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Entrepreneurial Intentions and Behaviors Among Hawassa University Graduating Students, Ethiopia

Demeke Afework
School of Management and Accounting, and Agribusiness and Valuechain Mnagement, Hawassa University, PO box 05, Hawassa , Ethiopia

Abstract
Entrepreneurship education is thought to be the solution for urgent need for new jobs. Since the number of Ethiopian higher education students interested in becoming entrepreneurs is significantly lower than their neighboring countries counterparts, entrepreneurship education should be further stimulated across Ethiopia. It is important to know what drives a students' decision towards self-employment. In order to contribute to an improvement of entrepreneurship education in the Ethiopia, this study explores the influence of students' personality and participation in entrepreneurship education on their entrepreneurial intentions and behaviors. The data were collected with a questionnaire among 205 students of the collage of Business and Economics and the rest other departments randomly of Hawassa University. The regression results give further evidence for the usefulness of the Theory of Planned Behaviour (Ajzen, 2012) in explaining entrepreneurial intentions. The results confirm the importance of a student's attitude, as measured with proactive personality and willingness to take risks, in the entrepreneurial intentions framework. Since a 'positive entrepreneurial attitude' increases the ultimate entrepreneurial intentions, entrepreneurship education would be more effective for a certain group of 'promising' students. Hawassa University should attract these students to participate in entrepreneurship education. To achieve this, a thorough expansion of entrepreneurship courses and activities is needed. The image of entrepreneurship as an interesting career alternative should improve and the Hawassa University should emphasize an 'entrepreneurial atmosphere'. Furthermore, teachers with an extensive knowledge and experience in entrepreneurship should reveal the 'right' students and encourage them to participate in entrepreneurship courses, business plan competitions, etc. Still, further research is needed to fully understand to true influence of entrepreneurship education on personality traits. Can education really influence a student's personality?
Keywords: Entrepreneurship, Entrepreneurial Intention, Entrepreneurial Behaviors
Paper type: Research paper

1. Introduction

Fostering entrepreneurship among university students has become an important topic among entrepreneurship researchers. The university is an institution, which students pass on toward working life. Right after graduation, students decide where their career will start. Autio et al. (1997, p.4) state the following: "It is our impression that career preferences of university students can be influenced, and that university students tend to gravitate toward fashionable career options." Therefore, the *university* should be part of the entrepreneurial intention model. In the last decade other researchers (e.g. Crant, 1996; Lüthje& Franke, 2003) have recognized the significant role of universities in the entrepreneurial intentions model as well. Lüthje and Franke (2003, p. 136) go even further with stating that "some universities successfully stimulate entrepreneurial activities", and therefore they included the university in their structural model of entrepreneurial intent..

In recent years the popularity of entrepreneurial intention models has increased considerably as a valuable approach for examining the factors that influence individuals' choice for an entrepreneurial career over conventional employment (for example Sesen, 2013; Schwarz, Wdowiak, Almer-Jarz & Breitnecker, 2009; Kolvereid & Isaksen, 2006; Segal, Borgia & Schoenfeld, 2005). Research on entrepreneurial intentions based on entrepreneurial intention models is vital in South Africa since entrepreneurial intentions are the foundation for understanding the new venture creation process (Linan et al., 2013; Bird, 1988).

Entrepreneurship is considered to be an intentionally planned behaviour (Krueger, Reilly & Carsrud, 2000; Souitaris, Zerbinati & Al-Laham, 2007; Linan, Nabi & Krueger, 2013). Hence entrepreneurial intentions precede entrepreneurial action (Shook, Priem & McGee, 2003; Ajzen, 2005; Kolvereid & Isaksen, 2006; Krueger, Schulte & Stamp, 2008; Douglas, 2013). As a result, observing intentions towards the entrepreneurial behaviour can help in predicting thisbehaviour.

Thus, the university environment should have a direct impact on students' intentions towards self-employment. These institutions including Hawassa University are churning out large number of trained manpower, thus fulfilling the need of the industry, R&D institutions and other sectors of economy. Thus higher learning institutions should mainly work on students in becoming "job generators" rather than "job seekers". But still almost all graduates unlike other developed and developing countries in the country are not usually intended to create their own business from their inspiration.

2. Research Methods and Materials

The major part of the research model is build up with the *Theory of Planned Behaviour(TPB)* (Ajzen, 2011). Past research identifies the TPB as an important model to explain the intentions and behavior of people. Furthermore, the TPB model integrated the concept of attitude. Attitude constructs have proven to explain an important part of the variance in widely varied behavior and have been included in most recent entrepreneurial intentions frameworks (Autio et al., 2001; Lüthje& Franke, 2003). Another direct relationship with entrepreneurial intentions has been included in the model as well.

