



INVESTIGATING INTENTIONS OF FEMALE GRADUATES IN SINDH BY UTILIZING THE THEORY OF PLANNED BEHAVIOR

Abstract

This study has used three variables to predict the entrepreneurial intentions of female graduates of Sindh. Through thorough analysis and by examining the body of literature the present study tested the three components including attitude, Subjective norm and perceived behavioral control in context of Sindh province. Further data was collected from 200 female graduates who are studying in Shah Abdul Latif University and Sukkur IBA University. Therefore, SPSS version 22 was used for data analysis that found significant contribution of three variables on formal female entrepreneurial intentions by keeping in view the tough current economic scenario. From the last decade, Enhanced entrepreneurial education and increased cost of living has promoted formal female entrepreneurship other than traditional businesses at some extent particularly in semi –urban Sindh but still requires attention for rural female. Significantly this study will provide useful insight to graduates and policy makers of Sindh province.

Keywords: *Attitude, Subjective Norms, Perceived Behavioral control, Entrepreneurial Intentions*

Introduction

In the recent years, Economy of Pakistan is facing severe challenges. Moreover, such poor economic conditions is due to the failure in main areas of economy such as lower GDP growth rate, current account deficit, Agriculture, over all low manufacturing, inflation rate increased from 6.17 to 7.4, Imbalance of payment (Mehrullah Jameel, 2017). However, Pakistan has

failed to achieve economic targets due to mismanagement of resources up to extent that it has become virtually bank corrupt due to eccentric policies of past rulers (Mehrullah Jameel, 2017). At the same time, another reason to become virtually bank corrupt is the Socio- Economic attitude of the peoples, Economy is male dependent and female contribution is limited only to female occupied sectors due to Socio- Cultural norms. In fact, it is essential to predict the female entrepreneurial intentions for promoting entrepreneurship among females of university through creating opportunities in the form jobs & welfare in such current challenging economic scenario.

Females are the half of the population of Sindh province and they can play a notable role in the current economic situation (Wilson, Kickul & Marlino, 2007) . Previous studies have shown low economic contribution of female of Sindh in comparison of developed countries due to poor Socio - Cultural attitude of peoples towards female employment. At the same time, Sindhi female is striving to participate in the traditional entrepreneurial activities in the form of home based businesses (Usman, Buang & Usman, 2015), but due to poor Socio-Cultural attitude she is facing so many obstacles for doing formal entrepreneurship . Furthermore, In Sindh, there is a great need to motivate young university graduate females to perform various entrepreneurial activities (Awogbenle & Iwuamadi, 2010), through planned behavior (Through education & learning) to make them self –dependent and to reduce poverty among them.

In addition, nearly all management institutes taught entrepreneurship courses and young graduates perform various practical activities to earn money. In this way, female students learnt entrepreneurship to breakdown unemployment and poverty (Ali et al., 2011).In general, females are still far from implementation of formal entrepreneurship at large extent (Tanveer et al., 2013) while small portion of females are doing entrepreneurship business as a profession .

Therefore, due to lack of entrepreneurial interest among females in Sindh, they failed to attract the interest of government for formal entrepreneurship because entrepreneurship mainly depends on one's potential or skills (McCarty, 2005, Sobel and King, 2008), and majority of females has potential for traditional sector, for this reason, she has attracted the attention of government in the traditional entrepreneurship. Furthermore, it's obvious that attitude & ones potential lead to entrepreneurial activities.

In Sindh province, government only takes initiatives for the set-up of established sector while initiatives for female entrepreneurship is still largely absent due to masculine policies of the government. However, Nurturing formal female entrepreneurship is the need of time. Therefore,

Theory of planned behavior (TPB) was designed by Ajzen to predict one's intentions or willingness for entrepreneurship is shaped by three components including Attitude, subjective norms and Perceived behavioral control (Ajzen, 1991). It indicates that "Entrepreneurial Intention" refers to the one's state of desire that encourages her for involving in entrepreneurial activities" (Linan & Chen, 2009). Previous studies shown that TPB widely used by number of researchers to know female graduates intention for entrepreneurship but rarely studied in Sindh province (Peterman and Kennedy, 2003; Mentoor and Friedrich, 2007; Ferreira et al., 2012).

