



Perception of Female Students over Select Factors Capable of Influencing Entrepreneurial Intention: An Empirical Study

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Abstract :

The growing participation of women in business and the slow increase of women owned enterprises have been noticed in different states of India. Entrepreneurship development has been given impetus in the recent past through the adoption of various policies and popularization of government sponsored schemes focusing women development. Women entrepreneurship development is relatively low in North Eastern Region of India as compared to western India or other advanced states of India. But the intention among the new generation female students of college and universities towards entrepreneurship as a career is not completely grim. There are both exogenous and endogenous factors capable of influencing entrepreneurial intention of college and university going female students of Silchar town of Assam. The study makes an assessment of the perception of college going female students about the personal and family factors capable of influencing entrepreneurial intention. Need for achievement, self-confidence and risk bearing capacity are found to be the three most triggering factors capable of generating entrepreneurial intention among the college going female students of Silchar town of Assam.

Keywords: *Self Confidence, Need for Achievement, Risk Bearing Capacity, Creativity, Family Support.*

Introduction :

Over the decades, the position of women in the society have been changed and for this, women put forward relentless efforts both individually and collectively in different ways. The prime objective of such struggles particularly after the adoption of new economic

policy by the Government of India is to establish self-reliance by women through economic independence (Sarania, 2015). In the last three decades, workforce participation rate of women has made tremendous strides in different sectors and entrepreneurship is no exception (Tiwari, 2017).



After the adoption of structural adjustment programme by the Government of India in early 1990s, there has been an increased thrust on entrepreneurship and this has been extended further in the current millennium (Boruah and Rajkonwar, 2018; Mishra, 2015). There has been a growing realization about the saturation level of job creation in the public sector and keeping in view the alarming rate of population growth entrepreneurship development may be considered as the viable option for the millennials (Ciecėlik, 2014). The spread of higher education and audiovisual media especially during the last three decades has created growing awareness among the people in general and young generation in particular. The new generation women are more conscious about their rights and they in order to attain economic independence are prepared to adopt entrepreneurial ventures if not successful to crack a job either in public or private sector (Mathur, Shukla and Kukreja, 2018).

Even in Assam, women of today are much different than their counterparts of yester decades. The outlook and attitude have been changed to a great extent and education has made a significant contribution in this regard (Borah, 2014). The progress of women in the educational front is quite visible not only in terms of growth of employment but in terms of results as well (Sharma, 2020). Cachar district, is the largest district of South Assam and Silchar, the district headquarter may easily be termed as educational hub of south Assam where participation of both genders in the sphere of education is quite impressive. The outcome is the changed outlook towards life and come out of the age-old traditions to grab the

opportunities for livelihood on the one hand and strong desire for achievement on the other. The female students of the present decade irrespective of their educational background are also prepared to accept the challenges of this career but in the absence of general entrepreneurial culture like western India, there are multiplicity of factors often influence the entrepreneurial intention of college going female students of Silchar town of Assam.

To understand individuals' career intentions, various models have been identified. One of the prominent models is 'Theory of Planned Behaviour', which is used to describe intentions of human being. Intention of a person guides the planned action of an anticipated outcome. In Entrepreneurship studies, intentions have been considered the best predictor of individual behaviour (Krueger and Brazeal, 2000). Entrepreneurial intentions may be said as the belief of an individual which can lead to forming a concept relating to business and hence making a career choice in entrepreneurship (Rai, Prasad and Murthy, 2017). Basically, it refers to the intentions of an individual in pursuing self-employment as a career option in future (Gelderen, Brand and Praag, 2008). The belief of a person is linked with his/her behaviour and intentions to perform can be well predicted using attitude towards the behaviour, their subjective norms and perceived behaviour control (Ajzen, 1991). Intentions of a person may be influenced by several factors. Personal factors or traits dominate one's state of mind and hence their activities. Personality traits of a person dictate his/her career choice since behaviour of an individual is dominated by his/her personality traits (Tran and Von, 2016). The quality



of a person as a determinant of intentions was well sought by many researchers from the past hence a separate approach of entrepreneurship has been developed named 'Trait approach'. The theory states that it is the specific characteristics or personal traits of an entrepreneur which enables them to generate new ideas and start new ventures (Karabulut, 2016).

Review of Literature :

Some literatures have been referred to which outlines some important traits of an entrepreneur that influences the intention of adopting entrepreneurship.