The discussion of *internal factors* that might influence students' career choices mainly focus on identifying stable personality traits (Lüthje& Franke, 2004). Only students' proactive personality and risk taking propensity are used in this research model.

The *external factors* are often thought to explain why certain personality traits and background characteristics do or do not lead to an entrepreneurial career (Lüthje& Franke, 2004). In this study the main focus lies on the influence of the students' environment measured by the subjective norm and the university environment measured by the participation in entrepreneurship education.

The study *explores* the entrepreneurial intentions and behaviors of Hawassa University graduating students. The sample included students from the college of Business and Economics (hereafter CBE) in which many business and entrepreneurship related courses are offered, and other departments of the university. Entrepreneurship education in this research is defined as any course from Hawassa University, which has an entrepreneurial focus. At this moment the curriculum contains only one entrepreneurship course; other business courses. Therefore two categories of students as a sample were taken. Students from FBE 83(37.4) and 122(62.6) students were allowed to participate in this research from other faculties and a total of 205 sample was taken using simple random sampling method.

The research model contains two dependent variables. *Entrepreneurial Intentions* is the ultimate dependent variable, and the main construct of the TPB (Ajzen, 1991). The *attitude towards entrepreneurship* variable is important for the ultimate dependable variable, entrepreneurial intentions. The attitudes are "the expectations and beliefs about personal impacts of outcomes resulting from certain behavior" (Autio et al., 1997, p.416-417), in this case, the start-up of a company. The research explored whether attitude towards entrepreneurship has an impact on entrepreneurial intention.

The research model integrates two personality traits: proactive personality and risk taking propensity. Students who possess *proactive personalities* are according to Kickul and Gundry (2002, p.87): "able to take action to influence environmental change." Which means that these personalities can: scan for opportunities, show initiative, take action, and reach their goals by bringing about changes. The proactive personality questions were obtained from Kickul and Gundry (2002) and were already successfully tested by Crant (1996).The most common personality traits associated with entrepreneurial intentions is the *risk taking propensity* or willingness to take risks.

The final two independent variables in this research are *perceived behavioral control* and *subjective norm*. Perceived behavioral control from the TPB (Ajzen, 1991) is regarded as the most important single influence on intentions. Subjective norm, the perceived social pressure from the study environment of the student, completes the TPB (Ajzen, 1991).

In order to collect the necessary data questionnaire was carefully designed and used with previous entrepreneurial intentions questionnaires. Since various questions were already tested by previous authors (Lüthje& Franke, 2003; Krueger et al., 2000; Carayannis, Evans, & Hanson, 2003; Autio et al. 2001; Francis et al., 2004; Kickul& Gundry, 2002; Hisrich& Peters, 2002; Hartog, Ferrer-i-Carbonell, &Jonker, 2000), their research could be seen as pre-test information.

Since Entrepreneurial Intentions is the ultimate dependent variable, the measurement should be done carefully. Past research has measured entrepreneurial intentions in different ways. Krueger (1993) used a yes/no statement: '*Do you think you will ever start a business?*' Since this is not really exact, this research combines two measures of entrepreneurial intent. Apart from the above discussed four-point-scale question (32) from Lüthje and Franke (2003), two percentage-scale questions (33 and 34) were adapted from Krueger et al (2000): '*Estimate the probability (0-100%) you will start your own business in the next year / 5 years?*' The results of this question were divided into 4 percentage groups in order to be combined with the other entrepreneurial intentions question.

3. Results and Discussion

Descriptive statistics were applied to summarize means of questionnaire items and demographic profile of the respondents. Factor analysis was carried out to assess the unidimensionality, thus suitability of the constructs for subsequent analysis. The principal components method of extraction with varimax rotation was employed, and all 42 items were exposed to the factor analysis. In the first rotation, 35 items were loaded themselves into 11 factors with a factor loading of 0.5 or higher and % of variance explained equal to 76. A second run of the analysis was carried out with 35 items, as loaded in the first run. Thirty (30) out of the remaining items were found to be loaded into 6 basic factors with very high loadings and communalities, and 87.49% of total variance explained by the

obtained dimensions. Therefore, all the thirty items were retained for performing further analysis in the study, and 8 factors thus obtained were named as given below:

1. Entrepreneurial Intention(EI)
2. Attitude towards Entrepreneurship(ATE),
3. Proactive Behavior/personality(PB)
4. Risk Taking Behavior(RTB) ,
5. Social Norm(SN)
6. Participation in Entrepreneurial Education(PEE)
7. Self Employed Parents(SEP),
8. Perceived Behavioral Control(PBC),
9. Attitude towards University education(ATUE)

However, a few items were found to be loaded themselves into more than one factor, but the logical adjustment of the individual item and the higher value (reflects high correlation with that factor than others) related to a particular factor were considered to place the item in a given factor.