Problem statement

Factor driven countries including Pakistan are at lower ranking in female entrepreneurship due to least or due to unbalanced performance. In Pakistan, In Sindh, the economic environment seen unstable, salaried jobs are tricky and female graduates remained unemployed. This study tries to predict the female intentions for formal entrepreneurship to fill out the gap of previous research by testing the "Theory of planned Behavior" in current economic scenario of Sindh which is need of time.

Objectives of the Study

The main objective of the study is to measure the entrepreneurial intention of female graduates of Sindh while using Theory of planned so that it can provide useful insight to government, policy makers and Young adults to address the problem of poverty and unemployment among female graduates

- ❖ To analyze how Theory of planned behavior and its effect on the intentions of females graduates in order to promote formal female entrepreneurship in Sindh.
- ❖ To test the role of each component of TPB such as Attitude, Subjective norms & Perceived behavioral control on the intentions of female graduates

Literature Review

The contribution of female entrepreneurship varies according to economic development of the country (Winkers et al., 2007). Most importantly; Economic development of country including GDP, Per capita income of Pakistan is low relative to exports. Therefore, above situation demands high need for female entrepreneurship. In Province of Sindh it is customary to teach the females about local products of culture, due to intergenerational influence of family.

Furthermore, Intergenerational (IG) influence refers to the sharing of information and resources within home and family (Moore et al., 2002).

Most importantly, nearly 60 percent of females are doing home based business due to subsequent impact of intergeneration on the attitude and behavior of daughters as norm or due to purdah (Menaghan & Parcel, 1995). At the same time, promoting traditional entrepreneurship cannot meet modern requirements of current economy. Predicting formal entrepreneurship intentions among the females of university is still question mark for the entrepreneurship supporting institutions, government, organizations for non-profit, other agencies and various academics. Moreover, females are the half of the population of Sindh; their potential can boost the developing economy of province (Beugelsdijk and Noorderhaven, 2004). Above all, entrepreneurial activities are determined by intentions not by demographical or situational factors. In addition, intentions refers to the process of transforming ones desire or interest into cognitive and behavioral process that direct towards actual goals or actions (Linan & chen, 2009).

In the literature of psychology, Intention is the predictor of planned behavior particularly when the climate is not supportive for the entrepreneurship, when the behavior is hard to analyze. Moreover, many theories used by researchers to predict the behavior, Among those theories, Theory of planned behavior better predict the behavior more accurately & consistently (Autio et al., 2001; Engle et al., 2010; Kolveried et al., 2007; Moriano et al., 2011) by considering every single factor such as social, cultural or economic factors.

Theory of planned behavior contains three components including attitude, Subjective norms & Perceived behavioral control that mergely determine ones intention. First, Attitude that refers to the ones inherent beliefs that enables her to respond positively or negatively towards entrepreneurship (Ajzen, 1991). Therefore, such beliefs combinely form/Reject behavior for entrepreneurship. However, such beliefs are not only feelings (positive/ Negative) but also cognitive factors (weighing its advantages) that lead to inclination or declination for entrepreneurial attitude (Linen & Chen, 2009).

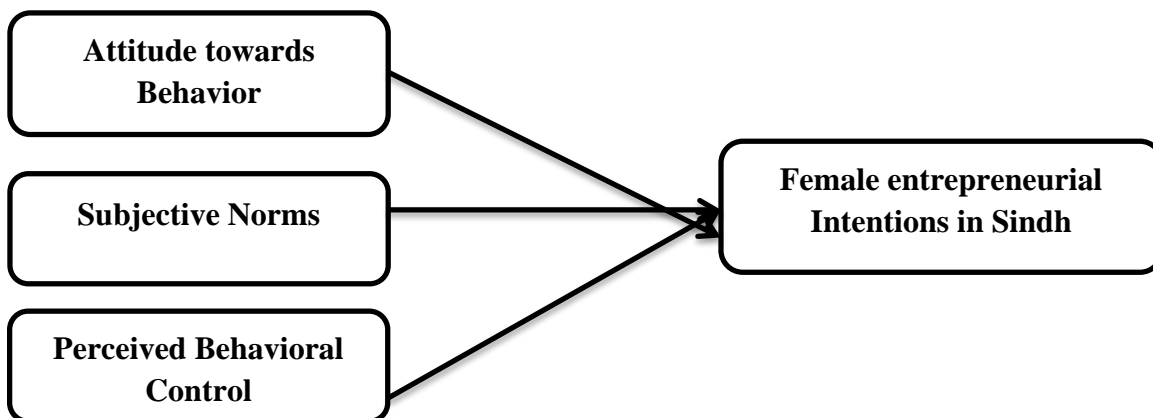
The Second component of Theory of planned Behavior (TPB) is Subjective Norms that refers to the pressure posed by the society to whether to perform or avoid such behavior (Ajzen &

