td></td>
<td>2.517</td>
<td>.010</td>
</tr>
<tr>
<td>Within Groups</td>
<td>381.733</td>
<td>2567</td>
<td>.374</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>384.727</td>
<td>2575</td>
<td>.149</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

df = Degree of Freedom, P = Significance level

Table 4.17 indicated variability among university female students’ entrepreneurial attitudes regarding their father education. The data showed that the *F*-value 2.517 was significant (*P*<0.05). Degree of freedom for the *F*-statistic was between 8 and 2567. Therefore it was proved from the table that *F*(8,2567)=2.517 was significant (*p*<0.05). The significant level provided evidence that there was a strong variance between and within female students’ entrepreneurial attitudes regarding their father’s education.

Moreover, Post Hoc Fisher’s LSD test assessed the mean differences within father’s education of university female students.
Table 4.17 (a)

**Multiple Comparisons: Fisher’s LSD**

<table>
<thead>
<tr>
<th>(I) Education</th>
<th>(J) Education</th>
<th>Mean Difference (I-J)</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>Middle</td>
<td>.105*</td>
<td>.030</td>
</tr>
<tr>
<td></td>
<td>FA/FSc</td>
<td>.097*</td>
<td>.017</td>
</tr>
<tr>
<td></td>
<td>BA/BSc</td>
<td>.107*</td>
<td>.008</td>
</tr>
<tr>
<td></td>
<td>MA/MSc</td>
<td>.118*</td>
<td>.006</td>
</tr>
<tr>
<td></td>
<td>PhD</td>
<td>.299*</td>
<td>.003</td>
</tr>
<tr>
<td>MPhil</td>
<td>Middle</td>
<td>.184*</td>
<td>.026</td>
</tr>
<tr>
<td></td>
<td>FA/FSc</td>
<td>.176*</td>
<td>.025</td>
</tr>
<tr>
<td></td>
<td>BA/BSc</td>
<td>.186*</td>
<td>.018</td>
</tr>
<tr>
<td></td>
<td>MA/MSc</td>
<td>.197*</td>
<td>.014</td>
</tr>
<tr>
<td></td>
<td>PhD</td>
<td>.378*</td>
<td>.002</td>
</tr>
<tr>
<td>PhD</td>
<td>Illiterate</td>
<td>-.233*</td>
<td>.028</td>
</tr>
<tr>
<td></td>
<td>Middle</td>
<td>-.194*</td>
<td>.049</td>
</tr>
<tr>
<td></td>
<td>Matric</td>
<td>-.224*</td>
<td>.018</td>
</tr>
<tr>
<td></td>
<td>FA/FSc</td>
<td>-.202*</td>
<td>.034</td>
</tr>
<tr>
<td></td>
<td>BA/BSc</td>
<td>-.192*</td>
<td>.043</td>
</tr>
<tr>
<td></td>
<td>MPhil</td>
<td>-.378*</td>
<td>.002</td>
</tr>
</tbody>
</table>

*. The mean difference is significant at the 0.05 level.

Table 4.17 (a) showed father’s education-wise significant mean differences among entrepreneurial attitudes of university female students. The facts showed that the female students whose fathers’ education was Primary (M = 3.04) were statistically significant different from the female students whose father’s education was Middle (M = 2.93), FA/FSc (M = 2.94), BA/BSc (M = 2.93), MA/MSc (M = 2.92) and PhD (M = 2.94) with mean differences of 0.105, 0.097, 0.107, 0.118 and 0.299 (P<0.05). The mean difference indicated that the female students whose fathers had primary education possessed higher entrepreneurial attitudes than the female students whose fathers had education of Middle, FA/FSc, BA/BSc, MA/MSc and PhD.

Similarly, the evidences showed that the female students whose fathers’ education was M.Phil. (M = 3.12) possessed stronger variance from the female students whose father’s education was Middle (M = 2.93), FA/FSc (M = 2.94), BA/BSc (M = 2.93), MA/MSc (M = 2.92) and PhD (M = 2.94) with mean differences of 0.184, 0.176, 0.186, 0.197 and 0.378 (P<0.05) respectively. Thus, it depicted that the female students whose fathers had M.Phil. education possessed greater entrepreneurial attitudes than the female students whose fathers had education of Middle, FA/FSc, BA/BSc, MA/MSc and PhD. The table elaborated that the
female students whose fathers’ education was PhD (M = 2.94), significantly different from the female students whose fathers were Illiterate or having education of Middle (M = 2.93), Matric (M = 2.92), FA/FSc (M = 2.94), BA/BSc (M = 2.93), MA/MSc (M = 2.92) and PhD (M = 2.94) with mean differences of -0.233, -0.194, -0.224, -0.202, -0.192 and -0.378 (P<0.05). The mean differences indicated that the female students whose fathers had PhD education possessed lower entrepreneurial attitudes than the female students whose fathers were Illiterate or having education of Middle, Matric, FA/FSc, BA/BSc and M.Phil.

4.1.4 Father’s Profession-wise Comparison of Entrepreneurial Attitudes among University Female Students

Five entrepreneurial attitudes, i.e. self-efficacy, desire to achieve, intentions for personal business, psychological comfort and risk-taking ability were measured among the female students. Comparison among fathers’ professions of the female students determined variations of entrepreneurial attitudes among the female students. For comparison of these entrepreneurial attitudes, one-way ANOVA was applied.

Table 4.18

| Father’s Profession-wise Comparison of Entrepreneurial Attitudes among Female Students |
|--------------------------------------------|----------------|---------|-----|-----|-----|
| ANOVA                                    | Sum of Squares | df      | Mean Square | F   | P   |
| Between Groups                           | 2.413          | 6       | .402         | 2.702 | .013 |
| Within Groups                            | 382.314        | 2569    | .149         |       |     |
| Total                                    | 384.727        | 2575    |              | 2.702 | .013 |

df = Degree of Freedom, P = Significance level

Table 4.18 indicated father’s profession-wise differences among university female students’ entrepreneurial attitudes. The ANOVA result indicated that there was a significant difference among entrepreneurial attitudes of university female students having different fathers’ professions. The data showed that F-statistic 2.702 was significant (P < 0.05). Degree of freedom for the F-statistic was between 6 and 2569. As a result, it was clarified that F(6,2569)=2.702 was significant (p<0.05). The significant level among fathers’ professions indicated a stronger variation between and within the entrepreneurial attitudes of the female students.

Additionally, Post Hoc Fisher’s LSD test measured the mean differences among fathers’ professions of female students who possessed entrepreneurial attitudes.
Table 4.18 (a)

*Multiple Comparisons: Fisher’s LSD*

<table>
<thead>
<tr>
<th>(I) Father Profession</th>
<th>(J) Father Profession</th>
<th>Mean Difference (I-J)</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Govt. job</td>
<td>Private job</td>
<td>-0.055*</td>
<td>0.027</td>
</tr>
<tr>
<td></td>
<td>Own business</td>
<td>-0.062*</td>
<td>0.001</td>
</tr>
<tr>
<td></td>
<td>Labor</td>
<td>-0.092*</td>
<td>0.046</td>
</tr>
</tbody>
</table>

*. The mean difference is significant at the 0.05 level.

Table 4.18 (a) exhibited father’s profession-wise significant mean differences among entrepreneurial attitudes of university female students. The data showed that the female students whose fathers had government job (M = 2.91) were significantly different from the female students whose fathers had private job (M = 2.96) with a mean difference of -0.055 (P<0.05). The mean difference indicated that the female students whose fathers had private job possessed greater entrepreneurial attitudes than the female students whose fathers were in government job. Similarly, the female students whose fathers had government job (M = 2.91) were significantly different from the female students whose fathers had their own business (M = 2.97) with a mean difference of -0.062 (P<0.05). It revealed that the female students whose fathers had their own business possessed greater entrepreneurial attitudes than the female students whose fathers had government job.

The table also indicated that the female students whose fathers had government job (M = 2.91) were significantly different from the female students whose father were laborer (M = 3.00) with a mean difference of -0.092 (P < 0.05). The value of mean difference showed that the female students whose fathers were laborer possessed higher entrepreneurial attitudes than the female students whose father had government job.
4.1.5 Comparison of Entrepreneurial Attitudes among University Female Students having Role Models in their Circle

For exploring the difference among entrepreneurial attitudes of the university female students who had women entrepreneurs in their circle, $t$-test was applied.

Table 4.19

<table>
<thead>
<tr>
<th>Role Models (Women Entrepreneurs) living in circle of Female Students</th>
<th>N</th>
<th>Mean</th>
<th>$t$</th>
<th>df</th>
<th>$P$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneurial Attitudes</td>
<td>1451</td>
<td>2.98</td>
<td>5.939</td>
<td>2574</td>
<td>.000</td>
</tr>
<tr>
<td>Role Models (Women Entrepreneurs) not</td>
<td>1125</td>
<td>2.89</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>living in circle of female students</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

$N=$sample size, $t= t$-test, df = Degree of Freedom, $P =$ Significance level (2-tailed)

Table 4.19 illustrated that there was significant variation among entrepreneurial attitudes of university female students who had role models (women entrepreneurs) living in their circles. The value of $t$-test 5.939 was significant ($P<0.05$). Thus, it was inferred from the presented results that the university female students who had roles models (women entrepreneurs) in their circles, possessed significant differences among their entrepreneurial attitudes.

4.2 Association of Different Factors with Female Students’ Entrepreneurial Attitudes

Table 4.20

<table>
<thead>
<tr>
<th>Factors</th>
<th>Self-Efficacy</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pearson Correlation Co-efficient</td>
<td>Sig.</td>
<td></td>
</tr>
<tr>
<td>Family Support</td>
<td>.241</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Social Support</td>
<td>.168</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Legal provision</td>
<td>-.143</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Role of Education</td>
<td>.447</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Technological Support</td>
<td>.316</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Business Environment</td>
<td>.211</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Government Initiatives</td>
<td>.134</td>
<td>.000</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.20 demonstrated the values of Pearson correlation coefficient ($r$) showing relationships between university female students’ self-reported self-efficacy and different influencing factors. The data revealed that all values of correlations were highly significant ($P<0.05$). The value of Pearson correlation coefficient ($r$) that demonstrated strong association
between female students’ self-efficacy and family support was .241 at significance level of 0.05 ($P<0.05$). The values of Pearson correlation coefficient ($r$) were .168, -.143, .447, .316 .211 and .134 indicated stronger associations between university female students’ self-efficacy and social support, legal provision, role of education, technological support, business environment and government initiatives respectively.

Among all the factors, the role of education and technological support showed highest values of Pearson correlation coefficients (.447, $P<0.05$) and (.316, $P<0.05$) respectively for the indicator of self-efficacy attitude whereas legal provision demonstrated least values of Pearson correlation coefficients (-.143, $P<0.05$) for the indicator of self-efficacy attitude. However, the factor legal provision exhibited negative association with female students’ self-efficacy. Besides legal provision, all other factors showing positive and stronger relationships with female students’ self-reported self-efficacy.

Table 4.21

<table>
<thead>
<tr>
<th>Factors</th>
<th>Desire to Achieve</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Support</td>
<td>.166</td>
</tr>
<tr>
<td>Social Support</td>
<td>.078</td>
</tr>
<tr>
<td>Legal provision</td>
<td>-.156</td>
</tr>
<tr>
<td>Role of Education</td>
<td>.393</td>
</tr>
<tr>
<td>Technological Support</td>
<td>.371</td>
</tr>
<tr>
<td>Business Environment</td>
<td>.162</td>
</tr>
<tr>
<td>Government Initiatives</td>
<td>.139</td>
</tr>
</tbody>
</table>

Table 4.21 exhibited the values of Pearson correlation coefficient ($r$) that demonstrated strong associations between university female students’ self-reported desire to achieve and different factors. The data revealed that all values of Pearson correlation coefficient ($r$) were highly significant at the level of 0.05. The table provided evidence that the university female students’ desire to achieve attitude showed strong association with family support having Pearson correlation value .166 at significance level of 0.05 ($p<0.05$). The values of Pearson correlation coefficient ($r$) .078, -.156, .393, .371, .162 and .139 showed strong associations between female students’ desire to achieve attitude and the factors of social support, legal provision, role of education, technological support, business environment and government initiatives respectively.
Among all the factors, the role of education and technological support showed highest values of Pearson correlation coefficients (.393, P<0.05) and (.371, P<0.05) for the indicator of desire to achieve attitude whereas legal provision demonstrated least values of Pearson correlation coefficients (-.156, P<0.05) for the indicator of desire to achieve attitude. However, the factor legal provision exhibited negative association with female students’ desire to achieve. Besides legal provision, all other factors demonstrated strong and positive associations with female students’ attitude of desire to achieve.

Table 4.22

*Relationship between Intentions for Personal Business and different Factors*

<table>
<thead>
<tr>
<th>Factors</th>
<th>Personal Business</th>
<th>Pearson Correlation Co-efficient</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Support</td>
<td></td>
<td>.309</td>
<td>.000</td>
</tr>
<tr>
<td>Social Support</td>
<td></td>
<td>.229</td>
<td>.000</td>
</tr>
<tr>
<td>Legal provision</td>
<td></td>
<td>-.052</td>
<td>.009</td>
</tr>
<tr>
<td>Role of Education</td>
<td></td>
<td>.426</td>
<td>.000</td>
</tr>
<tr>
<td>Technological Support</td>
<td></td>
<td>.172</td>
<td>.000</td>
</tr>
<tr>
<td>Business Environment</td>
<td></td>
<td>.259</td>
<td>.000</td>
</tr>
<tr>
<td>Government Initiatives</td>
<td></td>
<td>.153</td>
<td>.000</td>
</tr>
</tbody>
</table>

Table 4.22 indicated that the values of Pearson correlation coefficient (r) portrayed strong relationships between university female students’ perceived intentions for personal business and different factors. The data explained that all values of correlations were highly significant at the level of 0.05 (P<0.05). The Pearson correlation coefficient (r) explained the relationship between female students’ intentions for personal business and different affecting factors, i.e. family support, social support, legal provision, role of education, technological support, business environment and government initiatives. The values of Pearson correlation coefficient .309, .229, -.052, .426, .172, .259, and .153 for family support, social support, legal provision, role of education, technological support, business environment and government initiatives respectively at significance level (p<0.05) depicted strong associations between female students’ intention for personal business and different affecting factors.

However, the role of education showed highest values of Pearson correlation coefficients (.426, P<0.05) for the indicator of intention for personal business attitude whereas legal provision demonstrated least values of Pearson correlation coefficients (-.052, P<0.05) for the indicator of intention for personal business attitude. The table showed that only legal
provision factor had negative association with female students’ intention for personal business. All the other correlation values were positive and exhibiting a direct connection between students’ self-reported intentions for personal business and different affecting factors.

Table 4.23

*Relationship between Psychological Comfort in Entrepreneurship and different Factors*

<table>
<thead>
<tr>
<th>Factors</th>
<th>Psychological Comfort in Entrepreneurship</th>
<th>Pearson Correlation Co-efficient</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Support</td>
<td></td>
<td>.360</td>
<td>.000</td>
</tr>
<tr>
<td>Social Support</td>
<td></td>
<td>.300</td>
<td>.000</td>
</tr>
<tr>
<td>Legal provision</td>
<td></td>
<td>-.106</td>
<td>.000</td>
</tr>
<tr>
<td>Role of Education</td>
<td></td>
<td>.663</td>
<td>.000</td>
</tr>
<tr>
<td>Technological Support</td>
<td></td>
<td>.380</td>
<td>.000</td>
</tr>
<tr>
<td>Business Environment</td>
<td></td>
<td>.297</td>
<td>.000</td>
</tr>
<tr>
<td>Government Initiatives</td>
<td></td>
<td>.201</td>
<td>.000</td>
</tr>
</tbody>
</table>

Table 4.23 showed associations between university female students’ psychological comfort in entrepreneurship and different factors. The values of Pearson correlation coefficient (r) .360, .300, -.106, .663, .380 .297 and .201 demonstrating strong relationships between female students’ psychological comfort in entrepreneurship and different factors, i.e. family support, social support, legal provision, role of education, technological support, business environment and government initiatives respectively. The values of Pearson correlation coefficient (r) revealed that all the correlations were highly significant at the level of 0.05 (P<0.05).