Perception scores drawing attitudinal profile of the respondents against demographic variables were obtained and presented using non-parametric statistics. However, the following mechanism to report unfavorable, neutral and favorable attitudes was adopted.

Item score below 3=Unfavorable attitude

Item score of 4= Neutral attitude

Item score above 5 (up to 7) = Favorable attitude

3.1 Demographic Profile of Respondents

The demographic profile of the respondents was found to be more or less diverse, however, maintained with the equal proportion related to gender (Table 1). A great majority (66.8%) of the respondents claimed to be male and een 18-35 years). While a little over one-third (36%) were maintained with a $12^{th}/10^{th}$ qualification, another one-third (33.2%) were female. On the other hand (37.4 %) of the respondents were from COBE and (62.6 %) respondents were from other departments outside COBE. Age wise almost all respondents (97.0%) were under the age of 25 years which shows that they are all youths with great passion, ambition but with less life experience ..

Table 1: Demographic profile of respondents

Chacteristics	Category/Description	Frequency	Percent	Cumulative Percent
Age Distribution of Respondents	LESS THAN 20	5	2.5	2.5
	20-21	50	24.8	27.2
	22-23	107	53.0	80.2
	24-25	34	16.8	97.0
	GREATER THAN 25	6	3.0	100.0
	Total	205	100.0	
Gender of Respondents	MALE	137	66.8	66.8
	FEMALE	68	33.2	100.0
	Total	205	100.0	
Business and Economics or Other	COBE	83	37.4	37.4
	Outside Business College	122	62.6	100.0
Total		205	100.0	

3.2 Descriptive Statistical analysis

3.1.1. Attitude towards University Entrepreneurial Education

From the above table we can see that students have favorable view towards about entrepreneurship and self-employment. It seems that students really want to be entrepreneurs though other factors like their decision, intention etc are there to be studied.

Table 2: attitude of students towards university entrepreneurial education

Parameter	Availability of convenience environment in the university to start own business	Availability of a number of students with creative ideas
N	205	205
Mean	4.3024	5.3415
Std. Deviation	1.87769	1.64510
Minimum	1.00	1.00
Maximum	7.00	7.00

3.1.2. Participation of students in entrepreneurial education

Students' participation in entrepreneurial education is assumed as very important factor which influences ones attitude towards self employment and entrepreneurial intentions. However as we can see from table 3 (50.8%) and (56.2 %) of respondents said that they did not participate in any entrepreneurial education either at the department and university level. This percentages are not small to tolerate as almost more than half of the students didn't participate in any entrepreneurial education including the common entrepreneurship course.

Table 3: Students' Participation in Entrepreneurial education

	Response	Frequency	Percent	Cumulative Percent
Participation in entrepreneurial educations or/and trainings in your department	Yes	98	49.2	49.2
	No	107	50.8	100.0
	Total	205	100.0	
Participation in entrepreneurial educations or/and trainings in the university	Yes	89	43.8	43.8
	No	116	56.2	100.0
	Total	205	100.0	

3.1.3. Availability of convenient environment in the university to start own business

Availability of convenient entrepreneurial environment and facility is another important factor towards self employment and attitude towards entrepreneurship in the university. However, table 4 a great deal of respondents (31.2%) said that there is no any convenient entrepreneurship environment in the university and (20.5%) of the respondents remain neutral about it. Only (49.3%) of the respondents had favorable attitude towards the availability of convenient entrepreneurial environment in the university. Hence from this we can infer that that there is no enough facility for entrepreneurship in the university.