Biswas and Verma (2021) found that need for achievement, proactiveness, risk taking propensity had significant and positive influence on entrepreneurial intentions. Vodã and Florea (2021) found that need for achievement had higher influence on entrepreneurial intention. Yasir, Liren and Mehmood (2019) found that people with personality traits like need for achievement, risk-taking propensity and innovativeness had higher inclination to become an entrepreneur. Chaudhary (2017) revealed that tolerance for ambiguity, self-confidence and innovativeness had significant influence on entrepreneurial intention whereas need of achievement and propensity to take risk was found to be statistically insignificant. Owoseni (2014) found that self-efficacy and achievement motivation was found having some impact on entrepreneurial intention. Similar result was found in the study by Indarti and Kristiansen (2003). Yusof, Sandhu and Jain (2007) found positive and significant influence of risk taking and innovativeness, ambiguity and need for achievement on entrepreneurial inclination.

However, Nimeshi (2016) found that ambiguity had negative influence on entrepreneurial intention.

Some studies have also been conducted following some models developed by Ajzen (1991), Shapero (1982), Krueger, et al. (2000), Kolveriod, et al. (2006). Yamina & Mohammed (2019) identified positive influence of two major factors i.e., Perceived Desirability and Feasibility on entrepreneurial intention. 'Desire to work' was also found to contribute towards building entrepreneurial intention. Taha, Ramlan and Noor (2017) found attitude, subjective norm, behaviour control and entrepreneurship teaching methodology to have strong relationship with entrepreneurial intention.

Several studies have highlighted the relationship between gender and influence of perception on entrepreneurial endeavours (Camelo-ordaz, Diane-Gonzalez and Navarro, 2016). Studies on women's intention on entrepreneurship highlight a crucial aspect about social pressure on females. The stereotypes and the roles attached to them by the society poses a great hindrance to their growth and advancement in their career (Ferri, Ginesti and Spanò, 2018). Adil and Chakranarayan (2020) concluded that educational support, attitude, relational support and self confidence had positive and significant impact on intentions of students about entrepreneurship in Bahrain. It was revealed that relational support from parents in the form of financial, emotional or motivational can help females to pursue entrepreneurship as career. But Bhandari (2006) found that parents' employment or income was unrelated with entrepreneurial intention. Princitta (2018) found that factors



influencing entrepreneurial intentions were not related significantly to gender. However, Vineela (2018) found positive correlation between gender and entrepreneurial intention. Nisha (2013) inferred that female students had moderate to low level of entrepreneurial intention. Khan (2007) also found similar results regarding the levels of intentions among female students. Karthik (2019) concluded that female students showed greater entrepreneurial intentions as they had better awareness about business related information as the survey was done on students of Business Education background.

The above review of the past literatures described the personality factors as well as some relational issues that influence the entrepreneurial intentions of a person. Some of the major and dominant personal and family factors influencing the intentions of a person to pursue entrepreneurship as a career has been outlined in the study.

Objectives :

1. To study the perception of female students pursuing college education in Silchar town of Assam over the select factors capable of influencing entrepreneurial intention.
2. To compare the perception of female students under consideration over the select factors

capable of influencing entrepreneurial intention across their stream of education, religion and type of schooling.

Hypotheses of the Study :

1. The perception of college going female students over the select factors capable of influencing entrepreneurial intention varies across their stream of education.
2. The perception of college going female students over the select factors capable of influencing entrepreneurial intention varies across their religion.
3. The perception of college going female students over the select factors capable of influencing entrepreneurial intention varies across their school background.

Research Methodology :

To attain the objectives formulated for the study, various literatures have been reviewed and some factors (personal and family) capable of influencing entrepreneurial intention of female students pursuing college education have been identified and selected. A total of 22 components influencing the entrepreneurial intention have been identified which are then grouped under seven (7) factors. Table 1 reveals the factors so selected.