However, only the role of education showed highest values of Pearson correlation coefficients (.663, P<0.05) for the indicator of psychological comfort in entrepreneurship. Family support, social support and technological support showed high values for the indicator of psychological comfort in entrepreneurship whereas legal provision demonstrated least values of Pearson correlation coefficients (-.106, P<0.05) for the indicator of psychological comfort in entrepreneurship. The table indicated that all the correlation values were positive and explained a direct association between students’ psychological comfort in entrepreneurship and different affecting factors except the factor of legal provision which exhibited negative association with female students’ psychological comfort in entrepreneurship.
Table 4.24

**Relationship between Risk-taking Ability and different Factors**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Risk-taking ability</th>
<th>Pearson Correlation Co-efficient</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Support</td>
<td>.171</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Social Support</td>
<td>.100</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Legal provision</td>
<td>-.175</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Role of Education</td>
<td>.334</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Technological Support</td>
<td>.314</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Business Environment</td>
<td>.153</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Government Initiatives</td>
<td>.107</td>
<td>.000</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.24 exhibited affiliations between university female students’ risk-taking ability and different affecting factors through the values of Pearson correlation coefficient (r). The table provided the evidence that all values of correlations were highly significant at the level of 0.05 (P<0.05). The values of Pearson correlation coefficient (r) revealed strong relationship between female students’ risk-taking ability and different factor like family support, social support, legal provision, role of education, technological support, business environment and government initiatives.

The values of correlation .171, .100, .334, .314, .153, .107 indicated that the influencing factors had positive and direct relationships with female students’ self-reported risk-taking ability while the value of Pearson correlation coefficient (-.175, P<0.05) indicated that there was a significant but negative association found between female students’ risk-taking ability and legal provision. Among all factors, the role of education and technological support showed highest values of Pearson correlation coefficients for the indicator of risk-taking ability attitude whereas legal provision demonstrated least values of Pearson correlation coefficients for the indicator of risk-taking ability attitude.
Table 4.25

*Relationship between Entrepreneurial Attitudes and different Factors*

<table>
<thead>
<tr>
<th>Factors</th>
<th>Entrepreneurial Attitudes</th>
<th>Pearson Correlation Co-efficient</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Support</td>
<td></td>
<td>.370</td>
<td>.000</td>
</tr>
<tr>
<td>Social Support</td>
<td></td>
<td>.270</td>
<td>.000</td>
</tr>
<tr>
<td>Legal provision</td>
<td></td>
<td>-.173</td>
<td>.000</td>
</tr>
<tr>
<td>Role of Education</td>
<td></td>
<td>.674</td>
<td>.000</td>
</tr>
<tr>
<td>Technological Support</td>
<td></td>
<td>.447</td>
<td>.000</td>
</tr>
<tr>
<td>Business Environment</td>
<td></td>
<td>.318</td>
<td>.000</td>
</tr>
<tr>
<td>Government Initiatives</td>
<td></td>
<td>.214</td>
<td>.000</td>
</tr>
</tbody>
</table>

Table 4.25 revealed the values of Pearson correlation coefficient (r) that presenting associations between university female students’ entrepreneurial attitudes and different factors. The table showed that all values of correlations were highly significant at the level of 0.05 (P<0.05). The values of Pearson correlation coefficient (r) .370, .270, -.173, .674, .447, .318 and .214 indicated strong associations between the university female students’ entrepreneurial attitudes and different factors, i.e. family support, social support, legal provision, role of education, technological support, business environment and government initiatives respectively. The data expressed that all these correlation values were positive and showing a direct relationship between the female students’ self-reported entrepreneurial attitudes and different factors except the factor of legal provision which exhibited negative association with university female students’ entrepreneurial attitudes.

Among all the factors, the role of education showed highest values of Pearson correlation coefficients (.674, P<0.05) for all indicators of entrepreneurial attitudes. Technological support showed high values (.447, P<0.05) for the indicators of female students entrepreneurial attitudes. Family support and business environment also showed high values (.370 P<0.05) and (.318 P<0.05) respectively for all the indicators of entrepreneurial attitudes whereas legal provision demonstrated least values of Pearson correlation coefficients (-.173, P<0.05) for all the indicators of entrepreneurial attitudes.
4.3 Contribution of Different Factors in Female Students’ Entrepreneurial Attitudes

Table 4.26

Results of the First Model of Stepwise Multiple Regressions run with different Factors as Predictor variables and Entrepreneurial Attitudes as Criterion Variable

<table>
<thead>
<tr>
<th>Regression Model</th>
<th>Predictors</th>
<th>β (Standard)</th>
<th>t-value</th>
<th>sp²</th>
</tr>
</thead>
<tbody>
<tr>
<td>1ˢᵗ</td>
<td>Role of Education</td>
<td>.674</td>
<td>46.283**</td>
<td>.454</td>
</tr>
</tbody>
</table>

R² = 0.454, F(1, 2574) = 21421.148***

Criterion Variable: Entrepreneurial Attitude; * p<.01, ** p<.001

Table 4.26 revealed the results of first model of step-wise multiple regressions run with different factors as predictor variable and the university female students’ entrepreneurial attitudes as criterion variable. This model adopted role of education as predictor variable. The value of R² 0.454 showed that first model explained 45.4% of the variance in entrepreneurial attitudes of the university female students. The squared semi-partial correlation coefficient (sp²) had also the same value 0.454 that demonstrated that the sole contribution of role of education in explaining variance in the female students’ entrepreneurial attitudes was 45.4%. The value of beta standard (β) was 0.674 that demonstrated that one unit increase in role of education will cause 0.674 units increase in the entrepreneurial attitudes of the female students. The effect size of the predictor variable was large on the dependent variable as it was clear from Cohen (1992)’s classification of effect size. See the table of Cohen (1992)’s classification of effect size which was given in appendix C.

Table 4.27

Results of the Second Model of Stepwise Multiple Regressions run with different Factors as Predictor variables and Entrepreneurial Attitudes as Criterion Variable

<table>
<thead>
<tr>
<th>Regression Model</th>
<th>Predictors</th>
<th>β (Standard)</th>
<th>t-value</th>
<th>sp²</th>
</tr>
</thead>
<tbody>
<tr>
<td>2ⁿᵈ</td>
<td>Role of Education</td>
<td>.620</td>
<td>40.838***</td>
<td>.340</td>
</tr>
<tr>
<td></td>
<td>Family Support</td>
<td>.158</td>
<td>10.426***</td>
<td>.222</td>
</tr>
</tbody>
</table>

R² = 0.476, F(2, 2573) = 1170.237***

Criterion Variable: Entrepreneurial Attitudes; * p<.05, ** p<.01, *** p<.001

Table 4.27 illustrated the outcome of the second model of step-wise multiple regression applied with different factors as predictor variable and the university female students’ entrepreneurial attitudes as criterion variable. This model assumed the role of education and

146
family support as predictor variables. The value of $R^2$ for both predictor variables was 0.476 which showed that both models explained 47.6% of the variance in entrepreneurial attitudes of the university female students. The values of squared semi-partial correlation coefficient ($sp^2$) for both predictor variables; role of education and family support were 0.340 and 0.222 that demonstrated that the contribution of both variables; role of education and family support in explaining variation in the female students’ entrepreneurial attitudes was 34% and 22.2%. The value of beta standard ($\beta$) was 0.620 and 0.158 that demonstrated that one unit increase in role of education and family support will cause 0.620 and 0.158 unit increase in the entrepreneurial attitudes of the female students. According to Cohen (1992)’s classification of effect size, the effect size of the predictor variables was large on the criterion variable.

Table 4.28

**Results of the Third Model of Stepwise Multiple Regressions run with different Factors as Predictor variables and Entrepreneurial Attitudes as Criterion Variable**

<table>
<thead>
<tr>
<th>Regression Model</th>
<th>Predictors</th>
<th>$\beta$ (Standard)</th>
<th>t-value</th>
<th>$sp^2$</th>
</tr>
</thead>
<tbody>
<tr>
<td>3rd</td>
<td>Role of Education</td>
<td>.548</td>
<td>32.825***</td>
<td>.212</td>
</tr>
<tr>
<td></td>
<td>Family Support</td>
<td>.153</td>
<td>10.242***</td>
<td>.021</td>
</tr>
<tr>
<td></td>
<td>Technological Support</td>
<td>.154</td>
<td>9.638***</td>
<td>.018</td>
</tr>
</tbody>
</table>

$R^2 = 0.494, F(3, 2572) = 838.985***$

Criterion Variable: Entrepreneurial Attitude; * $p<.05$, ** $p<.01$, *** $p<.001$

Table 4.28 indicated the results of the third model of step-wise multiple regression used with different factors as predictor variables and the university female students’ entrepreneurial attitudes as criterion variable. This model accepted the role of education, family support and technological support as predictor variables. The value of $R^2$ for these three predictor variables was 0.494 and showed that these three models explained 49.4% of the variance in entrepreneurial attitudes among the university female students. According to Cohen’s (1992) classification of effect size, the effect size of the predictor variables was large on the criterion variable.

The values of squared semi-partial correlation coefficient ($sp^2$) for these three predictor variables; role of education, family support and technological support were 0.212, .021 and .018 respectively representing that the contribution of these variables; role of education, family support and technological support in explaining variance in the female students’ entrepreneurial attitudes was 21.2%, 2.1% and 1.8% respectively. The values of beta standard ($\beta$) for role of
education, family support and technological support was 0.548, 0.153 and 0.154 respectively. These values exhibited that one unit increase in role of education, family support and technological support will responsible for 0.548, 0.153 and 0.154 units increase in the entrepreneurial attitudes of the female students.

Table 4.29

Results of the Forth Model of Stepwise Multiple Regressions run with different Factors as Predictor variables and Entrepreneurial Attitudes as Criterion Variable

<table>
<thead>
<tr>
<th>Regression Model</th>
<th>Predictors</th>
<th>β (Standard)</th>
<th>t-value</th>
<th>sp²</th>
</tr>
</thead>
<tbody>
<tr>
<td>4th</td>
<td>Role of Education</td>
<td>.525</td>
<td>30.985***</td>
<td>.185</td>
</tr>
<tr>
<td></td>
<td>Family Support</td>
<td>.140</td>
<td>9.358***</td>
<td>.017</td>
</tr>
<tr>
<td></td>
<td>Technological Support</td>
<td>.151</td>
<td>9.500***</td>
<td>.017</td>
</tr>
<tr>
<td></td>
<td>Business Environment</td>
<td>.092</td>
<td>6.206***</td>
<td>.007</td>
</tr>
</tbody>
</table>

R² = 0.502, F(4, 2571) = 648.043***

Criterion Variable: Entrepreneurial Attitude; * p<.05, ** p<.01, *** p<.001

Table 4.29 reflected the outcomes of the forth model of step-wise multiple regression applied with different factors as predictor variables and the university female students’ entrepreneurial attitudes as criterion variable. This model received the role of education, family support, technological support and business environment as predictor variables. The value of R² for these four predictor variables was 0.502 and indicated that these four models explained 50.2% of the variation in entrepreneurial attitudes of the university female students. The values of squared semi-partial correlation coefficient (sp²) for these four predictor variables; role of education, family support, technological support and business environment were .185 and .017, .017 and .007 respectively.

These values expressed that the contribution of these variables; role of education, family support, technological support and business environment in explaining variation in the female students’ entrepreneurial attitudes was 18.5%, 1.7%, 1.7% and 0.7% respectively. The values of beta standard (β) for role of education, family support, technological support and business environment were 0.525, 0.140, 0.151 and 0.092 respectively, showing that one unit increase in role of education, family support, technological support and business environment will accountable for 0.525, 0.140, 0.151 and 0.092 units increase in the entrepreneurial attitudes of the female students. According to Cohen (1992)’s classification of effect size, the effect size of the predictor variables is large on the criterion variable.
Table 4.30

Results of the Fifth Model of Stepwise Multiple Regressions run with different Factors as Predictor variables and Entrepreneurial Attitudes as Criterion Variable

<table>
<thead>
<tr>
<th>Regression Model</th>
<th>Predictors</th>
<th>β (Standard)</th>
<th>t-value</th>
<th>sp²</th>
</tr>
</thead>
<tbody>
<tr>
<td>5th</td>
<td>Role of Education</td>
<td>.516</td>
<td>30.551***</td>
<td>.178</td>
</tr>
<tr>
<td></td>
<td>Family Support</td>
<td>.149</td>
<td>10.024***</td>
<td>.019</td>
</tr>
<tr>
<td></td>
<td>Technological Support</td>
<td>.127</td>
<td>7.900***</td>
<td>.012</td>
</tr>
<tr>
<td></td>
<td>Business Environment</td>
<td>.107</td>
<td>7.213***</td>
<td>.01</td>
</tr>
<tr>
<td></td>
<td>Legal provision</td>
<td>-.098</td>
<td>-6.789</td>
<td>.009</td>
</tr>
</tbody>
</table>

R² = 0.511, F(5, 2570) = 536.746***

Criterion Variable: Entrepreneurial Attitude; * p<.05, ** p<.01, *** p<.001

Table 4.30 informed the results of the fifth model of step-wise multiple regression used with different factors as predictor variables and the university female students’ entrepreneurial attitudes as criterion variable. This model adopted the role of education, family support, technological support, business environment and legal provision as predictor variables. The value of R² for these five predictor variables was 0.511 and presented that these five models explained 51.1% of the variance in entrepreneurial attitudes of the university female students. The effect size of the predictor variables was large on the criterion variable according to Cohen (1992)’s classification of effect size.

The values of squared semi-partial correlation coefficient (sp²) for these five predictor variables; role of education, family support, technological support, business environment and legal provision were 0.178 and 0.019, 0.012, 0.01 and 0.009 respectively, stated that the contribution of these variables; role of education, family support, technological support, business environment and legal provision in explaining variance in the female students’ entrepreneurial attitudes was 17.8%, 1.9%, 1.2%, 1%, and 0.9% respectively. The values of beta standard (β) for role of education, family support, technological support and business environment were .516, .149, .127 and .107 respectively. The beta values for these variables explained that one unit increase in role of education, family support, technological support and business environment will cause .516, .149, .127 and .107 units increase in the female students’ entrepreneurial attitudes. On the contrary, predictor variable of legal provision had beta value of -.098. It means that this variable will cause .098 units decrease in the entrepreneurial attitudes of the female students.
Results of the Sixth Model of Stepwise Multiple Regressions run with different Factors as Predictor variables and Entrepreneurial Attitudes as Criterion Variable

<table>
<thead>
<tr>
<th>Regression Model</th>
<th>Predictors</th>
<th>β (Standard)</th>
<th>t-value</th>
<th>sp²</th>
</tr>
</thead>
<tbody>
<tr>
<td>6th</td>
<td>Role of Education</td>
<td>.500</td>
<td>29.351***</td>
<td>.162</td>
</tr>
<tr>
<td></td>
<td>Family Support</td>
<td>.132</td>
<td>8.714***</td>
<td>.014</td>
</tr>
<tr>
<td></td>
<td>Technological Support</td>
<td>.128</td>
<td>7.999***</td>
<td>.012</td>
</tr>
<tr>
<td></td>
<td>Business Environment</td>
<td>.088</td>
<td>5.750***</td>
<td>.006</td>
</tr>
<tr>
<td></td>
<td>Legal provision</td>
<td>-.124</td>
<td>-8.168***</td>
<td>.013</td>
</tr>
<tr>
<td></td>
<td>Social Support</td>
<td>.086</td>
<td>5.242***</td>
<td>.005</td>
</tr>
</tbody>
</table>

R² = 0.516, F(6, 2569) = 456.475***

Criterion Variable: Entrepreneurial Attitude; * p<.05, ** p<.01, *** p<.001

Table 4.31 reported the outcomes of the sixth model of step-wise multiple regression run with different factors as predictor variables and the university female students’ entrepreneurial attitudes as criterion variable. This model assumed the role of education, family support, technological support, business environment, legal provision and social support as predictor variables. In this table, the value of R² for these six predictor variables was 0.516, illustrated that these six models explained 51.6% of the variation in entrepreneurial attitudes of the university female students. According to Cohen (1992), the effect size of the predictor variables was large on the criterion variable. The values of squared semi-partial correlation coefficient (sp²) for these six predictor variables; role of education, family support, technological support, business environment, legal provision and social support were .162, .014, .012, .006, .013 and .005 respectively, asserting that the contribution of these variables; role of education, family support, technological support, business environment, legal provision and social support in clarifying variation in the female students’ entrepreneurial attitudes was 16.2%, 1.4%, 1.2%, 0.6%, 1.3% and 0.5% respectively.