Fishbein, 1980). This component further divided in to two components, first; normative beliefs that refers to the how much importance your family or friend circle is giving / rejecting entrepreneurship according to norms set by society or referent for the subject , Second; is Motivation that shows ones willingness to comply with the norms set by significant . Further depending on the environment, because natural environment can be barrier or proper plate form for entrepreneurial activities. In Sum, Subjective norms refers to the ones perception about norms, values & beliefs held by society whom they give respect /importance and ones level of desire to confirm to those norms (Krueger et al., 2000) .

The third component is Perceived Behavioral Control that refers to the self-judgment in the form of approving or disapproving behavior or ones self-Efficacy to execute or disapprove the behavior (Tkachev and Kolvereid, 1999). However, self –efficacy not only indicate one’s self – confidence but also ones perception of internal locus of control for controlling upcoming entrepreneurial events.

In Sum, Theory of planned behavior states that entrepreneurship mainly depends on one’s desirable attitude and norms posed by friends or family circle for approving & disapproving behavior and one’s self – efficacy to execute entrepreneurial behavior.

Theoretical Framework



Source: (Ajzen, 1991)

Research Hypothesis

Attitude refers to ones desirability to accept the risk , responsibilities for his / her career related to entrepreneurship .As discussed earlier, nearly all educational institutions in Sindh is providing

education of entrepreneurship in order to promote positive entrepreneurial Attitude among females of Sindh (Fairlies, 2004). Therefore, due to enhanced level of entrepreneurial education and increased cost of living, self-employment rate among females are increasing. However, educational courses are directly proportional to self – Efficacy. For that reason, most females are finding entrepreneurship as feasible & desirable (Ajzen, 1991). However, number of females is doing formal businesses other than traditional businesses due to entrepreneurial orientation and necessity that will ultimately lead to real entrepreneurial intentions (Krueger, Reilly and Carsrud, 2000).

Hypothesis 1: Attitude has positive significant relationship with Entrepreneurial Intentions in Sindh

Subjective Norms refers to the perceived societal stress from family or friend circle to behave accordingly and one's motivation or demotivation to comply or avoid that behavior (Cameron et al., 2012). Furthermore, Subjective norms for the females are not favorable in the traditional societies like Sindh due to socio –Cultural norms. However, main responsibility for income lies on males. Therefore, due to enhanced education, increased cost of living and in critical current economic scenario, its tricky for females to get job, they left with choice of entrepreneurship (Tatiana Lakoveleva et al., 2015). Moreover, societal norms are positively shifting due to necessity of female entrepreneurship. As a result, positive shifting norms have motivated number of females in Sindh and females are entering in various businesses particularly in Semi - Urbanized areas of Sindh (Najia Asrar zaidi et al., 2017) for providing better life to family. .Therefore, shifting of norms positively affecting Intentions of number of females . In fact, Subjective Norm significantly related to entrepreneurial Intentions (Engle et al., 2010).

Hypothesis 2: Subjective Norms are significantly related to Entrepreneurial Intentions

Perceived behavioral Control is the last predictor of TPB that show ones confidence for executing the targeted behavior in the form of ease or difficulty. In Context of Sindh province, researchers have rarely utilized Perceived behavioral Control (Khan et al., 2011; Bangash and Naeem, 2014; Shabbir et al., 2016). Females are under financial pressure they have limited perception regarding ease or difficulty. In Rural Sindh, due to personal & financial constraints in

the beginning, females failed to execute the behavior. Therefore, rural female avoid formal Entrepreneurship at large extent.

At the same time, in semi – urban areas of Sindh, number of females is operating formal businesses without execution power and leaves all issues with the hope that God will help; In case of problem they tackle it with family members or with relatives help due to limited network. Our findings are inconsistent and contradictory. Our study also showed significant contribution of PBC on female intentions. Number of studies showed positive significant relationship between PBC and Entrepreneurial Intentions including china & Indonesia (Mathieson, 1991; Krueger et al., 2000; Autio et al., 2001; Souitaris et al., 2007; Gelderen et al., 2008; Gird and Bagraim, 2008; Linan et al., 2011; Solesvik et al., 2012) ,but literature is still scarce on this variable.