Table 1: Select factors capable of influencing entrepreneurial intention

Categories	Factors	Previous Research Works
Personal Factors	Self Confidence	Ashokan and Suresh (2012); Potishuk and Kratzer (2017)
	Need for Achievement	Rasli, Khan and Malekifar (2013); Ismail, Ahmad and Gadar (2012); Tan, Pham and Bui (2021)
	Risk Bearing Capacity	Uddin and Bose (2012); Asamani and Mensah (2013)
	Creativity	Amofah, Saladrigues and Akwaa-Sekyi (2020); Karabulut (2016)



Categories	Factors	Previous Research Works
Family Factors	Emotional support from family members	Denanyoh, Adjei and Nyemekye (2015); Altinay, Madanoglu and Danielea (2012)
	Financial support from family members	Benzing, Chu and Kara (2009); Manolova, Brush and Edelman (2008)
	Background of family	Khuong and Huu An (2016); Kristiansen and Indarti (2004)

Source: Extracted by Researchers from Literature

The requisite data has been collected using survey method. A structured questionnaire has been drafted with twenty-two number of components capable of influencing entrepreneurial intention and a five point rating scale has been employed. Population includes female students of colleges located at Silchar town of Assam. A total of 103 number of respondents have participated in the online survey. After a careful scrutiny, only 94 questionnaires are found to be in order and hence the effective sample size of the study is ninety-four (94).

Mean and standard deviation have been applied to assess the degree of influence of the select factors capable of influencing entrepreneurial intention of female students under consideration. Apart of these, relevant inferential statistics have also been used to analyze the procured data.

Scope of the Study :

1. The study focuses on the perception of female students pursuing three-year degree course in the provincialized colleges of Silchar town of Assam offering three streams (Arts, Commerce and Science) of education.
2. The study is based only on select factors influencing intention of female students relating to entrepreneurship.

Limitations of the Study :

1. Data collection is based on sample survey and thus sampling error cannot be completely avoided.
2. The study is confined to only 22 number of components grouped under seven factors.
3. The findings are based on the perception of respondents and the element of biasness cannot be totally ruled out.

Result and Discussion :

Table 2 depicts the profile of the respondents; college wise, stream wise, religion wise and schooling wise. A total of 94 respondents have been surveyed from three colleges of Silchar town of Assam. About 56.4% respondents were from Cachar College, 24.5% from Gurucharan College and 19.1% from Radhamadhab College. Stream wise the respondents were 35.1%, 34% and 30.9% from Arts, Commerce and Science stream. 83% respondents have a religious background of Hinduism whereas only 17% follow Islam as religion. Further table 2 also shows the schooling background of the respondents. 43.6% of the respondents have Government schooling till 10th standard whereas 56.4% respondents come from private schooling background.

**Table 2: Profile of Respondents**

College	Frequency	Percent
Cachar College	53	56.4
Gurucharan College	23	24.5
Radhamadhab College	18	19.1
Total	94	100.00
Stream	Frequency	Percent
Arts	33	35.1
Commerce	32	34.0
Science	29	30.9
Total	94	100.0
Religion	Frequency	Percent
Hinduism	78	83.0
Islam	16	17.0
Total	94	100.0
Schooling	Frequency	Percent
Govt. School	41	43.6
Private School	53	56.4
Total	94	100.00

Source: Field Survey

Table 3 portrays arithmetic mean, rank and SD of responses collected for the factors influencing entrepreneurial intention among female students. The mean values depict that 'Need for Achievement' is the highly rated factor followed by 'Self Confidence' and "Risk Bearing Capacity". 'Background of family' is found to be the least rated factor. The standard deviation value shows least deviation in the responses over the factor 'Need for

Achievement' whereas maximum deviation could be found in case of 'Financial support from family members'.

Table 3: Factors Capable of Influencing Entrepreneurial Intention of College Going Female Students

Factors	Mean	Rank	Std. Deviation
Self Confidence	4.0213	2	0.5122
Need for Achievement	4.0851	1	0.4816
Risk Bearing Capacity	3.9681	3	0.4936
Creativity	3.9539	5	0.4903
Emotional support from family members	3.9575	4	0.6226
Financial support from family members	3.7270	6	0.6683
Background of family	3.6596	7	0.6612

Source: Field Survey

It cannot be denied that education brings significant change in the formation of attitude. The stream of education is even more important since students of a particular stream are more exposed to a particular subject while others are not. The course curriculum sometimes dictates the decision of the students about their future course of action. The nature and type of subjects taught in a particular stream are totally different from that of other streams and it may affect the thought process of the students as well as formation of opinion. Thus, the responses of the girl students over the issue are categorized and compared to have an insight over the variation of responses of girl students belonging from different streams of education.