The values of beta standard (β) for role of education, family support, technological support, business environment and social support were .500, .132, .128, .088 and .086 respectively. These values explained that one unit increase in role of education, family support, technological support, business environment and social support will responsible for .500, .132, .128, .088 and .086 units increase in the entrepreneurial attitudes of the female students. However, the value of beta standard (β) for legal provision is -.124 that was negative. This beta value demonstrated that one unit increase in legal provision will .124 units decrease in female students’ entrepreneurial attitudes.
Table 4.32

Results of the Seventh Model of Stepwise Multiple Regressions run with different Factors as Predictor variables and Entrepreneurial Attitudes as Criterion Variable

<table>
<thead>
<tr>
<th>Regression Model</th>
<th>Predictors</th>
<th>β (Standard)</th>
<th>t-value</th>
<th>sp²</th>
</tr>
</thead>
<tbody>
<tr>
<td>7th Role of Education</td>
<td>.505</td>
<td>29.437***</td>
<td>.163</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Family Support</td>
<td>.131</td>
<td>8.653***</td>
<td>.014</td>
</tr>
<tr>
<td></td>
<td>Technological Support</td>
<td>.130</td>
<td>8.103***</td>
<td>.012</td>
</tr>
<tr>
<td></td>
<td>Business Environment</td>
<td>.103</td>
<td>6.177***</td>
<td>.007</td>
</tr>
<tr>
<td></td>
<td>Legal provision</td>
<td>-.125</td>
<td>-8.211***</td>
<td>.013</td>
</tr>
<tr>
<td></td>
<td>Social Support</td>
<td>.086</td>
<td>5.279***</td>
<td>.005</td>
</tr>
<tr>
<td></td>
<td>Government Initiatives</td>
<td>-.036</td>
<td>-2.262**</td>
<td>.001</td>
</tr>
</tbody>
</table>

R² = 0.517, F(7, 2568) = 392.622***

Criterion Variable: Entrepreneurial Attitudes; * p<.05, ** p<.01, *** p<.001

Table 4.32 described the results of the seventh model of step-wise multiple regression used with different factors as predictor variables and the university female students’ entrepreneurial attitudes as criterion variable. This model accepted the role of education, family support, technological support, business environment, legal provision, social support and government initiatives as predictor variables. The value of R² for these seven predictor variables was 0.517 and clarified that these seven models explained 51.7% of the variance in entrepreneurial attitudes of the university female students. The values of squared semi-partial correlation coefficient (sp²) for these seven predictor variables; role of education, family support, technological support, business environment, legal provision, social support and government initiatives were .163 and .014, .012, .007, .013, .005 and .001 respectively emphasizing that the contribution of these predictor variables in explaining variance in the female students’ entrepreneurial attitudes was 16.3%, 1.4%, 1.2%, 0.7%, 1.3%, 0.5% and 0.1% respectively.

The values of beta standard (β) for role of education, family support, technological support, business environment and social support were .505, .131, .130, .103 and .086 respectively. These beta values exhibited that one unit increase in role of education, family support, technological support, business environment and social support will cause .505, .131, .130, .103, and .086 units increase in the entrepreneurial attitudes of the female students. On the contrary, legal provision and government initiatives have beta values of -.125 and -.36 respectively. It indicated that these variables will accountable for .125 and .36 unit decrease in
the entrepreneurial attitudes of the female students. According to Cohen (1992)’s classification of effect size, the overall effect size of the predictor variables was large on the criterion variables.

4.4 Content Analysis of the Data Collected from the University Teachers through Semi-structure Interview Schedule

Krippendorff (1980) explained that content analysis technique is to analyze documents in order to explain and measure phenomena accurately and scientifically. Harwood and Garry (2003) further explained this point by describing that this technique permits the researcher to enhance his comprehension of the data through examination of the hypothetical issues.

Content analysis in research has an elongated history back to the 18th century Scandinavia (Rosengren, 1981). It was first used as a method for analyzing hymns, newspaper and magazine articles, advertisements and political speeches in the 19th century (Harwood & Garry 2003). Barcus (1959) explained that in the United States, content analysis was first used as an analytic technique early in 20th century. The researchers primarily employed this technique as either a quantitative or qualitative method in their studies. Later, content analysis was used as a quantitative method in which text data was coded into explicit categories and then explained by using statistics (Berelson, 1952). This approach occasionally denoted as quantitative analysis of qualitative data (Morgan, 1993).

Content analysis as a research method is a systematic and objective means of describing and quantifying phenomena (Sandelowski, 1995). It is also known as a method of analyzing documents. Content analysis allows the researcher to test theoretical issues to enhance understanding of the data. Cavanagh (1997) stated that content analysis method has the ability to purify the words into content-related categories. Thus, these purified words, phrases and sentences exhibit the same meaning. GAO, (1989) explained that content analysis is a set of procedures for collecting and organizing information in a standardized format that allows researchers to draw conclusions about the characteristics and meaning of recorded and written material.

Neundorf (2002) elaborated that this method is used in various fields of knowledge, i.e. sociology, journalism, psychology, communication and entrepreneurship during the previous few decades steadily. Cole (1988) clarified that with help of this method, various types of
documents were analyzed. Through this method, written, verbal and visual messages were analyzed. The text data that might be in verbal, print or electronic form have been obtained from narrative responses, open-ended survey questions, interviews, focus groups, observations or print media such as articles, books or manuals (Kondracki & Wellman, 2002).

Qualitative content analysis goes beyond merely counting words to examining language intensely for the purpose of classifying large amounts of text into an efficient number of categories that represent similar meanings (Weber, 1990). These categories can represent either explicit communication or inferred communication. The goal of content analysis is to provide knowledge and understanding of the phenomenon under study (Downe-Wamboldt, 1992).

Content analysis is a research method for making replicable and valid inferences from data to their context, with the purpose of providing knowledge, new insights, a representation of facts and a practical guide to action (Krippendorff, 1980). The aim is to attain a condensed and broad description of the phenomenon and the outcome of the analysis is concepts or categories describing the phenomenon. Usually the purpose of these categories is to build up a model, conceptual system and conceptual map or categories.

In the current study, the university teachers were interviewed using a semi-structured interview schedule. The interviews were converted into written scripts and content analysis procedure was followed for the data analysis. Following themes were drawn from the data analysis process:

4.4.1 Family Support

Many teachers attached the importance of family support with social support for female entrepreneurs. However, significant numbers of university teachers view family support a big and important factors that can enhance students’ entrepreneurial attitudes. A female assistant professor of Physics described “family is a base for woman. Family plays fundamental role for the females in our society. It is impossible that she can do something without family consent”. A female lecturer in economics explained “family gives protection to women. Family gives courage to women. Without family support woman cannot start any business”.

Some teachers pointed out that in some cases, families are reluctant for females to start their own business. However these teachers also agreed on the importance of family. A female
assistant professor of education explained “in our social structure, female cannot take any step without the consent of family and parents. Sometimes parents do not allow their daughters to start business. Usually, they are afraid of social and cultural norms that prevent them to allow their females for business. This idea hinders the university female students’ entrepreneurial attitudes”. The teachers however agreed to this idea that the attitude of the parents is now changing. A lecturer in physics described, “Now parents are getting awareness of the importance of entrepreneurship. They are encouraging their daughters to start their personal business. In some cases family and parents are providing financial assistance as well”.

4.4.2 Social Support

The university teachers explored various factors that can hinder entrepreneurial attitudes of the university female students. A major issue highlighted by the teachers was ‘male dominance’ in the society. The teachers had great concerns with social norms as these norms support male dominance in the society and as a result, it would be difficult for females to start and run their own businesses. A female assistant professor of English described “male dominance in society discourages females in starting their own business and resultantly university female students feel detachment with business matters”.

A male lecturer in economics stated “traditional respect for women is quite disappeared from our socio-cultural and religious set-up of our society. Females find themselves vulnerable in a male dominant social system”. The teachers also attached male dominance with the patriarchal nature of Pakistani society. A lecturer in Physics working in a reputed university explained “our patriarchal society support male dominance that is ultimate hindrance for females in making their decisions and implementing these decisions”.

Conservative viewpoint of male dominance was also apparent from a university male teacher’s opinions. When he was asked to tell about major hurdles for females in starting entrepreneurship, he replied “females should stay at home as housewives. They should have no concern with business and entrepreneurship. These are our norms and female should show respect for our social norms”.
4.4.3 Legal Provision

The university teachers listed those factors which do not permit females to start their own businesses. A female Associate Professor of Education working in a reputed university described major problems of females that create hindrance in their way to entrepreneurship. She indicated “major problem for females is harassment that does not allow them to get into entrepreneurship and the female workers and entrepreneurs face every type of harassment in the society”. She further explained that it is the fear and the threat of harassment that prevent many females to prepare their mood for entrepreneurship. A male assistant professor of Economics department described “health and safety protection at the work place was not available for female workers. They should be given this type of protection, so that these female workers may work without any obstruction”.

A female lecturer of Commerce department revealed “gender discrimination is found in labor force participation and income in Pakistan. Male workers enjoy economic benefits over the female workers”. A lecturer of Business Administration described law and order situation in Pakistan “law and order situation in our country reduces business opportunities. It also poses hindrances on students’ mood towards launching entrepreneurship”.

4.4.4 Role of Education

The university teachers generally supported the role of university education in developing entrepreneurial attitudes of the university female students. However, variations were there in the opinions of the teachers working in different departments. The teachers had opinions that the university education is a better source of preparing the students for personal entrepreneurship. An associate professor working in business education department in a university described “university education provides theoretical as well as practical knowledge to the students and this knowledge provides them understanding of running a business successfully”. There is also a need of the application of these skills so that the students can apply their acquired knowledge in their practical lives.

A female lecturer working in economics department of a reputed university explained this idea stating “to run a business successfully one needs higher education, its application and exposure to the outside world. University education provides all the students within the framework of imparting enlightened tertiary education relevant to entrepreneurial issues”. The
idea of developing students’ exposure of the world is very important in development entrepreneurial attitudes of the students. As a large numbers of female students feel hesitation in their interaction with the people outside their community, at this stage, their exposure developed by the university education would work better. A female lecturer of Psychology described “university education develops confidence as well as communication skills in the students that are very much necessary for running a business”.

The role of education in developing communication skills is also important for the students. In practical life, different communication barriers may be proved as hindrance for running their own business. It is the responsibility of university to generate and develop professional and business communication skills among the students. An assistant professor of Education elaborated the same idea stating “university education helps in the development of communication skills and collaborative work skills among the students. The university also develops necessary skills that are helpful in application of knowledge in variety of situations”.

A lecturer in Education also highlighted this issue in her interview. She described “we focus on developing English language and communication skills. The students are offered courses related to organizational behavior and school management. We also offer professional training to our students”. The university teachers’ statements were supportive in the role of university education that is helpful in the development of entrepreneurial attitudes of the female students. According to the teachers, university education polishes students’ abilities and nurtures their communication and social skills that are helpful in developing their entrepreneurial attitudes.

4.4.5 Technological Support

The university teachers revealed that technology has changed the entire scenario of female entrepreneurs. Technology has provided easiness and comfort to the entrepreneurs and the people who are going to start new businesses. A lecturer working in Physics department of a reputed university explained “it is the age of technology, now women should think in new styles. Technology has changed our entire life styles. Similarly, our entrepreneurial activities are also changing under this innovation. Now it is very easy for any female to start and run business with the help of technology. If today’s woman is compared to a woman who worked in
markets fifty year earlier, it will be cleared that technology has made today’s women work much easier.

A female assistant professor of business administration described this situation in more detail. She stated “the use of technology in business has revolutionized our business activities. Now technology enables you to make business agreements with people in any time and in any place. Technology has removed many social and cultural barriers for female entrepreneurs. They can travel. They can speak. They can work. They can broaden their social and business relationships through effective use of technology”. Hence, it is derived that technology may be proved a blessing and stronger support for females for starting their own business and consequently can refine the entrepreneurial attitudes of the university female students.

4.4.6 Business Environment

The university teachers described in detail the factors that may promote positive business environment in the country as well as making the business environment less attractive for the university female students. The teachers pointed out different academic, social, cultural and economic factors in this regard. The frequency of the reported factors that support the students’ entrepreneurial attitudes were presented in table 4.33

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Factors</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Supportive Government Policies</td>
<td>10</td>
</tr>
<tr>
<td>02</td>
<td>Business Opportunities</td>
<td>11</td>
</tr>
<tr>
<td>03</td>
<td>Project Based Education</td>
<td>06</td>
</tr>
<tr>
<td>04</td>
<td>Social acceptance</td>
<td>10</td>
</tr>
<tr>
<td>05</td>
<td>Female’s Personality Traits</td>
<td>09</td>
</tr>
</tbody>
</table>

The university teachers showed more concerns on Government policies and educational procedures. An assistant professor of Physics described “government policies are vital for developing any attitude among the people. If we want to reform our students’ attitudes in favor of entrepreneurship, we must reform government policies”. Government policies directly influence business opportunities. If government wants to develop entrepreneurial attitudes among the female students, it must develop policies that may enhance business opportunities for the females. A female lecturer of economics stated “government should develop policies that provide incentives to female entrepreneurs and open variety of opportunities for them”.
The teacher also described the importance of education and educational approaches adopted in the universities in developing entrepreneurial attitudes among the female students. A Lecturer in Business Management explained this idea, stating “different tasks, assignments, and projects given to university students make them confident, which is helpful for females to start their own business”. An assistant professor of business administration was more elaborative in this perspective. He highlighted the importance of government policies as well as education and training in his answer. The assistant professor stated “government policies should facilitate the female students providing easy loans on soft terms and conditions and provide professional training that may help them in starting their business. On the other side, education should develop efficiency, independent decision-making and confidence among the students”.

The university teachers were also aware of the importance of ‘social acceptance’ of Pakistani females. They stated that ‘social acceptance’ is an important factor that can promote female students’ entrepreneurial attitudes. A female lecturer in Biology described “in our male dominant society, female seek social acceptance in their actions. Social acceptability of female entrepreneurs will change the attitude of students and prepare their minds for starting personal business”. Some teachers also highlighted the importance of female students’ personality traits in this regard. The teachers had opinions that the female students should adopt positive personality traits if they want to start their personal business.

The university teachers also pointed out some factors related to business and social environment that reluctant in strengthening entrepreneurial attitudes of the students. Frequency of these reported factors is presented in table 4.34

Table 4.34

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Factors</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Male Dominance</td>
<td>12</td>
</tr>
<tr>
<td>02</td>
<td>Patriarchal Society</td>
<td>05</td>
</tr>
<tr>
<td>03</td>
<td>Socio-Religious Intolerance</td>
<td>10</td>
</tr>
<tr>
<td>04</td>
<td>Social Insecurity</td>
<td>08</td>
</tr>
<tr>
<td>05</td>
<td>Financial Constraints</td>
<td>11</td>
</tr>
</tbody>
</table>

Besides of male dominance and patriarchal nature of the society, influence of socio-religious values on social norms and values also reluctant females in getting their business started. Some teacher presented another factor that is also important. They highlighted that
financial crises is severe for the females. A female lecturer in economics described “Major financial resources are occupied by the males in our society, generally. As a result females feel themselves financially incapable for starting and running personal business”. The derived factors demonstrated that there are number of factors prevailed in the society that create hindrances for female students in developing their entrepreneurial attitudes.