Table4: students' attitude towards availability of convenient environment for entrepreneurship in the university

Response	Frequency	Percent	Valid percent	Cumulative percent
Strongly disagree	26	12.7	12.7	12.7
Moderately disagree	13	6.3	6.3	19.0
Slightly disagree	25	12.2	12.2	31.2
Neutral	42	20.5	20.5	51.7
Slightly agree	33	16.1	16.1	67.8
Moderately agree	40	19.5	19.5	87.3
Strongly agree	26	12.7	12.7	100.0
Total	205	100.0	100.0	

3.2 Entrepreneurial Intentions

Entrepreneurial intention is the very focus and ultimate dependent variable of this study. The study shows that, table 5, the mean probability increases as the time increases after graduation (50.0%) to (72.34%). It seems that students immediately after graduation do not want to start their own business and hence prefer being employed. In the hand the probability which is .5/1 within 1 year and .72/1 within 5 years and proportion of Graduates intention to start their own business is very small which is 3.4 % within 1 year and 15.6 % within 5 years after graduation. It seems that though there is some training exposure in the university, it still needs to be grown.

Table 5: entrepreneurial intentions of students using mean response

Items/variables	N	Range	Minimum	Maximum	Mean	Std. Deviation
Immediately starting of own business after graduation	205	3.00	1.00	4.00	2.6878	1.13332
Probability of starting own business in the coming 12 months	205	100.00	.00	100.00	50.2941	27.57403
Probability of starting own business in the coming 5 years	205	100.00	.00	100.00	72.3153	28.50411

3.2.1. Probability of starting own business after graduation

In addition to the fact on table 5 above us can see the entrepreneurial intention using concrete mean percentages using 4 categories in 25 % interval. On table 6, the proportion of those who do intend to start their own business with certain decision (6.9%) decreases to (4.4%) as the time goes from the time of graduation to 5 year after graduation. In the other hand the proportion of participants who are 100% sure that they will be stating their own business increases from (3.4%) to (15.8%) as the time goes from the time of graduation to 5 year after graduation. Hence the entrepreneurial intention level of students increases as the time increases from the time of graduation. It seems that respondents prefer first to be employed and then to start their own business.

Table 6:

Probability	Probability of starting own business within 12 months after graduation				Probability of starting own business within 5 years after graduation			
	Frequency	Percent	Extreme Percents	Cumulative Percent	Frequency	Percent	Extreme Percents	Cumulative Percent
.00	14		6.9		9		4.4	
0.00-25.00	48	23.41		23.41	26	12.68		12.68
26.0-50.0	68	33.17		56.59	24	11.71		24.39
51.0-75.0	51	24.88		81.47	38	18.54		41.96
76.0-100.0	38	18.54		100	117	57.07		42.9
100.00	7		3.4		32		15.8	100.0
Total	205	100.0				Total	205	

3.2.3. Entrepreneurial Intention Based on faculty/Department

The study tried to see if any difference would be there in entrepreneurial intention between business college students and those outside Business College (Table 7). Surprisingly the study has revealed that none business students (75.64% mean Probability intent) have better entrepreneurial intentions than their business college counterparts(68.0% mean probably intent) within five(5) years after graduation as we can see in the table 8. The same difference is witnessed for 12 months and immediate decision after graduation. The researcher questioned the result since it seems going against the expectation and went to prove the validity and reliability of data twice and the result was the same. The researcher interviewed students and lecturers why? And they said that there is very high employment opportunity for business and economics college students unlike other departments in the country since many business firms including private and government organizations are booming very fast like banks, insurances, manufacturing firms etc. it seems that starting own business is a final option next to employment and it seems that starting own business is forced decision form them. Anyways the researcher invites other researchers to find out why?

Table 7: Entrepreneurial intention based on faculties

Variable	Business and Economics Students(Mean) (0% minimum and 100 % maximum)	None Business Students (Mean) (0% minimum and 100 % maximum)
Probability of starting own business in the coming 5 years	68.0000	75.6364
Probability of starting own business in the coming 12 months	40.7917	55.9672
Immediately starting of own business after graduation	2.5616	2.7869

3.3 Correlation and Regression Analysis

3.3.1 Correlation Analysis

Pearson correlation coefficients (r) were obtained in order to see the association between entrepreneurial intention concepts and methods applied and various factors affecting/determining it (Table 8). However, to compute the individual contribution by these variables, multiple regression analysis was carried out.

Attitude towards Entrepreneurship, Proactive Behavior, Risk taking Propensity and Perceived behavioral control were found to be significantly associated with Entrepreneurial Intention, Perceived behavioral control representing students level confidence and believe that they can start and succeed by starting their own business ($r=0.366$, $p<0.001$), ($r=0.296$, $p<0.001$); ($r=0.295$, $p<0.001$); ($r=0.308$, $p<0.001$) respectively and attitude towards entrepreneurship is significantly associated with Proactive Behavior, Risk taking Propensity, Perceived behavioral control, Social Norm and attitude towards university entrepreneurship education ($r=0.563$, $p<0.001$); ($r=0.399$, $p<0.001$); ($r=0.586$, $p<0.001$); ($r=0.228$, $p<0.001$); and ($r=0.279$, $p<0.001$) respectively. In addition to that Risk taking behavior is significantly associated with proactive behavior ($r=0.517$, $p<0.001$). Likewise proactive behavior is significantly associated with Persevered behavioral control of the students($r=0.587$, $p<0.001$). Generally the association among variables is surprisingly strong and significant and conforms to the reality.