Table 4: Stream wise perceived influence of select factors on entrepreneurial intention

Factors	Stream	Mean	Std. Deviation	F Value	p Value
Self Confidence	Arts	3.879	0.600	2.187	.118
	Commerce	4.063	0.467		
	Science	4.138	0.423		
Need for Achievement	Arts	3.970	0.542	1.489	.231
	Commerce	4.156	0.432		
	Science	4.138	0.450		
Risk Bearing Capacity	Arts	3.848	0.573	.885	.416
	Commerce	4.063	0.381		
	Science	4.000	0.496		
Creativity	Arts	4.020	0.527	1.068	.348
	Commerce	3.750	0.406		
	Science	4.103	0.472		
Emotional support from family members	Arts	3.929	0.686	.057	.944
	Commerce	3.865	0.661		
	Science	4.092	0.487		
Financial support from family members	Arts	3.758	0.760	.140	.870
	Commerce	3.719	0.656		
	Science	3.701	0.587		
Background of family	Arts	3.707	0.807	.057	.944
	Commerce	3.646	0.633		
	Science	3.621	0.510		

Source: Field Survey

Table 4 depicts the mean value and standard deviation of stream wise perception of college going girls about the factors capable of influencing entrepreneurial intention. The difference in the values of mean across the stream of education is barely more than the scanty over almost all the factors. In case of girls studying

subjects of arts stream, the value of mean is highest for the factor 'Creativity' and as such this factor has been ranked first while the value of mean is the lowest for the factor 'Background of family' and accordingly the same has been ranked 7th out of seven factors considered in this study. In case of girls pursuing subjects of commerce



stream, the value of mean is highest for the factor 'Need for Achievement' and as such this factor has been ranked first while the value of mean is the lowest for the factor 'Background of family' and accordingly the same has been ranked 7th out of seven factors considered in this study. In case of girls having the background of science stream, the value of mean is highest for the factor 'Self Confidence' and 'Need for Achievement' and as such this factor has been ranked first while the value of mean is the lowest for the factor 'Background of family' and accordingly the same has been ranked 7th out of seven factors considered in this study.

One way ANOVA has also been employed to test the formulated hypothesis. Table 4 clearly portrays that the p-value is much higher than 0.05 in case of all the factors and hence it may be concluded that at 5% level of significance, there exists no significant difference in the perception of girl students under consideration. To put it

differently, at 5% level of significance the perception of girl students under consideration do not vary significantly across their stream of education over all the factors.

Religion, language and community also cannot be altogether ignored while choosing a career. The belief system of a human being irrespective of gender is often governed by family and cultural ethos generally originated from various demographic factors including religion. Cultural specificities are among other factors also influenced by religion and the attitude formation is also dependent upon this and it is especially reflected in the behaviour of those who spent their early life at home with all the members of their family. The variation in responses over any social issue may be observed when the respondents are categorized on the basis of religion and it is in this context the perception of girl students over the subject chosen for the present research work are compared on the basis of their religion.

Table 5: Religion wise perceived influence of select factors on entrepreneurial intention

Factors	Religion	Mean	Std. Deviation	t value	p value
Self Confidence	Hinduism	4.021	0.508	.004	.997
	Islam	4.021	0.551		
Need for Achievement	Hinduism	4.081	0.493	-.173	.863
	Islam	4.104	0.434		
Risk Bearing Capacity	Hinduism	3.949	0.487	-.839	.404
	Islam	4.063	0.528		
Creativity	Hinduism	3.944	0.502	-.411	.682
	Islam	4.000	0.439		
Emotional support from family members	Hinduism	3.983	0.610	.874	.384
	Islam	3.833	0.689		



Factors	Religion	Mean	Std. Deviation	t value	p value
Financial support from family members	Hinduism	3.735	0.682	.258	.797
	Islam	3.688	0.614		
Background of family	Hinduism	3.675	0.667	.504	.615
	Islam	3.583	0.650		

Source: Field Survey

Table 5 depicts the mean value and standard deviation of religion wise perception of college going girls about the factors capable of influencing entrepreneurial intention. The difference in the values across the religion is barely more than the meagre over all the factors. In case of girls of Hindu community and in case of girls having belief and faith on Islam, the value of mean is highest for the factor 'Need for Achievement' and as such this factor has been ranked first while the value of mean is the lowest for the factor 'Background of family' and accordingly the same has been ranked 7th out of seven factors considered in this study. The hypothesis has been tested by employing independent two sample t test. Since the p-value is higher than 0.05, as is shown in table 5, it may be concluded that over all the factors, the perception of girl students at

5% level of significance does not vary significantly across their religion.