4.4.7 Government Initiatives

Emerging role of government is another important theme in finding way to out from this crisis. A majority of university teachers had opinions if government wants to change the university female students’ attitude towards entrepreneurship, it should come forward and take courageous and accelerative measures. A female assistant professor explained “the role of government is central in developing entrepreneurial attitudes among the students. The government should focus on making policies which are friendly for women entrepreneurs and give them space to work”. A male lecturer of education also provided similar view. According to him “government should soften its policies for female entrepreneurs. A major help the government can do is the availability of easy loans and special spaces for starting business”.

The government policies can influence other people’s attitudes as well. The government policies will also supportive in the change of patriarchal behaviors of the people. A female lecturer in education highlighted “government may introduce new policies, which can support female students’ entrepreneurial attitudes”. Another role, according to her, the government can play is reforms in education sector. The teacher proposed that “government should take initiatives that reform our education sector. These reforms should focus on the development of entrepreneurial attitudes among the university female students”.

Table 4.35

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Factors</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Unfavorable Policies</td>
<td>20</td>
</tr>
<tr>
<td>02</td>
<td>Unavailability of Loans</td>
<td>15</td>
</tr>
<tr>
<td>03</td>
<td>Lack of Initiatives</td>
<td>11</td>
</tr>
</tbody>
</table>
CHAPTER 5
SUMMARY, FINDINGS, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

This chapter dealt with findings of the study drawn from statistical analysis of the data presented in the previous chapter. The entrepreneurial attitudes of university female students and different influencing factors were statistically examined in the previous chapter. After presenting statistical results of the data and their interpretation, the findings were discussed and attempts were made to answer the research questions. Lastly, on the basis of the findings, conclusions were drawn and recommendations were made. However, the initial process for the start of this chapter was the summary of the study.

5.1 Summary

Entrepreneurship is a tremendous force that has a big impact on growth, recovery and societal progress by fueling innovation and social empowerment. In this perspective, attitudes are vital for adopting entrepreneurship. The present study was an attempt to trace out university female students’ entrepreneurial attitudes and investigated the factors that contribute in developing entrepreneurial attitudes among the female students. Major purpose of the current study was to discover and examined the role of different factors affecting the entrepreneurial attitudes of university female students in Pakistan. Attaining research objectives was purely based on the data provided by 2576 university female students though close-ended questionnaire. These students were taken from their respective programs (BS, MA & MSc) from three faculties of Management Sciences, Social Sciences and Natural Sciences of general public universities of Punjab province. Research questionnaire comprised of two parts, i.e. first part based on entrepreneurial attitudes and the second part based on different factors. It was developed for the purpose of gathering information about female students’ entrepreneurial attitudes and different affecting factors. The first part of the questionnaire included five subscales to measure students’ entrepreneurial attitudes, i.e. self-efficacy, desire to achieve, intentions for personal business, psychological comfort in entrepreneurship and risk-taking ability. The second part comprised of seven subscales to measure different factors, i.e. family support, social support, legal provision, role of education, technological support, business
environment and government initiatives separately. These twelve subscales were independent and measured specific behaviors. These twelve subscales exhibited appropriate reliability coefficients in the current study. Statistics exhibited high comprehensiveness, accurateness and uniformity of the collected data. Results drawn from Skewness, Kurtosis, KMO and Bartlett’s test of sphericity sustained the normality of data distribution and homogeneity of variance. Factor Analysis was also done for extraction of components from both parts of the instrument. The data gathered from faculty members about different affecting factors through semi-structured interview schedule, analyzed using ‘content analysis’ technique.

5.2 Findings

Nine research questions were framed in order to accomplish research objectives. Following findings were presented to answer the research questions of the study.

5.2.1 Entrepreneurial Attitudes of University Female Students

The first research question explored the extent to which the university female students possessed entrepreneurial attitudes. The findings extracted from statistics showed that the all the female students possessed high entrepreneurial attitudes.

However, the findings reflected significant differences among the levels of entrepreneurial attitudes of female students of Management sciences, Social sciences and Natural Sciences. For instance, F(2,2573)=13.375 was highly significant (p<0.05) for entrepreneurial attitudes of the university female students of Management sciences, Social sciences and Natural Sciences. It indicated significant variations among these faculties and within these faculties with regard of students’ entrepreneurial attitudes. Further, multiple comparisons among mean values were calculated by using Fisher’s LSD test. Mean differences among the female students of three faculties indicated variances in female students’ entrepreneurial attitudes at the significance level (p> 0.05). Mean differences among the female students of Management sciences (M = 3.01) illustrated that these students possessed the highest entrepreneurial attitudes in the female students of all three faculties. Similarly, the female students of Social sciences (M = 2.94) possessed higher entrepreneurial attitudes than the female students of Natural sciences (M = 2.90). The female students of Natural sciences (M = 2.90) possessed the lowest entrepreneurial attitudes in the female students of all three
faculties but independently possessed higher entrepreneurial attitudes. Overall all the female students possessed high entrepreneurial attitudes.

5.2.2 Associations between Female Students’ Entrepreneurial Attitudes and Different Factors

The next section of data analysis was to estimate the associations between female students’ entrepreneurial attitudes and different factors. Results indicated that family support having Pearson correlation \((r)\) value 0.241 significantly \((p>0.05)\) and positively correlated with female students’ self-efficacy. Similarly, social support highly and directly correlated with female students’ self-efficacy having Pearson correlation value 0.168 at the significance level \((p>0.05)\). However, the factor legal provision having value of Pearson correlation \((r)\) -0.143 \((p>0.05)\) indicated that there was a negative relationship between legal provision and female students’ self-efficacy. Findings revealed that the role of education had highly significant correlation with female students’ self-efficacy presenting value of Pearson correlation 0.447 \((p>0.05)\). The results indicated that role of education had the higher association with female students’ self-efficacy than the other affecting factors.

Results also indicated that technological support positively associated with female students’ self-efficacy having Pearson correlation value of 0.316 at the significance level \((p>0.05)\). Similarly, the value of Pearson correlation \((r)\) 0.211 \((p>0.05)\) showed that business environment highly associated with female students’ self-efficacy. Findings revealed that government initiatives statistically positive associated with female students’ self-efficacy having score of Pearson correlation 0.134 at the significance level \((p>0.05)\).

There is high association between different factors and female students’ desire to achieve. The results indicated that family support significantly correlated with female students’ desire to achieve having value of Pearson correlation \((r)\) 0.166 at the significance level \((p>0.05)\). Outcome of Pearson correlation \((r=0.078, p>0.05)\) between social support and female students’ desire to achieve revealed that both variables had strong and direct association with each other. However, score of Pearson correlation -0.156 \((p>0.05)\) illustrated that there was a significant but indirect relationship between legal provision and female students’ desire to achieve. Findings indicated that role of education had positive and the most significant
associated with female students’ desire to achieve having value of Pearson correlation 0.393 at the significance level ($p>0.05$).

Similarly, score of Pearson correlation for technological support was 0.371 at the significance level ($p>0.05$), which clearly showed that there was a significant and direct relationship between technological support and female students’ desire to achieve. The results of Pearson correlation ($r=0.162$, $p>0.05$) demonstrated that there was statistically significant relationship found between business environment and female students’ desire to achieve. Similarly, the positive and highly significant relationship had been found between government initiatives and female students’ desire to achieve with outcome of Pearson correlation coefficient at the significant level ($r=0.139$, $p>0.05$).

The values of association between different factors and female students’ intention for personal business revealed strong relationship between them. The findings revealed that there was highly significant and positive relationship between family support and the female students’ intentions for personal business having score of Pearson correlation ($r=0.309$, $p>0.05$). The findings demonstrated that social support had a significant relationship with female students’ intentions for personal business. The value of Pearson correlation ($r$) (0.229, $p>0.05$) showed that social support directly correlated with female students’ intentions for personal business. However, the negative score of Pearson correlation ($r=-0.052$, $p>0.05$) presented that legal provision was significantly but negatively correlated with female students’ intentions for personal business.

The findings explained that there was significant and positive association between role of education and female students’ intentions for personal business with $r=0.426$ at the significant level ($p>0.05$). Similarly, technological support positively correlated with female students’ intentions for personal business having score of $r=0.172$ ($p>0.05$). The results further indicated that business environment and government initiatives were positively associated with female students’ intentions for personal business having scores of Pearson correlation 0.259 and 0.153 ($p>0.05$) respectively.

A significant relationship traced out between different affecting factors and female students’ psychological comfort in entrepreneurship. The results reflected that there was direct and statistically significant association between family support and the female students’
psychological comfort in entrepreneurship ($r=0.360$, $p>0.05$). The female students’ psychological comfort in entrepreneurship had direct and positive relationship with social support with score of Pearson correlation 0.300 ($p>0.05$). However, the value of Pearson correlation ($r=-0.106$, $p>0.05$) indicated that there was significant but indirect relationship found between legal provision and female students’ psychological comfort in entrepreneurship. Similarly, the relationship of role of education with female students’ psychological comfort in entrepreneurship was statistically significant and positive having value of Pearson correlation 0.663 at the significant level ($p>0.05$). The findings revealed that role of education had the highest association with female students’ psychological comfort in entrepreneurship than the other affecting factors.

There was direct and significant connection found between technological support and female students’ psychological comfort in entrepreneurship with the value of Pearson correlation 0.380 ($p>0.05$). Findings also revealed that business environment had positive and highly significant association with female students’ psychological comfort in entrepreneurship having value of Pearson correlation ($r$) 0.297 ($p>0.05$). The government initiatives factor had also significant and positive relationship with female students’ psychological comfort in entrepreneurship having value of Pearson correlation 0.201 ($p>0.05$).

There was significant association found between different factors and female students’ risk-taking ability. The results illustrated that family support positively correlated with female students’ risk-taking ability having Pearson correlation value of 0.171 ($p>0.05$). A positive and highly significant association had been found between social support and female students’ risk-taking ability with Pearson correlation 0.100 ($p>0.05$). However, data further reported that there was a negative but highly significant relationship between legal provision and female students’ risk-taking ability had been found with Pearson correlation ($r=-0.175$, $p>0.05$).

Similarly, role of education significantly correlated with female students’ risk-taking ability having Pearson correlation 0.334 ($p>0.05$). The value of Pearson correlation 0.314 ($p>0.05$) indicated that technological support had direct and highly significant association with female students’ risk-taking ability. The results further pointed out that business environment and government initiatives significantly and positively correlated with female students’ risk-taking ability having scores of Pearson correlation 0.153 and 0.107 ($p>0.05$) respectively.
It was important to note that the associations between different influencing factors and female students’ five entrepreneurial attitudes were highly significant ($p>0.05$). The relationship between family support and female students’ entrepreneurial attitudes was highly significant and positive having value of Pearson correlation of 0.370 ($p>0.05$). The results further indicated that a direct and highly significant association had been found between social support and female students’ entrepreneurial attitudes with Pearson correlation value of ($r=0.270$, $p>0.05$).

However, the score of Pearson correlation ($r=-.173$, $p>0.05$) exhibited that an inverse relationship had been found between legal provision and female students’ entrepreneurial attitudes. Data reported that a positive and highly significant association had been found between role of education and female students’ entrepreneurial attitudes having score of Pearson correlation $r=0.447$ ($p>0.05$). The value of Pearson correlation ($r=0.447$) ($p>0.05$) demonstrated a positive and highly significant association between technological support and female students’ entrepreneurial attitudes. A positive and highly significant correlation had been found between government initiatives and female students’ entrepreneurial attitudes having value of Pearson correlation 0.214 ($p>0.05$).

**5.2.3 Effects of different Factors on Female Students’ Entrepreneurial Attitudes**

The last section of data analysis dealt with different factors affecting female students’ entrepreneurial attitudes. Multiple regression analysis was used to recognize the role of different factors contributing in the development of female students’ entrepreneurial attitudes. The value of squared semi-partial correlation coefficient ($sp^2$) indicated that role of education contributed 16.3% of the variation in the female students’ entrepreneurial attitudes. Similarly, family support contributed 1.4% of the variation in the female students’ entrepreneurial attitudes. In the same way, technological support contributed 1.2% of the variation in the female students’ entrepreneurial attitudes.

Results further illustrated that business environment contributed 0.7% of the variation in the female students’ entrepreneurial attitudes. However, legal provision contributed 1.3% of the variation in the female students’ entrepreneurial attitudes. Social support contributed 0.5% of the variation in the female students’ entrepreneurial attitudes. Similarly, government initiatives contributed 0.1% of the variation in the female students’ entrepreneurial attitudes. The
presented results showed that the contribution of role of education in variation of the female students’ entrepreneurial attitudes was the highest (16.3%) in all the affecting factors whereas government initiatives contributed the lowest (0.1%) among all the affecting factors in the development of the female students’ entrepreneurial attitudes. Furthermore, the beta value for role of education (0.505) showed that one unit increase in role of education will 0.505 units increase in entrepreneurial attitudes of university female students.

Similarly, beta values for family support (0.131), social support (0.086), technological support (0.130) and business environment (0.103) indicated that one unit increase in family support, social support, technological support and business environment will cause 0.131, 0.086, 0.130 and 0.103 units increase in the female students’ entrepreneurial attitudes. While beta values for legal provision (-0.125) and government initiatives (-0.036) illustrated that one unit increase in legal provision and government initiatives will cause 0.125 and 0.036 units decrease in the female students’ entrepreneurial attitudes. The regression analysis also reported that the value of $R^2$ for all the predictor variables was 0.517 and these predictor variables explained 51.7% of the variation in the female students’ entrepreneurial attitudes collectively. It indicated that different factors had larger effect size on the variation of the female students’ entrepreneurial attitudes.

5.3 Discussion

The present study was an effort to discover female students’ attitudes towards adopting entrepreneurship as a career choice. The study also had concern to examine different factors that played substantial role in developing female students’ entrepreneurial attitudes. The first research question was “To what extent Pakistani university female students possess entrepreneurial attitudes? The initial description of the findings indicated that university female students possessed positive and high entrepreneurial attitudes. The female students of all the sampled universities possessed higher entrepreneurial attitudes. University wise comparison of entrepreneurial attitudes indicated that the female students of University of Gujrat possessed the highest entrepreneurial attitudes in all the female students of sampled universities. On the contrary, the female students of Punjab University possessed the lowest entrepreneurial attitudes in all the female students of sampled universities. Faculty wise comparison of entrepreneurial attitudes showed that the female students of faculty of Management Sciences
exhibited the highest entrepreneurial attitudes in all the female students of faculties of Social sciences and Natural sciences. However, the female students of faculty of Natural Sciences possessed the lowest entrepreneurial attitudes in all the female students of Management Sciences and Social Sciences. Subscale wise comparison of entrepreneurial attitudes exhibited that all the female students possessed comparatively higher “risk-taking ability” attitude than the attitudes of self-efficacy, intentions for personal business, desire to achieve, and psychological comfort in entrepreneurship. On the contrary, all the female students possessed comparatively lower “intentions for personal business” attitude than the other attitudes of self-efficacy, desire to achieve, psychological comfort in entrepreneurship and risk-taking ability. However, the female students exhibited overall higher entrepreneurial attitudes towards adopting entrepreneurship. The previous studies were also in favor of this notion that entrepreneurial attitudes are necessary for starting entrepreneurship. In favor of the current study, Hannan, Hazlett, and Leith (2004) concluded that for enhancing the level of entrepreneurial inventiveness among the students, it is essential to grow positive attitudes towards entrepreneurship. Hannan, Hazlett, and Leith further elaborated about attitudes that these are solid features for the students who can look at entrepreneurship as a progressive requirement for their education. To get success or to achieve goals or targets mainly depend on the way individuals perceive positive thoughts about their capabilities to achieve these goals and targets. So, if the students have a positive attitude towards adopting entrepreneurship, there is a high possibility that these students would be able to accept entrepreneurial activities at some later time. By supporting the findings of the present study, Lim (2011) also clearly explained that positive attitude is necessary when the individuals lose drive and enthusiasm in facing difficulties in their entrepreneurship. Lim further explained that positive attitude is actually an important approach that is very necessary for all entrepreneurs. Although it is essential to have specialized and technical expertise for entrepreneurship, but positive attitude is also very necessary for being a successful entrepreneur. If an individual does not have a positive attitude for entrepreneurship, he cannot achieve his goals and targets which he sets and desires to accomplish. When the individuals desire to start their own entrepreneurship, at that time, they are full energetic and enthusiastic. But the real challenge comes to them when they face complications and hindrances in their ways. So, in such situations, some of them ultimately lose their energy and enthusiasm. It is because they feel that they had made mistakes
and thus would not be able to recover from it again. Now this is the moment when positive attitude works a lot and they would be able to overcome their disappointments.