Table 8: Summary of Correlation Coefficient

Factors	EI	ATE	PB	RTB	SN	PBC	ATUE	PEE
EI	1							
ATE	.366**	1						
PB	.296**	.563**	1					
RTB	.295**	.399**	.517**	1				
SN	.093*	.228**	.239**	.232**	1			
PBC	.308**	.586**	.587**	.400**	.185**	1		
ATUE	.114*	.279**	.270**	.161*	.347**	.349**	1	
PEE	.070*	.189**	.049	.033**	.081	.238	.159	1

Note: *** Correlation is significant at the 0.01 level (2-tailed); * Correlation is significant at the 0.05 level (2-tailed); Entrepreneurial Intention(EI) Attitude towards Entrepreneurship(ATE), Proactive Behavior/personality(PB) Risk Taking Behavior(RTB) , Social Norm(SN) Self Employed Parents(SEP),Participation in Entrepreneurship Education(PEE), Perceived Behavioral Control(PBC), Attitude towards University education(ATUE)*

3.3.2 Regression Analysis

Though correlation analysis is to measure the magnitude of the relationship between two or more factors, the regression analysis can show as the cause and effect relationship and the magnitude of the influence of factors on the dependent variable unlike the correlation analysis. Keeping this in mind, multiple regression analysis was carried out considering entrepreneurial intention as dependent variable and other factors contributing to it as independents (Table 9). Attitude towards entrepreneurships was found to be contributed significantly ($\beta=0.214$, $p<0.05$) higher than proactive behavior/propensity ($\beta=0.167$, $p<0.09$). Therefore, one can conclude in the situation that entrepreneurial intention is more affected by attitude towards entrepreneurship and proactive propensity of students than other variables. However, other than attitude towards entrepreneurship factor only risk taking propensity and proactive propensity were reported as factors contributing somehow significantly to the entrepreneurial intention factor. Otherwise perceived behavioral control factor is the weakest influencing factor to dependent variable.

Table 9: Regression Summary- Entrepreneurial Intention(EI) as a Dependent Variable

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.048	.067		.710	.479
Attitude towards Entrepreneurship(ATE)	.223	.093	.214	2.396	.018
Proactive Behavior/personality(PB)	.172	.098	.167	1.756	.081
Risk Taking Behavior(RTB)	.101	.081	.106	1.252	.212
Perceived Behavioral Control(PBC)	.035	.094	.036	.373	.710

Estimated regression model

To make a prediction how the model would look in one regression, estimates have been calculated for attitude towards entrepreneurship and participation in entrepreneurship education with the use of their standardized β-

coefficients). The regression equation thus obtained can be written as:

Entrepreneurial Intention = .0489Constant) + 0.214 (Attitude towards Entrepreneurship) + 0.167 (Proactive Behavior) +0.106(Risk Taking Propensity) +0.036(Perceived Behavioral Control)

Additionally, an attempt was made to see the influence of such factors upon the attitude towards entrepreneurship (ATE). Subjective norms, entrepreneurial intention and proactive behavior influences on the individuals' attitude towards entrepreneurship and overall attitude towards entrepreneurial intention were found to be contributed significantly to estimate the attitude that a student is maintaining towards entrepreneurship (Table 10). However, highest contribution was received from the dimension of perceived behavioral control influence (β=0.344, $p<0.001$) followed by proactive personality (β=0.205, $p<0.02$) and equally influential, entrepreneurial intention (β=0.164, $p<0.02$). However risk taking propensity (β=0.548) does not have strong influence on students attitude towards entrepreneurship.