The role of schooling cannot be ignored in attitude formation and probably its importance is almost equivalent with the quality of parenting and family environment in shaping the attitude of a person since a significant period of life is spent in school and naturally the influence of nature and type of schooling will have a deep rooted bearing in the attitude and is expected to reflect in the behaviour to a certain extent. Psychologists all over the world are also already in consensus that most of the human behaviour are learned behaviour. It is against this backdrop, responses of girl students have been categorized and compared on the basis of their schooling to have deeper understanding over the issue.

Table 6: Schooling wise perceived influence of select factors on entrepreneurial intention

Factors	Schooling	Mean	Std. Deviation	t value	p value
Self Confidence	Govt. School	3.927	0.570	-1.585	.116
	Private School	4.094	0.455		
Need for Achievement	Govt. School	4.033	0.552	-.931	.354
	Private School	4.126	0.420		
Risk Bearing Capacity	Govt. School	3.890	0.478	-1.351	.180
	Private School	4.028	0.502		

Factors	Schooling	Mean	Std. Deviation	t value	p value
Creativity	Govt. School	3.829	0.448	-2.213	.029
	Private School	4.050	0.504		
Emotional support from family members	Govt. School	3.805	0.667	-2.129	.036
	Private School	4.075	0.565		
Financial support from family members	Govt. School	3.732	0.692	.060	.952
	Private School	3.723	0.656		
Background of family	Govt. School	3.480	0.703	-2.377	.020
	Private School	3.799	0.597		

Source: Field Survey

Table 6 depicts the mean value and standard deviation of perception of college going girls having government and private schooling background about the factors capable of influencing entrepreneurial intention. The difference in the values of mean and standard deviation across the type of schooling is barely more than the scanty over a good number of factors. In case of girls hailing from the government school background, and in case of girls coming from the background of schools run and managed under private sector, the value of mean is highest for the factor ‘Need for achievement’ and as such this factor has been ranked first while the value of mean is the lowest for the factor ‘Background of family’ and ‘Financial support from family members’ in case of government school background students and private school background students respectively, and thus the same has been ranked 7th out of seven factors considered in this study. The hypothesis has been tested by employing independent two sample t test. Since the p value is higher than 0.05, as is shown in table 6 for the

factors ‘Self Confidence’, ‘Need for Achievement’, ‘Risk Bearing Capacity’ and ‘Financial support from family members’, it may be concluded that over these four factors, the perception of girl students at 5% level of significance does not vary significantly across their religion. But over the remaining three factors i.e., ‘Creativity’, ‘Emotional support from family members’ and ‘Background of family’, the perceptions of girl students having the background of government school and the perception of girl students having the background of private schools differ significantly at 5% level of significance as is evident from p-values in table 6.

Conclusion :

The study reveals that the most influential factor generating entrepreneurial intention is the ‘Need for achievement’. ‘Self-confidence’, ‘Risk bearing capacity’ and ‘Emotional support from family members’ are the next three factors respectively triggering entrepreneurial intention. The perception of female students over all the select factors do not vary significantly across their



stream of education and religious beliefs. The perception of college going female students over the influence of factors (viz, 'Creativity', 'Emotional support from family members' and 'Background of family') on entrepreneurial intention differ significantly across their type of schooling. Although the Government has announced numerous schemes for women entrepreneurship development in the recent past

and has also provided boost for capturing the unexplored potentialities of the region through support and training, educated girls hardly get allured in the absence of entrepreneurial culture and congenial industrial environment. The 'Need for achievement' and 'Self-confidence' are the dominant factors capable of triggering the entrepreneurial intention of college going girls under consideration.

Scope for future research :

1. Future researchers may conduct similar type of study by considering additional micro level factors keeping in view the specific factors.
2. Research may also be carried out in future by including macro-economic factors and socio-cultural factors.
3. Researchers in future may also conduct similar type of study by enlarging the sample size and covering both rural and urban areas.
4. Similar type of research work may be carried out on female students of post-graduation level of different universities.

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