Subscale wise comparison of entrepreneurial attitudes indicated that ‘risk-taking ability’ attitude was the highest in all the female students. It meant the students had strong perceptions about their risk-taking propensity. The results of the previous studies were also favorable in this regard. In support of this notion, Gurol and Atsan (2006) indicated that entrepreneurship linked with risk-taking from the ancient times. It is historically connected with risk-taking. Gurol and Atsan further explained the results about students’ propensity of risk taking. They illustrated that those students who have inclination towards entrepreneurship, exhibit comparatively greater scores in risk taking than the students who do not have inclination towards entrepreneurship. Several researchers had suggested in their studies that for starting entrepreneurship, one needs to have risk-taking ability. Similarly, the findings of Hisrich, Peters, and Shepherd (2005) were also in favor of the present study and provided support in understanding university female students’ risk-taking attitude necessary for adopting entrepreneurship. These researchers pointed out that entrepreneurship is actually a process of creating something new but it takes time and efforts to be flourished. Besides this, an individual also keeps in view the financial, psychic and social risks associated with entrepreneurship and resultanty receiving benefits. They stated that entrepreneurship actually concerns with risk whether it is in the shape of finance, related to psychology or society. An entrepreneur must have risk-taking potential if he wants to be a successful entrepreneur. Similarly, Cromie (2000)’s results were also in favor of the current study. He concluded that an entrepreneur when comparing to other groups such as non-entrepreneurs, managers or teachers, possesses higher tendency to take risk. In the same way, the findings of Steward and Roth (2001) supported the results of the current study, claiming that risk taking tendency of entrepreneurs is higher than that of managers and this supports in entrepreneurship. On the contrary, Busenitz (1999) found that an entrepreneur has greater risk propensity than many of other groups. But he also explained that entrepreneurs and non-entrepreneurs are equal in their risk-taking propensity. But the only difference between them is the perception of risk how they perceive this risk. Entrepreneurs may be taking more risks in their proposed ventures because they consider them less risky when compared to managers.
Subscale wise comparison of entrepreneurial attitudes indicated that female students possessed comparatively higher ‘desire to achieve’ attitude than the other attitudes of self-efficacy, intentions for personal business and psychological comfort in entrepreneurship. In this regard, the study of Fuad and Bohari (2011) supported the findings of the present study, concluding that entrepreneurial success significantly correlated with the desire to achieve in Malay women entrepreneurs. It is because these entrepreneurs work hard to attain the specific goal, always thinking about the improvement in doing the job and high confidence level in the belief that they are able to control their life. In support of the findings of the present study, Entrialgo et al. (2000) also provided similar results, reporting that entrepreneurial success was significantly and positively associated with desire to achieve. McClelland’s (1961) results also supported the findings of the present study explaining that those who are higher desire to achieve tend to become more responsible, setting reasonable achievement targets, taking premeditated risks and giving importance to solid feedback regarding performance. He further claimed that these behaviors are strongly associated with the success of entrepreneurship. He further reported that an individual who possesses higher desire to achieve, tend to attract to the business world because the prevailing situations would counterpart his desire to achieve in terms of personal achievement, risks, explicit feedback in terms of profits and particular accomplishments. Pillis and Reardon (2007) also provided similar results demonstrating that the desire to achieve is the strongest forecaster of venture creation. Gurol and Atsan (2006) supported this notion as well explaining that the desire to achieve is one of the most repeatedly cited entrepreneurial characteristics in the literature.

Subscale wise comparison of entrepreneurial attitudes explained that female students possessed comparatively higher ‘self-efficacy’ attitude than the other attitudes of psychological comfort in entrepreneurship and intentions for personal business. The students had stronger perceptions about their self-efficacy or self-confidence that they could do what they would decide. By supporting this notion, Kickul and D’Intino (2004) also found similar results in their study revealing that entrepreneurial self-efficacy is significantly associated with instrumental tasks within the entrepreneurial process and intentions to launch a new entrepreneurship. Instrumental tasks which are related to intentions for starting new business comprise on raising money for starting business, inducing other people to invest in business and executing tasks for running small entrepreneurship. In the same way, De Noble, Jung, and Ehrlich (1999) provided
similar results that self-efficacy of an individual is substantially associated with the possibility of becoming an entrepreneur. By supporting the results of the present study, Boyd and Vozikis (1994) provided substantial empirical evidence that self-efficacy plays a crucial role in the motivation of an individual to engage in such tasks which are associated with entrepreneurship startup.

Subscale wise comparison of entrepreneurial attitudes explained that female students possessed comparatively higher ‘psychological comfort in entrepreneurship’ attitude than the intentions for personal business attitude. By supporting the findings of the current study, the studies of Anderson (2008) and Feldman and Bolino (2000) presented evidence that being psychologically well and comfortable brings substantial career outcome for the entrepreneurs. The various previous studies supported the findings of the present study and reported that entrepreneurs are more comfortable with their occupation than employed people (Benz & Frey, 2008a). In support of the results of the current study, Heuvel and Wooden (1997) explained that entrepreneurs are more psychologically satisfied than the wage earners in terms of their autonomy and self-sufficiency however they are uncomfortable with their job security and revenue. The finding of Benz and Frey (2004, 2008a) were also consistent with the findings of present study elaborating that entrepreneurs find greater independence and liberation in their business and this makes them pleased and satisfied with their occupation. The finding of Block and Koellinger (2009) supported the findings of the current study demonstrating that in Germany, the individuals who launched a new business due to push (undesirable) motives were less comfortable than the individuals who launched a business due to pull (desirable) factors. The findings of Jamal (1997) were in line with the findings of the present study stating that the individuals who are undesirably go to entrepreneurship due to no other job option are less likely satisfied and comfortable with their venture creation. Similar findings also found by the Feldman and Bolino (2000) who revealed that the individuals who are not motivated with financial benefits, rather induced by intrinsic motivations are less likely upset by sudden monetary hardships or unexpected anxiety or extended working timings. Hamilton (2000) also provided similar results in this area claiming that intrinsic motivational rewards for entrepreneurs are sizable because monetary benefits are frequently make entrepreneurs disappointed. Being your own boss and challenge of business are two significant intrinsic motivators for entrepreneurs that make them satisfied.
Subscale wise comparison of entrepreneurial attitudes explained that female students possessed comparatively lower ‘intentions for personal business’ attitude than all the other attitudes. By supporting the findings of present study, Olufunso (2010) reported that the entrepreneurial intentions were very low among the graduate students in South Africa. Most of the students preferred to work for public institutions and private companies. The actual contributors of entrepreneurial intentions among South African graduates are independence, occupation, innovativeness, economic condition and availability of finance for business. The hindrances in the way of entrepreneurial intentions according to the study are lack of support, insufficient investment, shortage of skills, economy and criminality situation. On the contrary, Zaffane (2012) opposed the results of the current study illustrating that the individuals who have higher entrepreneurial intentions are more inclined towards launching a business than the students who have lower entrepreneurial intentions. Actually, intentions are the best predictor of concrete behavior. The findings of the present study opposed the findings of Kolveried (1996) who revealed that intentions are considered the most effective forecaster of behaviors such as career choice or employment search acts in numerous situations. The results of Bird (1988) also opposed the findings of present study, indicated that in entrepreneurship perspective, the behaviors for new endeavors and establishing new standards are actually the results of entrepreneurial intentions. Lee and Wong (2004) also opposing the findings of the present study. He indicated that entrepreneurial intentions are the first step to comprehend the evolving nature or sometimes, lengthy process of entrepreneurship.

The second research question was “How does family support help in strengthening entrepreneurial attitudes among the university female students?” The initial picture of the findings indicated that the factor of family support helped in strengthening female students’ entrepreneurial attitudes. Family support was substantially associated with the female students’ entrepreneurial attitudes. It had significant and positive impact on entrepreneurial attitudes of the university female students. But this impact was smaller on university female students’ entrepreneurial attitudes. Findings revealed that most of the female students had perception that they would receive support from their families for adopting entrepreneurship as a career choice. These findings also supported by the university teachers in the current study. A significant number of university teachers viewed family support a big and important factor that could enhance female students’ entrepreneurial attitudes. A female assistant professor of Physics...
described “family is a base for woman. Family plays fundamental role for the females in our society. It is impossible that female students can do something without family consent”. A female lecturer in economics explained “family gives protection to women. Family gives courage to women. Without family support, female students cannot start any business”. By supporting these finding, Ali, Topping and Tariq (2011) argued that family support is one of the most important factors that encourage students to take risk in the entrepreneurship. By assisting the results of the current study, Baughn et al. (2006) and Davidson and Honig (2003) provided mixed results regarding family support. These researchers concluded that support from family is specifically important with entrepreneurship point of view. Parents, partners and siblings all of them have their thoughts to give to the individual who is going to start a venture. Sometimes, the behavior of the family members is supportive and sometimes their behavior is negative towards entrepreneurship. But actually the support and motivation from family members are very much important for an individual who desires to start his business. The researchers had shown that the support and encouragement from family, relatives and friends is strongly associated with the growth of entrepreneurs. The current study also exhibited the same results that most of the families were in favor of their daughters to create their ventures. The finding of the present study also indicated that the university female students would be provided financial assistance by their families. This finding was consistent with the findings of Kristiansen and Indarti (2004) and Luthje and Franke (2003) who explained that support from family and friends is substantial mainly in molding of perceived desirability for a specific business and also in providing of capital for business. Kirkwood (2007)’s study also presented similar results that family brings positive greater influence on entrepreneurial attitudes of the individuals. Numerous studies were in favor of this notion that family is the crucial factor in developing entrepreneurial attitudes among the students (Breed, 1998; Dunn, 2004; Kirkwood, 2007; Koh, 1996; Lin, & Picot et al., 2000; Smith, 2005; Veciana & Aponte et al., 2005). Kirkwood (2007) supported this view in the sense that mother’s role is significant in children brought up, and she might develop a particular parent-child relationship and as a result, she certainly affects her children’s choices. In support of the findings of the present study, Henderson and Robertson (2000) was in favor of the family support reporting that family support is second major factor which influence an individual after his personal experience. No doubt, support from family and friends affect an individual’s decision for his career selection.
This support can be financial or moral which is provided to the individual from his family and friends. If the individual finds family support at the time when he/she starts a venture creation, he/she might be motivated to select an entrepreneurial occupation. In the current study, the university teachers explained some family-related facts that families usually do not permit their daughters for business due to social and cultural values. In this perspective, an assistant professor of education explained “in our social structure, female cannot take any step without the consent of family and parents. Sometimes parents do not allow their daughters to start business. They are afraid of social and cultural norms that prevent them to allow their females for business. This idea hinders the university female students’ entrepreneurial attitudes”. The teachers however agreed that the attitudes of parents are now changing. A lecturer in physics described that “now parents are getting aware of the importance of entrepreneurship. They are encouraging their daughters to start their personal business. In some cases, family and parents are providing financial assistance as well.”

The third research question was “What is the impact of social support on entrepreneurial attitudes of the university female students?” The findings indicated that social support was strongly associated with the female students’ entrepreneurial attitudes and had positive but smaller impact on the entrepreneurial attitudes of the female students. This finding was consistent with the findings of Baughn et al. (2006) and Davidson and Honing (2003) who revealed that support and encouragement from relatives and friends are utmost necessary for the growth of the entrepreneurs. They had shown associations between entrepreneurs and encouragement of relatives and friends. Kristiansen and Indarti (2004); Luthje and Franke (2003) also found similar results describing that support from friends is important particularly in molding of perceived desirability for a business and also in providing of capital for business. Moreover, socio-cultural values play an important role in planning female’s future in the field of entrepreneurship. Unawareness of these values will make it impossible to correct societal views and perceptions. On the contrary, Abdullah (2007b)’ study opposed the findings of the present study, revealing that in Saudi Arabia, traditional values and culture restricted women to start their own business. Saudi Arabia is a Muslim country where laws associated with women citizens are very strict. Women are still prohibited to drive, buy a home or invest in real estate or even start their own entrepreneurship. Moreover, they have to rely on their guardians even if there is a simplest act of recording a crime to the local police. Abdullah further explained that
in this society, freedom for females is considered an attack according to traditional values and culture and a withdrawal of the way GOD has proposed for Muslims to live. On the contrary, the findings of Tahia (2002) supported the findings of the current study, he elaborated that the principles of Islam does not poses restrictions on the involvement of the females in business. Muslim women can participate in business as the good example of successful businesswoman in the history is the wife of Prophet Muhammad (PBUH). In doing business, there is no direct prevention for women in being a social worker as long as it does not exceed to Islamic doctrines (Mansur et al., 2010; Al-Nisa:124 and Al-Nahl:197). By opposing the results of the present study, Goheer (2003) indicated that business environment for females is discouraging in Pakistan. It depicts multifaceted association of different elements that are categorized into two forms. First form was made up of religious, cultural, traditional and social elements. It is affixed in patriarchal system and evidently exhibited the lower position of females. Gender preference is deep-rooted and firm in Pakistani culture. The second form arises from the first one and is revealed in policy documents, governing provisions and institutional mechanisms.

Another study of IFC (2007) clearly opposed the findings of the current study; it concluded that in an unfavorable environment, Pakistani females cannot play a significant role in national entrepreneurship. World Bank (2012) also opposed the results of the present study, clearly indicated that in both of the cases of macro and micro entrepreneurship; females have to face several financial and social constraints. Male domination, patriarchal family structures and socio-religious norms attempt to affect the economic and productive role of women as entrepreneurs. These illustrations showed how the traditional values of a society pose positive or negative effects on the total entrepreneurial activities in a country. In the present study, the university teachers were also aware of the importance of social acceptance for Pakistani females for involving in business field. They stated that social acceptance is an important factor that can promote female students’ entrepreneurial attitudes. A female lecturer in chemistry validated the students’ perceptions “in our male dominant society, female seek social acceptance in their action. Social acceptability of female entrepreneurs will change the attitudes of students and prepare their minds for starting personal business”. So it is vital to understand how the Muslim culture plays its role in the development of entrepreneurship. Islam does not restrict in the creation of wealth and in the way of human being’s prosperity. Solaiman and Yasmin (2012) supported the findings of the present study and presented that Islam is one
of the religions that attempts to motivate the people to become entrepreneurs. Islam initiates on pursuit of rewards of Allah. Islam agrees on business and venture creation and considers them a noble profession. Wienen (1997) also supported the findings of the present study, described that Islamic values keep a positive approach towards economic activities and it is obvious from the example of Prophet Muhammad (PBUH) who was a merchant before becoming Prophet. As a consequent, many Muslims become successful entrepreneurs in all over the world. In the support of the findings of the current study, Solaiman and Yasmin (2012) reported that entrepreneurship is a part of Islamic tradition and Prophet Muhammad (PBUH) and His companions exhibited this tradition. Islam always offers Muslims to be creative and active entrepreneurs. In this perspective, Zapalska, Brozik, and Shuklian (2005) and Wilson (2006) clearly supported the findings of the present study, concluded that Muslims scholars and even many western scholars have recognized the liberal nature of Islam and its positive attitudes towards prosperity and prestige of involving in useful entrepreneurial activity. Similar findings were found by Pistrui and Fahed-Sreih (2010) and Beekun (1996) who presented stronger argument that Islam never creates barriers in the development and actually allows and motivate for business.