Table 10: Regression Summary- Attitude towards Entrepreneurship as a Dependent Variable

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.024	.058		.425	.671
Entrepreneurial Intentions(EI)	.156	.066	.164	2.385	.018
Proactive Behavior/personality(PB)	.202	.084	.205	2.393	.018
Risk Taking Behavior(RTB)	.045	.074	.047	.602	.548
Subjective Norm(SN)	.078	.062	.086	1.257	.211
Perceived Behavioral Control(PBC)	.323	.078	.344	4.130	.000

a. Dependent Variable: Attitude towards Entrepreneurship

The regression equation thus obtained can be written as:

Attitude towards Entrepreneurship = 0.024Constant) + 0.205 (Proactive Behavior) +0.047(Risk Taking Propensity)+0.086(Subjective Norm)+0.344(Perceived Behavioral Control)+ 0.164(Entrepreneurial Intention)

4. Conclusions

Based on the previous discussion pertaining to entrepreneurial intention and its association with attitude towards entrepreneurship and other factors, following concluding statements may appear. Respondent graduates have favorable attitude and interest towards entrepreneurship and being entrepreneur. The research explores a positive relationship of entrepreneurial intention on personality traits, attitude towards entrepreneurship and participation in entrepreneurship education. That means students with a proactive personality have a more positive attitude towards entrepreneurship and have more often participated in entrepreneurship education. Students with a high willingness to take risks also showed a better entrepreneurial intention. The decision to start a new venture seems to be influenced by personality traits and attitude towards entrepreneurship. The results show that the combined indirect effects of personality and attitude towards entrepreneurship on entrepreneurial intentions are almost as high as the direct effect of participation in entrepreneurship education on these intentions. In addition to that it shows that there is not enough support from their families and friends to be entrepreneurs. Though it seems they have good attitude towards entrepreneurship and self-employment, graduates lack risk taking behavior. Students believe that there is not enough entrepreneurial facilities in the university like training, financing and others. The probability which is .5/1 within 1 year and .72/1 within 5 years and proportion of graduates intention to start their own business is very small which is 3.4 % within 1 year and 15.6 % within 5 years after graduation. MFIs and MSMEs are not visible in the university.

5. Recommendations

Keeping in mind the above discussion and conclusions, following recommendations are drawn by the researcher. Stakeholders like MFIs, MSMEs… along with the university should focus on educating and convincing graduates that interest and value is one thing but practice should be important to change once life. Our family culture should be changed through education and reading that education is not the one but one of the means through which their children can achieve life success and employment. All the unnecessary assumptions and beliefs, etc. among families should be changed and students should be thought entrepreneurship from their early childhood and school times. Stakeholders like MFIs, MSMEs… along with the university should educate students conducting any business is not free from any risk but one can control or minimize the risks through information seeking and prior organization and planning. MFIs should no more wait Students/youths to come to their offices; rather it should be the other way. Aggressive promotion and marketing of their programs is very important. Establishing MFIs in the

university to motivate and change the culture of consuming into the culture of investing Government offices, university and other stakeholders like MFIs, MSMEs…. should help students understand the business environment and make all the bottlenecks and procedures as easy as possible since these young people are new to the environment and have not the patience for that . The university should conduct survey about the need for different facilities in the university which can create favorable environment for students to grow their entrepreneurial mindset and innovations and creativities. The government along with stakeholders EDC, MFIs...should study the different factors why this is happening and try to identify the factors causing this and decide and commit themselves to minimize and solve the problems as effectively and efficient as possible.

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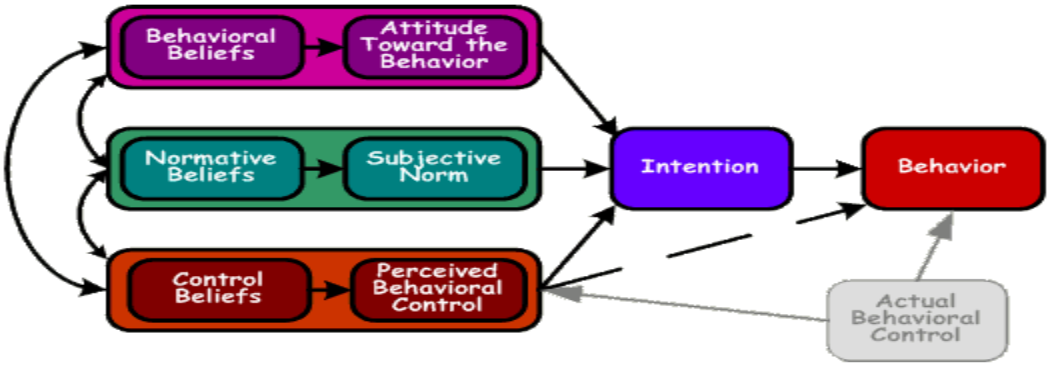

Figure : Ajzen's (1991) theory of planned behavior.