The forth research question was “How does legal provision affect entrepreneurial attitudes of the university female students?” The findings of the study indicated that legal provision was indirectly associated with and had negatively impact on female students’ entrepreneurial attitudes. It showed that legal provision minimized and weakened the entrepreneurial attitudes of the university female students. The students had perceptions about legal provision that these were not supportive in establishing a new business. In support of the findings of the present study, Ali, Tajddini, Rehman, Ali, and Ahmed (2010) explained the impact of government mechanism on students’ attitudes towards entrepreneurship. These researchers stated that government mechanism comprised of social, legal, economic and political conditions of a country. These conditions are the direct outcomes of governance mechanism prevalent in the society. The governance mechanism contains different factors of rule of law, voice and accountability, regulatory quality, control of corruption, political stability and government effectiveness. These aspects mutually form the socio-economic environment of the country that may raise the spirit of creativity and risk taking behavior of the citizens of the country. The students are also the habitants and citizens of the same society and realize the
effects of governance policies on their routine life. In support of the findings of the present study, the World Bank (2005) in its study “Doing Business across the World” explained the situation of legal issues between rich and poor countries that the businesses in poor countries have to face a lot of regulatory load in comparison of businesses established in rich countries. These businesses face almost twice time bureaucratic processes and postponements related to them and three times administrative costs. They have fewer than half the securities of their property rights than that of the rich countries. So in the situation of weak property rights and heavy regulation, the poor people are excluded from doing business. In these poor countries, about 40% of the economy is informal. This situation upsets the low-skilled workers, young and women. In support of the finding of current study, in The National Corruption Perception Survey (NCPS, 2009), the Transparency International Pakistan ranked Pakistan on 42 number out of 180 countries in their Corruption Index. It also declared that in last three years, corruption has augmented by 400% in Pakistan. Law and order situation in the country is also impaired due to severe terrorist attacks all around the country. Terrorism is seriously prevailed from the last two decades in Pakistan. Embassy of Pakistan, Economic Division has pointed out in its report that about 8141 terrorist attacks are occurred since 2002. This caused the loss of 8875 lives and 20675 injuries. Due to these incidents, Pakistani economy has lost 513 billion dollars in the form of reduced growth rate of Gross Domestic Product (GDP), declined exports increases unemployment. In support of the current study, Atherton (2007) also indicated that the threats of terrorism decrease the business success projections. He further stated that it is a prime concern for a potential entrepreneur to forecast the business conditions earlier at the start-up stage. Similarly, Huddy et al. (2002) found similar results which were aligned with the findings of the present study, asserted that risk of terrorist attacks in future creates pessimism among entrepreneurs regarding stock market and futuristic economy. In the same way, if individuals realize personal risk, they accept an approach through which they would be able to minimize their threats. While Ahmad, Nawaz, and Ramzan (2011) opposed the results of the current study, explaining that instable political conditions and terrorism threat pose no hindrances on students’ entrepreneurial attitudes and intentions. The students’ attitudes do not affect with external factors like terrorism and political instability. They still keep their attitudes to set-up their business in future. The similar results have also been found by Sullivan and Shkolnikov (2004) who indicated that corruption disappoints creativity, effectiveness,
competition, growth rate and production. On the contrary, Schramm (2004); Acs and Szerb (2007) clearly opposed the findings of present study, explained the status of U.S government and role of its legal system in booting up the U.S economy. They stated that the U.S economy is a good example of entrepreneurial capitalism economy. It has shifted from being a managerial to being an entrepreneurial economy. The economy has gained substantial financial success and has enjoyed the success due to outstanding efforts of its government which made to encourage entrepreneurs and made entrepreneurship process favorable and rewarding. It is due to numerous laws and establishments which U.S government settled for sustenance of entrepreneurship. For instance, a legal system that secures the rights of property and assets, the registration system at local and national level is quite easy to launch a business, a law that favors the monetary system that motivates the start-ups and development of new entrepreneurship. So, it is clear that governments can play significant role in contributing to the success or failure of venture creation. The researcher further proposed that governments should realize the significance of the contribution of entrepreneurship in economic progress and can play its part in promoting the measures helpful for supporting economic development.

The fifth research question was “What is the role of university education in developing entrepreneurial attitudes of university female students?” The report of the findings showed that university education plays a key role in developing entrepreneurial attitudes among the female students. University education was strongly associated with female students’ entrepreneurial attitudes. University education had stronger impact on students’ attitudes towards entrepreneurship. In current study, the university teachers also validated the students’ perceptions regarding role of university education in developing entrepreneurial attitudes of the university female students. However there is variance among the opinions of these teachers working in different departments. The teachers were of the opinions that university education is a better source of preparing the students for personal entrepreneurship. An associate professor working in business education department in a university supported the perceptions of the students that “university education provides theoretical as well as practical knowledge to the students and this knowledge provides them understanding of running a business successfully. In support of the findings of the present study, Rasmussen and Sorheim (2006) also asserted that universities are the place where entrepreneurial attitudes can be developed through entrepreneurial education. Today, universities are expected to play a new role of being a
seedbed for new venture creation. Now universities have the third mission of contributing to economic growth besides of teaching and research. Universities can add to entrepreneurship through education, youth and through publications and disseminating the research outcomes. Peterman and Kennedy (2003)’s findings supported the findings of the present study concluding that in universities, programs on entrepreneurial education significantly modified the entrepreneurial attitudes and intentions of the students. The researchers revealed an important aspect of their study that entrepreneurial courses and programs not only support the students to start their own entrepreneurship endeavor but also directing students for replication of the entrepreneurial process several times during whole entrepreneurship career. These students can start new companies or initiate new zones in current companies with their competency or by supporting other entrepreneurs. A lecturer in present study belonged to Business administration supported students’ perceptions that “different tasks, assignments and projects given to university students make them confident, which is helpful for females to start their own business”. O’Shea et al. (2005) found similar results exploring that now universities are working to develop policies for entrepreneurship development. But the findings of Wright et al. (2003) opposed the findings of the current study revealing that several universities do not focus to enhance students’ entrepreneurial attitudes and behaviors. By assisting the result of the current study, Luthje and Franke (2003) proposed for university heads and government policies that they should strengthen their actions towards implementing resource, educational and research programs to foster a culture of entrepreneurship within universities. Rehman (2008) also supported the current study emphasizing on universities to improve mastery of content, analytical thinking, team work, communicative and innovative abilities and entrepreneurial opportunities among university graduates. In the present study, a lecturer in Education also supported students’ insights regarding university education. She described “we focus on developing English language and communication skills. The students are offered courses related to organizational behavior and school management. We also offer professional training to our students”. Rehman (2008) also provided similar results specifying the key role of universities that they should focus on nation development process by developing and disseminating new knowledge through business incubators and launching technological parks, and easy accessibility of business capital. Mok (2005)’s findings were in line with the findings of the current study suggesting that in research, entrepreneurial activities are conducted and
their outcomes are publicized into entrepreneurship opportunities. Moreover, universities bring changes in curriculum and different courses as well. In this regard, GUESSS (2009) elaborated that the purpose of the university entrepreneurial education is two-folded. It contributes to the formation of entrepreneurial attitudes and motivating students to launch their business. Developing entrepreneurial attitudes is as important as imparting skills needed to effectively run and raise a business. The demand of entrepreneurial education in universities mounts up due to many reasons, i.e. increasing demand for higher education, changing knowledge structures, communication networks, growing dynamics among industry, government and education sector and public demands. An international study compared higher education students’ attitudes towards entrepreneurship in nineteen different countries across the world showed that 43% of the students aimed to launch some form of self-regulating employment after five years of their graduation.

The sixth research question was “How does technological support influence the entrepreneurial attitudes of the university female students?” The findings of the study indicated that technology was strongly associated with female students’ entrepreneurial attitudes. It played a significant role in enhancing entrepreneurial attitudes among the female students. In the current study, a female assistant professor of business administration was also in favor of the students’ perception about use of technology. She stated “the use of technology in business has revolutionized our business activities. Now technology enables you to make business agreements with people in any time and any space. Technology has removed many social and cultural barriers for female entrepreneurs. They can travel. They can speak. They can work. They can broaden their social and business relationships through the effective use of technology”. In this perspective, International Organization of Employers and Women Entrepreneurs (2008) supported the findings of the present study that the support is given to female entrepreneurs in terms of new technologies in their enterprises to enhance their potential and to mount up their productivity, creating employment, reducing poverty and promote local development. In the present study, a lecturer working in Physics department of a reputed university supported the female students’ perceptions about the idea that “it is the age of technology, now women should think in new styles. Technology has changed our entire life styles. Similarly our entrepreneurial activities are also changing under this innovation. Now it is very easy for any female to start and run business with the help of technology. If today’s
woman is compared to a woman who worked in markets fifty year earlier, it will be cleared that technology has made today's women work much easier”. The findings of Schramm (2004) were also consistent with the findings of the current study, he concluded that the new entrepreneurial firms produced high-impact products through the help of technology which create wealth and motivate economic development through introducing modern methods, techniques, technologies and ideas to worldwide marketplace. On the contrary, Aderemi (2008) opposed the findings of the current study, presented that in Nigeria, females belong to technology-based businesses were almost twice time less than the females belong to non-technology-based businesses. This situation indicated the lack of use of technology in businesses in Nigeria. The findings which were aligned with the findings of the current study had been found by National Centre for Technology Management (2008). It concluded that technology-based venture creation is a dynamic element in any effective National or Regional Innovating System. The condition of technology-based entrepreneurial Attitude in Nigerian Tertiary Institutions demonstrating that majority of undergraduates in Nigeria were showing preferences for technology-based entrepreneurship but very few of them had truly practiced entrepreneurship. The cause behind not practicing is inappropriate preparation of students through training, institutional weaknesses that showed insufficient support of government and lack of entrepreneurship related funding to youth and ambitious entrepreneurs. In this perspective, Aderemi (2008) opposed the findings of the current study, reported that 37% of the respondents engaged in technology-based entrepreneurship including tobacco, beverage and food production, quarrying and mining (excepting petroleum), water processing and packaging, garment making, iron work, metal fabrication, wood-work and furniture making, building and construction. While 63% of the respondents had non-technology-based businesses including, health services, counseling services, education services, retail trade, restaurant, transportation and economic outfits. This proposed the need for facilitations focusing to the growth of technology-based venture creation in the country.

The seventh research question was” How does local business environment affect the entrepreneurial attitudes of the university female students?” The findings indicated that business environment significantly and positively affect university female students’ entrepreneurial attitudes. But its impact was slighter on the entrepreneurial attitudes of the female students. The findings of Borkowski and Kulzick (2006) and Carter and Wilton (2006)
strongly supported the findings of the current study, revealing that business environment was strongly associated with entrepreneurial activities. The findings of Kristiansen and Indarti (2004) as well as the findings of Luthje and Franke (2003) supported the findings of present study. These researchers explored that students might be ready to involve in venture creation if they would find that business environment is favorable and suitable for entrepreneurship start-up. Business environment provides many opportunities for business in terms of accessibility of business information and availability of capital. Thus, it inferred if the students find business environment conducive for business, they will more likely to make the decision favorable for business startup. But if the students keep negative perceptions regarding business environment, they may not be able to start their business. Borkowski and Kulzick (2006) found similar results which were aligned with the findings of the present study. These researchers concluded that insecure and unbalance environments are negatively associated with growth opportunities. Similar results were found by Lee and Peterson (2000) who stated that entrepreneurial achievement not only depends on the traits and behaviors of the individuals but also the environment in which entrepreneurship takes place. In the same way, the findings of Wilken (1979) supported the findings of the current study; he elaborated that favorable socio-economic environment is needed for the growth of entrepreneurial activities. Gnywali and Fogel (1994) had similar findings which were aligned with the findings of the current study. They asserted that business environment is actually an overall situation of sociocultural, political and economic factors which affect people’s inclination and capabilities to start entrepreneurial venture. In support of the findings of the present study, Idehen (2007) explained that favorable business environment assists people in entrepreneurship whereas miserable business environment proves the greatest trial for the people. The researcher described the business environment of Nigeria that it is facing an inappropriate infrastructure. Certainly, many people have described how lack of infrastructure seriously influences their business. But the relevant organizations of the government do not have idea how much people suffer with this outrageous problem. See only in transport division, people have to consume a lot of money when the vehicles move to other parts of the country due to very bad condition of the roads. Moreover, the condition of the electricity is the worst in the country, people spend a lot of money on acquiring and maintaining of generators for starting a business on their own and hiring of a lot of people.
The eighth research question was “How do government initiatives influence entrepreneurial attitudes of the university female students?” The findings of the present study regarding government initiatives revealed that government initiatives were positively and strongly associated with female students’ entrepreneurial attitudes but it had trivial and minor impact on students’ entrepreneurial attitudes. It did not provide the required assistance that is needed to the students to launch their own businesses. In support of the findings of the current study, Gnyawali and Fogal (1994) concluded that the government policies affect market frame and develop entrepreneurial culture that is supportive for individuals to take risks and set-up their own enterprises. In the present study, a female assistant professor also supported the opinions of the students by explaining the similar point in these words that “the role of government is central in developing entrepreneurial attitudes among the students. The government should focus on making policies those are friendly for women entrepreneurs and give them space to work”. A male lecturer of education gave the same views which supported the students’ perceptions. He stated, “Government can help female students in participating entrepreneurship. Government should soften its policies for female entrepreneurs. A major help the government can do is availability of easy loans and special spaces for starting business”. Gnyawali and Fogal (1994) also supported the findings of the current study, illustrating if government does not provide adequate support; the business world would not be flourished. Similar point was also found by Fogal (2001) in his study, concluded if government imposes unnecessary rules and regulations; the individuals will hesitate to start up new venture. By supporting the findings of present study, Zapalska, Dabb, and Perry (2003) concluded that government policies and procedures affect entrepreneurship. Government policies, in many cases, create hurdles on registration and certification procedures. It takes complicated procedural requirements to get registration and license for starting-up enterprise. Moreover, government also creates hurdles in the form of entry barriers and restrictions on imports and exports activities of the country. In support of the findings of the present study Ali, Tajddini, Rehman, Ali, and Ahmed (2010) explored that in Pakistan, the university students’ inclination towards entrepreneurship is seriously influenced by the meager governance mechanism prevailing in the country. These researchers suggested a system of good governance that should be devised which provides more chances to general public and media to speak against the policies of government and the system of fair accountability in the country. In the present
study, the university teachers were supported by the findings of Ali, Tajddini, Rehman, Ali, and Ahmed on reforming government policies. An assistant professor of Physics was in favor of the students’ perceptions that “government policies are vital for developing any attitudes among the people. If we want to alter our students’ attitudes in favor of entrepreneurship we must reform government policies”. Another assistant professor of business administration also supported students’ insights in this regard. He highlighted the importance of government policies as well as education and training in his answer. The assistant professor stated “government policies should facilitate the female students providing easy loans on soft terms and conditions and provide professional training that may help them in starting their business. On the other side education should develop efficiency, independent decision making and confidence among the students”. Actually government policies directly influence business opportunities. If government wants to develop entrepreneurial attitudes among the female students it must develop policies that enhance business opportunities for the females. Political stability, in this regard, is compulsory to guarantee long-term operation of government policies.

The ninth research question was, “How do different factors separately and collectively contribute in explaining entrepreneurial attitudes of the university female students in Pakistan?” The findings of the study indicated that except legal provision, all the other explored factors positively correlated with and greatly contributed in developing entrepreneurial attitudes of the university female students. However, the legal provision factor negatively correlated with female students’ entrepreneurial attitudes and had negative impact on students’ entrepreneurial attitudes. The findings revealed that the key factor was education that contributed the most in all the influencing factors. It contributed 16.3% to the entrepreneurial attitudes of the female students. The study of Wilson, Kickul and Marlino (2007) also revealed the same result that entrepreneurial education increases students’ interest in entrepreneurship as a career. Souitaris, Zerbinati, and Al-Laham (2007) also supported the findings of current study; explained that entrepreneurship programs significantly raise students’ subjective norms and intentions toward entrepreneurship by inspiring them to choose entrepreneurial careers. Other researchers, for instance, Chambers (2002); Soleimanpour, Bakhtiari, and Tohidlu (2012) supported the results of the current study pointed out that educational approach is the most significant factor affecting the development of students’ entrepreneurial interest and spirit. The results of the previous studies including the result of current study predicted if university delivers appropriate
knowledge and stimulation for entrepreneurship, the chance of choosing entrepreneurial career might be raised among university female students. It is apparent that this result indorses the fundamental role of education in the development of the entrepreneurial attitudes. The other factor was family support which contributed 1.4% to the entrepreneurial attitudes of the university female students. But this contribution was very small on female students’ entrepreneurial attitudes. The findings of the current study about family support indicated that family was another contributing factor that played its role in developing entrepreneurial attitudes among the university female students. Aldrich and Cliff (2003) and Ali, Topping, and Tariq (2011) consistently agreed that family attributes were strongly associated with students’ attitudes towards establishing new business, finding out new business ideas/opportunities, deciding new business startup and acquiring skills of resource utilization. In support of the finding of the current study, Aldrich and Cliff (2003) stated that family support was one of the most important factors that encourage students to take risk in entrepreneurship. Another recent study of Ahmad, Nawaz, and Ramzan (2011) supported the result of the present study by indicating that family support enhanced the entrepreneurial attitude of the students. In the same line, Gibson and Gibson (2010) also identified that having a parent or close relative with a small business is also supportive in entrepreneurial attitudes of the students. The third contributing factor was technological support with its contribution of 1.2% on entrepreneurial attitudes of the female students. It played a smaller role in enhancing entrepreneurial attitudes among the female students. International Organization of Employers and Women Entrepreneurs (2008) supported this concept that the support is given to female entrepreneurs in term of new technologies in their enterprises to enhance their potential and to mount up productivity, creating employment, reducing poverty and promoting local development. The findings of Schramm (2004) were also consistent with the findings of the current study, he concluded that the new entrepreneurial firms produce high-impact products which create worth and motivate economic development through introducing modern methods, techniques, technologies and ideas to worldwide marketplace. On the contrary, Aderemi (2008) opposed the findings of the current study indicating that in Nigeria, females belong to technology-based businesses were almost twice time less than the females belong to non-technology-based businesses. The similar findings had been found by National Centre for Technology Management (2008), concluded that technology-based venture creation is a dynamic element in
any effective National or Regional Innovating System. The condition of technology-based entrepreneurial Attitude in Nigerian Tertiary Institutions exhibited that majority of undergraduates in Nigeria showing preferences for technology-based entrepreneurship but very few of them had truly practiced entrepreneurship. The cause behind not practicing is inappropriate preparation of students through training, institutional weaknesses showing inappropriate support of government and lack of entrepreneurship related funding to youth and ambitious entrepreneurs. The other factors contributed comparatively low on female students’ entrepreneurial attitudes and those were business environment, social support and government initiatives with their contributing values of 0.7%, 0.5% and 0.1% respectively. The findings related to business environment indicated that it was strongly and positively associated with and had minor impact on university female students’ entrepreneurial attitudes. The findings of Borkowski and Kulzick (2006) and Carter and Wilton (2006) supported the findings of the current study, revealed that business environment was strongly associated with entrepreneurial activities. The findings of Kristiansen and Indarti (2004) as well as the findings of Luthje and Franke (2003) supported the findings of present study. These researchers explored that students might be ready to involve in venture creation if they would find that business environment is favorable for business start-up. Business environment provides many opportunities for business in terms of accessibility of business information and availability of capital. So, it inferred if the students find business environment conducive for business, they will more likely to make the decision to launch a new business, but if students have negative perceptions regarding business environment, they may not be able to start their business. The findings of the current study regarding government initiatives revealed that government initiatives were positively associated with female students’ entrepreneurial attitudes but it had trivial impact on students’ entrepreneurial attitudes. It does not provide the required assistance that is needed to the students to start their own business. In support of the findings of the current study, Gnyawali and Fogal (1994) emphasized that government policies affect market frame and develop entrepreneurial culture that is supportive for individuals to take risks and set-up their own enterprises. On the contrary, if government does not provide adequate support, the business world would not be flourished. This argument is also supported by Fogal (2001) in his study, concluded if government imposes unnecessary rules and regulations; the individuals will hesitate to start up new venture. However, the legal provision factor negatively contributed on
the entrepreneurial attitudes of the female students. The findings of the present study indicated that legal provision was negatively associated with and had weakening impact on female students’ entrepreneurial attitudes. It showed that legal provision minimized and weakened the entrepreneurial attitudes of university female students. In support of the findings of the current study, Ali, Tajddini, Rehman, Ali, and Ahmed (2010) explained that governance mechanism contains factors of rule of law, voice and accountability, regulatory quality, control of corruption, political stability and government effectiveness. These aspects mutually shape the socio-economic environment of the country that may raise the spirit of creativity and risk taking behavior of the citizens of the country. The students are also the habitants and citizens of the same society and realize the effects of governance policies on their routine life. By supporting the findings of the current study, the Transparency International Pakistan ranked Pakistan on 42-number out of 180 countries in their Corruption Index mentioned in its National Corruption Perception Survey (NCPS, 2009). It was also declared that in last three years, corruption had augmented by 400% in Pakistan. By supporting the findings of the present study, Tanzi and Davoodi (2001) found substantial negative influence of government corruption on economic and entrepreneurial activities. The similar results had also been found by Sullivan and Shkolnikov (2004) who indicated that corruption disappoints creativity, effectiveness, competition, growth rate and production. The same findings were also gained by Moo (2001) who explored that one unit increase in corruption index decreases growth rate by 0.545%. So, it is obvious that governments can play significant role in contributing to the success or failure of venture creation. The researcher further proposed that governments should realize the significance of the contribution of entrepreneurship in economic progress and can play its part in promoting the measures helpful for supporting economic development.

The collective value of $R^2$ (51.7%) exhibited the effect of all these influencing factors on female students’ entrepreneurial attitudes. The collective value of $R^2$ explained that all the influencing factors had larger effect on female students’ entrepreneurial attitudes. Kinnear and Gray (2010) proposed to compare the values of $R^2$ with Cohen’s $d$ to estimate effect size. Cohen’s $d$ classification of effect size (Cohen, 1992) was attached as Appendix C.

5.4 Conclusions

The main purpose of the current study was to trace out the entrepreneurial attitudes of the university female students and the factors which contribute in enhancing entrepreneurial
attitudes among the university female students. The current study attempted to explore the entrepreneurial attitudes of the female students of faculties of Management Sciences, Social Sciences and Natural Sciences. It identified the most suitable students for entrepreneurial activities in the future. The study concluded that the presence of overall entrepreneurial attitudes was much higher in university female students in Pakistan. However, the female students of faculty of Management Sciences possessed higher entrepreneurial attitudes than the female students of faculties of Social Sciences and Natural Sciences. Yet, there was a variation in possession of different entrepreneurial attitudes in female students of faculty of Management Sciences. These female students possessed higher risk-taking ability attitude than the attitudes of self-efficacy, desire to achieve, psychological comfort and intentions for personal business for adopting entrepreneurship. It meant they possessed higher risk-taking ability and lower intentions for personal business in adopting entrepreneurship in future.

Similarly, the female students of faculty of Social Sciences had higher entrepreneurial attitudes than the female students of faculty of Natural Sciences. In comparison of these attitudes, the students of Social Sciences also exhibited the same higher risk-taking ability and lower intentions for personal business in accepting entrepreneurship. In comparison of both other groups of students, the female students of Natural Sciences possessed comparatively less entrepreneurial attitudes. It indicated that they were comparatively less inclined towards entrepreneurship in their future career. In comparison of five entrepreneurial attitudes, the female students of Natural Sciences possessed higher risk-taking ability attitude and lower intentions for personal business attitude for initiating entrepreneurship.

It concluded that female students of all these faculties possessed positive entrepreneurial attitudes. It was also notable that all these female students possessed comparatively high risk-taking ability attitude for personal business. It indicated that the female students had greater ability to take risk in entrepreneurship in future. The present study, in fact, filled the literature gap found in the studies of Aldrich and Cliff (2003) and Ali, Topping, and Tariq (2011). These studies were designed to explore the students’ entrepreneurial attitudes on a unique focus group, i.e. business students. But the present study traced out the entrepreneurial attitudes of university female students who belonged to three different groups, i.e. Management Sciences, Social Sciences and Natural Sciences.
By exploring relationship between entrepreneurial attitudes of university female students and different factors, the study concluded that all the explored factors, i.e. family support, legal provision, social support, role of education technological support, business environment and government initiatives were highly associated with female students’ entrepreneurial attitudes. The factors like family support, social support, role of education technological support, business environment and government initiatives were highly and positively correlated with female students’ entrepreneurial attitudes whereas the factor of legal provision had highly negative relationship with female students’ entrepreneurial attitudes.

It concluded that collective contribution of different predicting factors in developing entrepreneurial attitudes of the university female students was huge. However, at individual base, the predicting factors contributed differently in developing entrepreneurial attitudes of university female students. The results of the study revealed that five factors were predictors and contributors of entrepreneurial attitudes among the students. The first key factor was role of education that indicated mainly a supportive university environment. The results of the study predicted if university delivers appropriate knowledge and stimulation for entrepreneurship, the chances of choosing entrepreneurial career might be high among university female students. It was apparent that this result indorsed the fundamental role of education in the development of the students’ entrepreneurial attitudes.

Thus, in the light of these results, it was concluded that entrepreneurship can be promoted as an outcome of learning process. The result was not only thought-provoking from the theoretical point of view, but it is also a challenge for university educators and policy makers to promote entrepreneurship through university education. As entrepreneurial activities are becoming vigorous for economic growth of a country, both of educators and policy makers should be attentive to the design of more effective educational policies. The results of the current study clearly described that irrespective of content and structure of entrepreneurial education, universities should at least focus on encouraging the development of creative ideas among the students for being an entrepreneur, develop entrepreneurial skills and impart essential entrepreneurial knowledge to the students.

It is also concluded that fostering entrepreneurship involves a more comprehensive support from parents and other family members as family proved itself as a second major
contributor in the development of female students’ entrepreneurial attitudes. Previous research consistently showed that family support is a significant factor affecting in the development of students’ entrepreneurial interest and spirit (Chen, Greene & Crick, 1998; Kickul, Wilson, Marlino, & Barbosa, 2008; Wilson, Kickul, & Marlino, 2007; Zhao, Seibert, & Hills, 2005). The findings of the present study also showed that parents themselves involve in entrepreneurship or not, they can play crucial role in motivating female students towards entrepreneurial career. It showed family’s positive attitude towards entrepreneurship. However, the family provided very small amount of support to the female students. The present study also filled the literature gap traced out in Bagheri and Pihie’s (2010) study that which one of family and entrepreneurial education has more significant influence in developing students’ attitudes towards entrepreneurship. The present study explored that entrepreneurial education has more significant influence than family in developing female students’ entrepreneurial attitudes.

Boz and Ergeneli (2013) pointed out that in comparison of mothers; the fathers play influential role in motivation their daughters. According to their point of view, the fathers of female entrepreneurs are working outside of the home and earn money. The daughters perceive their fathers as an economic role model and their career plans are influenced by the fathers’ profession. Keat, Selvarajah, and Meyer (2011) opposed Boz and Ergeneli findings and provided results that in comparison of mother’s business; the father’s business does not have impact on students’ entrepreneurial inclination. The finding was unanticipated because most of the studies were in favor of father’s business for students’ inclination towards entrepreneurship. In this regard, the present study filled this literature gap by exploring that father is more influential than the mothers in developing entrepreneurial attitudes in their daughters. The fathers had significant impact on their daughters’ entrepreneurial attitudes.

The third contributor of the present study was technological support which had statistically positive impact on female students’ entrepreneurial attitudes. No doubt, technology plays a significant role in the development of entrepreneurship. The current study also indicated that this type of support contributed in the development of the university female students’ entrepreneurial attitudes however, technology provides little support to the female students in the development of entrepreneurial attitudes.
The study concluded that the forth contributor was social support which was highly and positively associated with female students’ entrepreneurial attitudes. This type of support also contributed in the development of the entrepreneurial attitudes. Friends, relatives and social links were included in the social support and these people were important in providing assistance in entrepreneurship startup. However, the results of the current study demonstrated that social support had a small contribution in developing entrepreneurial attitudes among the female students.

It is also concluded that the fifth contributor of the study was business environment. The results of the study indicated that business environment was significantly and positively associated with entrepreneurial attitudes of the female students. Business environment plays its role in contributing entrepreneurial attitudes; however, its contribution was small and had a trivial impact on university female students’ entrepreneurial attitudes.

The sixth and seventh factors were legal provision and government initiatives. The result of the analysis showed that these factors were negatively associated with university female students’ entrepreneurial attitudes. They did not contribute in the development of entrepreneurial attitudes. Rather both legal provision and government initiatives played their role in decreasing university female students’ entrepreneurial attitudes.

5.5 Recommendations

5.5.1 For Practitioners

The results of the current study revealed that among influencing factors, role of education has huge effect on university female students’ entrepreneurial attitudes. This key factor indicated mainly a supportive university environment for developing entrepreneurial attitudes among the female students. The results of the study predicted if universities deliver appropriate knowledge and stimulation for entrepreneurship, the chance of choosing entrepreneurial career might be high among university female students.

The university female students largely expressed their keen interest in entrepreneurship and are desirous to have an independent entrepreneurial course in their academic program in university. The researcher proposes to include entrepreneurial courses into all given programs at undergraduate and postgraduate level of the universities in Pakistan. These courses not only provide theoretical knowledge of how to plan and establish a business, but also develop
leadership, creative and decision-making skills among the female students through appropriate project and problem-solving techniques and approaches. It is also proposed for university faculty members to formulate creative and innovative entrepreneurial modules comprising of motivated content to promote entrepreneurial culture and mind set among female students. This act would be supportive in avoiding of forthcoming barriers in women entrepreneurship.

The problems and attitudes shown by the female students concerning their prospective career as entrepreneurs seem to give a lot of scope for entrepreneurship programs and several interesting indications about the aims and contents of these programs. For developing entrepreneurial skills among the female students, courses on entrepreneurship should incorporate the following topics: a) improvement of female students’ personal capabilities and confidence associated with start-up of new ventures; b) development of the business plan with particular focus to judge and control of entrepreneurial risks; c) information about the possibilities of new venture creation, and instrumentation for raising external funds for start-up new enterprise; d) social and cultural aspects of entrepreneurship and the forces that motivate or discourage for it; e) clarify the fundamental linkages between the dynamics and assumptions of a competitive market system and the concepts and practices of entrepreneurship.

After implementing these courses, the researcher suggests longitudinal studies to assess these students’ entrepreneurial activities over 5-10 year periods. These studies would be helpful in assessing students’ creative, leadership and decision-making skills which are essential to be a successful entrepreneur.

To better understand how to help female students develop their entrepreneurial potential, the researcher also suggests a comparative study which compares entrepreneurial potential of Pakistani female students and a group of female students from another developing country like Malaysia. Malaysia has proved itself a successful country in terms of entrepreneurial growth and development. The similarities between the two countries allow the design and experimentation of similar university programs for entrepreneurship development.

5.5.2 For Policy-makers

The researcher proposes for policy makers to invest in higher education with interest in entrepreneurship. This will surely build the capacity among university female students for the development of entrepreneurship in Pakistan. Pakistani government officials should provide
interaction and collaboration between universities and industries with a focus on capacity building for entrepreneurship. Government should also provide scholarships for proven entrepreneurial talents.

Moreover, universities should organize entrepreneurial career development programs for their female students to express their talents in competitive atmosphere. Universities with collaboration of industries should also arrange internships for their female students.

The family and society are also major factors that play critical role in inspiring and motivating female students to get involved in entrepreneurial activities. Through media, awareness about entrepreneurship will be given to the parents and society members to convince them to make their females participate in entrepreneurial activities.

Besides this, the influence of family might need to be included in entrepreneurial attitude theories as family proved itself as an important factor influencing students’ decisions to become entrepreneurs.
BIBLIOGRAPHY


APPENDICES

Appendix – A: Students Questionnaire

A STUDY OF FACTORS AFFECTING ENTREPRENEURIAL ATTITUDES OF FEMALE UNIVERSITY STUDENTS IN PAKISTAN

Subject: Data Collection from University Female Students for PhD Study

Dear Students,

I feel greatly pleasure to have your attention to my personal as well as national educational issue. I am a PhD scholar in the Department of Education, working on my research project entitled “A Study of Factors Affecting Entrepreneurial Attitudes of Female University Students in Pakistan”. The purpose of my study is to take your opinion on starting entrepreneurs after graduating from university and the possible factors might affect your attitudes towards entrepreneurship. In fact, an entrepreneur is an individual who, rather than working as an employee, runs his/her own small business and accepts all the risks and rewards of a given business project, idea, or good or service offered for sale.

For successful completion of this study, I need your valuable opinion by filling in this questionnaire. I hope you will respond without any bias and to the best of your beliefs, feelings and experiences. I assure you that your personal identity will not be disclosed to anyone but will be used only for research purpose. It is also requested to please complete the whole questionnaire.

Yours Sincerely,

Shahnaz Perveen
PhD Scholar
Department of Education
The Islamia University of Bahawalpur

PERSONAL INFORMATION
1. University: _______________________________________________________

2. Faculty: Management Sciences □ Social Sciences □ Natural Sciences □

3. Program: □ BS □ MA □ MSc

4. Semester: ____________________________

5. Father’s Education:
   □ Illiterate □ Primary □ Elementary □ Secondary
   □ Higher Secondary □ BA/BSc □ MA/MSc
   □ MPhil □ PhD □ Others (Please Write) ____________

6. Father’s Profession:
   □ Govt. Job □ Private Job □ Own Business □ Shared Business
   □ Laborer □ Agriculture □ Others (Please Write) ____________

7. Approximate Monthly Income of your Family: (In Rupee/per month)
   □ Below than Rs: 25,000 □ Rs: 25,000 – 50,000 □ Rs: 51,000 - 75,000
   □ Rs: 76,000 – 100,000 □ Rs: 110,000 – 125,000 □ Rs: 126,000- 150,000
   □ More than Rs: 150,000

8. Is there any female entrepreneur in your close circle?
   □ Yes □ No

Please indicate your level of agreement with the following statements

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<tr>
<th>Statements</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
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<td>1. I would prefer to do my own business, rather than working for others.</td>
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<td>2. I can work as long as things get done and I achieve my goal.</td>
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<td>3. I feel that the risks and insecurities associated with being in business are acceptable.</td>
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<td>4. I can use multiple strategies for the solution of the problems.</td>
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<td>5. Law and order situation of the country discourages females to start their own business.</td>
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<td>6. I like the opportunities to come up with innovative solutions to problems.</td>
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<td>7. The business environment in our society is not suitable for female entrepreneurship.</td>
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<td>8. I believe that if I start my own business, I will certainly succeed.</td>
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<td>9.</td>
<td>My family will provide me finance if I start my business.</td>
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<td>10.</td>
<td>University education is a source of ideas for running own business.</td>
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<td>11.</td>
<td>I can take decisions and stand firmly for them.</td>
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<td>12.</td>
<td>I believe that my closest friends think that I should pursue a career as an entrepreneur.</td>
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<td>13.</td>
<td>If I want something done fine, I try it myself.</td>
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<td>14.</td>
<td>Lack of Rules related to women prevents females from starting their business.</td>
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<td>15.</td>
<td>I can plan my future activities.</td>
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<td>16.</td>
<td>Running business by women is not acceptable in the society where I live.</td>
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<td>17.</td>
<td>The Government provides business opportunities in the form of loans to young people; therefore, I will start my business after graduation.</td>
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<td>18.</td>
<td>My family is in favor of my job rather than my involvement in business.</td>
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<td>19.</td>
<td>Starting my own business is attractive to me.</td>
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<td>20.</td>
<td>The use of advanced equipment can increase entrepreneurial level among women.</td>
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<td>21.</td>
<td>I will be comfortable if I start my own business.</td>
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<td>22.</td>
<td>Anti-harassment Laws for females at business places are ineffective.</td>
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<td>23.</td>
<td>My social relations are major source of business-related information.</td>
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<td>24.</td>
<td>If I face a problem, I try again and again to solve it.</td>
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<td>25.</td>
<td>University education enhances my leadership skills that are essential for running self-business.</td>
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<td>26.</td>
<td>Mobile phones make the entrepreneurship process easy for women entrepreneurs.</td>
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<td>27.</td>
<td>Government is seriously committed to bring more females in business sector.</td>
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<td>28.</td>
<td>Female entrepreneurs can easily get a place in business market with a little effort.</td>
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<td>29.</td>
<td>I take pleasure in responding to challenges, so competition makes me work harder.</td>
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<td>30.</td>
<td>Female entrepreneurs are not given due respect in the society.</td>
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<td>31.</td>
<td>Government policies encourage females to start their business.</td>
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<td>32.</td>
<td>If one solution does not work, I try to find another.</td>
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<td>33.</td>
<td>Our business environment provides many opportunities for female entrepreneurs.</td>
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<td>34.</td>
<td>My family encourages me to start my own business.</td>
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<td>35.</td>
<td>People think that female entrepreneurship does not match with religious values.</td>
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<td>36.</td>
<td>I would seriously consider starting my own business if I am taught how to do it.</td>
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<td>37.</td>
<td>The Government initiatives for starting business encourage females to start their own business.</td>
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<td>38.</td>
<td>Internet marketing makes the entrepreneurship process easy for female entrepreneurs.</td>
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<td>39.</td>
<td>I have good social networks that can be utilized when I decide to be an entrepreneur.</td>
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<td>40.</td>
<td>I have many ideas to run a business successfully.</td>
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<td>41.</td>
<td>I have the ability to earn money by applying my education in my own business.</td>
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<td>42.</td>
<td>I believe that my family members think that I should pursue a career as an entrepreneur.</td>
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<td>43.</td>
<td>Our social environment is secure for female entrepreneurship.</td>
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<td>44.</td>
<td>I would be much enthusiastic with my own business.</td>
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<td>45.</td>
<td>My family’s economic conditions are not supportive for starting my own business.</td>
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<td>46.</td>
<td>Laptop computers can be useful for female entrepreneurs to run their business effortlessly.</td>
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<td>47.</td>
<td>Our business environment attracts females for starting their personal business.</td>
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<td>48.</td>
<td>I would prefer to have my own successful business than to be in well paid job.</td>
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<td>49.</td>
<td>My family is not interested in providing me with financial help for starting new business.</td>
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<td>50.</td>
<td>University education has promoted business skills and abilities in me.</td>
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<td>51.</td>
<td>Higher levels of corruption in the country do not allow females to run their business.</td>
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<tr>
<td>52.</td>
<td>In our society, people encourage female entrepreneurs.</td>
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پاکستان میں اچھے طالبہوں کے کاروباری روپ کے درمیان انسانی منصوبہ خواجہ

Entrepreneurial Attitudes}
<table>
<thead>
<tr>
<th>شمار</th>
<th>بیانات</th>
<th>عمیق تتفق</th>
<th>تتفق</th>
<th>غیر عمیق تتفق</th>
<th>غیر تتفق</th>
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<tbody>
<tr>
<td>1.</td>
<td>میں مازمت کی بنیاد پر ایک مثال کا بیان کرنا کو نظر ہو گیا۔</td>
<td>Strongly Agree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Strongly Disagree</td>
</tr>
<tr>
<td>2.</td>
<td>میں کسی بھی منصوبے کو پہچاننے کے لیے کبھی بھی کوئی مسئلہ نہیں ہونا۔</td>
<td>Strongly Agree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Strongly Disagree</td>
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<td>3.</td>
<td>میں کاروباری مہم و دریافتی حرکات کا سیکیورٹی پر چھپنا چاہتا ہوں۔</td>
<td>Strongly Agree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Strongly Disagree</td>
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<td>4.</td>
<td>میں مسائل کے حل کے لیے کوئی خطرناک استعمال کرنا چاہتا ہوں۔</td>
<td>Strongly Agree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Strongly Disagree</td>
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<td>5.</td>
<td>نگرانی ورکشہ کی مجموعہ والی مذہب سرکار کے حق میں کا رپورٹ پر کوئی ملوثت ہوں۔</td>
<td>Strongly Agree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Strongly Disagree</td>
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<tr>
<td>6.</td>
<td>میں اسی پاس کے کا رپورٹ سے لے کچھ بعد ترقی اقدامات (Innovative solutions) پیدا کرنا چاہتا ہوں۔</td>
<td>Strongly Agree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Strongly Disagree</td>
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<td>7.</td>
<td>نادرے معاشرے میں میں کاروبار کا معاشرہ کو تجویز کرنے کے لیے سزاگا خیال نہیں ہو جاتا۔</td>
<td>Strongly Agree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Strongly Disagree</td>
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<td>8.</td>
<td>اگر میں اینے بار شروع کرنا تو میں مجھے نصیحت کا کوی کامیابSolution۔</td>
<td>Strongly Agree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Strongly Disagree</td>
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<td>9.</td>
<td>میرے گھریں میں بار شروع کی رہائش پر تحقیق کے لیے معاشرہ کا سمجھا ہوا ہو جاتا۔</td>
<td>Strongly Agree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Strongly Disagree</td>
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<td>10.</td>
<td>جی ہو سکے جی کو تحقیق کی طرف سے کافی معاشرہ کا سمجھا ہوا ہو جاتا۔</td>
<td>Strongly Agree</td>
<td>Agree</td>
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<td>Strongly Disagree</td>
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<td>11.</td>
<td>اگر میں کوئی کام عمیق سے کاروباری پر فرض کی جا سکتا ہو تو میں اسے لیے نئے کوئی شروع کرنا چاہتا ہوں۔</td>
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<td>14. I plan to set my future goals.</td>
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<td>15. I choose the type of society I want to live in.</td>
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<td>16. I have sheltered my family with care and love.</td>
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<td>17. I believe that employment and education are necessary.</td>
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<td>18. I believe that education is necessary.</td>
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<td>19. I believe that the use of technology is necessary.</td>
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<td>22. I believe that education is necessary.</td>
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<td>23. I believe that the use of technology is necessary.</td>
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<td>24. I believe that education is necessary.</td>
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<td>25. I believe that the use of technology is necessary.</td>
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<td>26. I believe that education is necessary.</td>
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<td>27. I believe that the use of technology is necessary.</td>
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| بیانات | نمرہ | خیال حکمران | اتفاق | غیر اتفاق | غیر اتفاق
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<td>اگر مجھے کاروپاری رانے کا مہارت کے لیے حکومتی اقدامات دیا جائیں تو میری افزاں کررتی ہیں۔</td>
<td>28.</td>
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<td>اگر مجتصمہ سے موافق</td>
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یونیورسٹی کی تعلیم نے میرے کاروپ اری صلاحیتوں میں اضافہ کیا ہے۔

52.

پر نےپیما ملک میں ث رے ہونے والی د عنوانی خواتین کو کاروپ ار شروع رکھی ہے۔

53.

میں اپنا کاروپ ار نہایت ذوق وشوق سے شروع راونگی۔

46.

میرے گھر کے مالی حا جت میرے کاروپ ار شرو ع رانے میں مدد گار نہیں ہو سکتے۔

47.

لیپ پ اپ کی سہولت کاروپ اری خواتین کو اپنا کاروپ ار آسانی سے چلائے سن میں فائلر دی بنی پی۔

48.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

45.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

44.

بیاپ ات میرے گھر والے مجھے بطورای کاروپ اری شخصیت اپنا مستقبل شروع کرنے دیں گے۔

43.

میں اپنا کاروپ ار نہایت ذوق وشوق سے شروع کر گی۔

42.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

41.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

40.

میں اپنا کاروپ ار نہایت ذوق وشوق سے شروع کر گی۔

39.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

38.

میں اپنا کاروپ ار نہایت ذوق وشوق سے شروع کر گی۔

37.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

36.

میں اپنا کاروپ ار نہایت ذوق وشوق سے شروع کر گی۔

35.

میں اپنا کاروپ ار نہایت ذوق وشوق سے شروع کر گی۔

34.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

33.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

32.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

31.

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30.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

29.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

28.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

27.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

26.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

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میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

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17.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

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8.

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7.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

6.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

5.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

4.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

3.

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2.

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1.

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0.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

-1.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

-2.

میرے گھر کے مالی حالات میں سے کا ہندی وارام کا تدینہ ہے۔

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Appendix – B: Teachers’ Interview Schedule

A STUDY OF FACTORS AFFECTING ENTREPRENEURIAL ATTITUDES OF FEMALE UNIVERSITY STUDENTS IN PAKISTAN

Subject: Data Collection from University Faculty for PhD Study

Dear Sir/Madam,

I feel delighted to turn your attention to my personal as well as national educational issue. I am a PhD scholar in the Department of Education, working on my research project entitled “A Study of Factors Affecting Entrepreneurial Attitudes of Female University Students in Pakistan”. The study intends to explore whether university female students (BS & MA/MSc students) possess entrepreneurial attitudes and to trace out the factors which might affect positively or negatively these female students’ entrepreneurial attitudes. Actually Entrepreneurship is a process of developing, organizing and managing a business and to bear risks associated with it in order to make profits.

For successful completion of this study, I need your valuable opinion by having an interview with you about the possible factors that might influence university female students’ entrepreneurial attitudes. I hope you will respond without any bias and to the best of your beliefs, feelings and experiences. I assure you that your personal identity will not be disclosed to anyone but only used for research purpose. I will be highly obliged to your cooperation and valuable time.

Yours Sincerely,

Shahnaz Perveen
PhD Scholar
Department of Education
IUB
PERSONAL INFORMATION

1. University: ________________________________________________________

2. Department: ________________________________________________________

3. Age: (In Years)
   - Less than 25  
   - 25-28  
   - 29-32  
   - 33-36  
   - 37-40  
   - 41-44  
   - 45-48  
   - 49-52  
   - 53-56  
   - 57-60

4. Gender:  Male  □  Female  □

5. Qualification:
   - MA/MSc  □
   - MPhil  □
   - PhD  □
   - Post-Doctorate  □
   - Others (Please Write) ___________________________________________  

6. Current Position in University
   - Lecturer  □
   - Assistant professor  □
   - Associate Professor  □
   - Professor  □

Please give detail answers to the following questions.

1- How does university education develop female students’ abilities and skills which are necessary for running a business successfully?
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

2- In your opinion, what are the major factors of our local/national business environment that support educated females in starting their own business?
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

3- In your opinion, what are the major factors of our local/national business environment that discourage educated females in starting their own business?
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

4- What type of role the government is playing in developing business attitudes among university female students in Punjab?
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

5- How does technology help in developing business attitudes among female students?
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
6- If female students want to start their own business after graduating from university, what type of responses may they face from their family?

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
_____________________________________

7- If female students want to start their own business after graduating from university, what type of responses may they face from the society?

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
Appendix C: Cohen’s Classification of Effect Size

Cohen’s $d$ classification of effect size with equivalent values of eta squared

<table>
<thead>
<tr>
<th>Effect size ($d$)</th>
<th>Eta squared</th>
<th>Size of Effect</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.2 \leq d &lt; 0.5$</td>
<td>$0.01 \leq \eta^2 &lt; 0.06$</td>
<td>Small</td>
</tr>
<tr>
<td>$0.5 \leq d &lt; 0.8$</td>
<td>$0.06 \leq \eta^2 &lt; 0.14$</td>
<td>Medium</td>
</tr>
<tr>
<td>$d \geq 0.8$</td>
<td>$\eta^2 \geq 0.14$</td>
<td>Large</td>
</tr>
</tbody>
</table>

Cohen, (1992)