Hypothesis 3: Perceived behavioral control is significantly related to Entrepreneurial intentions

Research Methodology

This chapter has defined the methodology structure that had used in the study. The demographical area where the study was conducted. The design, population & sample are also described. This chapter had explained the various instruments that were used for data collection.

Research strategy

This paper has used previously applied strategy not the new one. Number of studies has been conducted for female entrepreneurial intentions but few studies conducted in context of Sindh province. Therefore, it is important to know female entrepreneurial intentions in the current economic scenario for the economic development of province and also to contribute something new to existing research.

Research Method – Quantitative

To meet the objective of the research as discussed above, quantitative research was used. The main trait of this research is that it examines cause & effect relationship between variables. However, descriptive & exploratory research was used for this survey (Mouton, 1996) in order to meet the objectives of research (Pollitt & Hungler, 1993).

Sample Selection

Non –probability sampling technique was used in order to conduct this study. However, 200 females were selected from Shah Abdul Latif University, Sukkur IBA University for survey to know the entrepreneurial Intentions of graduates of in Sindh.

Instruments

TPB consisted of three variable including Attitudes, Subjective Norms & Perceived Behavioral Control which were independent variables. These variables were used to know female entrepreneurial Intention. Attitude towards behavior scale was adopted from the (Linen & Chen, 2009; Kickul & Krueger, 2004). The second component of TPB Perceived behavioral Control was adopted from Tkachev & kolveried (1999). The third Component was perceived Behavioral control adopted (Iakovleva and Kolvereid, 2009). Therefore, Entrepreneurial Intention scale was adopted from (Linen & Chen, 2009 & Kolvereid, 1996). Hence all scales were measured on five point likert scale ranging from strongly disagree to strongly agree.

Data Collection Sources

Both primary & secondary sources were used for collecting data in the form of questionnaire or through print media or through Social media & search engines.

Data Analysis & Interpretation

After data collection, Questionnaire was processed in Statistical package for Social Sciences (SPSS) version 22. Similarly, descriptive, Factor Analysis, correlation and regression analysis was performed.

Ethical Consideration

Free of deception, no any cheat with female respondents, they freely participate without any force.

Data Analysis & Interpretation

Demographical profile of the respondents

<i>Age group</i>	<i>Frequency</i>	<i>percentage</i>
18-24	157	78.5
25-30	43	21.4
<i>Degree Program</i>		
Graduation	107	53.2
Masters	72	35.8
M-Phil	21	10.4
<i>Fathers Profession</i>		

Other	83	41.3
Public Sector Employee	35	17.4
Business/ Entrepreneur	31	15.4
Worker	28	14.0
Private Sector Employee	13	6.5
Administrative employee	10	5.0

Demographic profile indicate that majority of females belonged to age group of 18-24 with 78.5% and remaining were from 25 -30 (21.4%). In the degree program majority of females was registered in the graduation with 53.2 % and masters was 35.8 % and remaining was from M- phill program with 10.4 %. In fathers profession majority of females fathers were from others profession with 41.3 % & 17.4% from public sector employees, 15.4% were entrepreneurs, 14.0% were workers, 6.5 % were from private Sector employees, 5.0% were administrative employees.

Descriptive Statistics & Cronbach Alpha

Descriptive Statistics	No of items	Mean	Standard deviation	Cronbach Alpha
Attitude	5	13.284	6.570	.73
Subjective Norms	3	7.069	3.530	.83
Perceived Behavioral Control	4	10.77	4.219	.66
Entrepreneurial Intention	4	9.374	4.460	.80
TPB & Intention	16	40.55	11.149	.75

The attitude towards entrepreneurship indicates the (M= 13.284, SD =6.570), Subjective norm (M= 7.069 ,SD= 3.530) , perceived behavioral control (M=10.77 , SD=4.219) , Entrepreneurial Intention (M= 9.374 , SD= 4.460). Moreover, all Variables showed good internal consistency (M= 40.55, SD =11.149).

Hypothesis Testing

Two steps were followed in order to test hypothesis. In the first step, Pearson correlation was performed in order to know the relationship between Independent (IV) & dependent variable (Pearson ,1957) .However, Multiple regression analysis was also performed to analyze the impact of independent variable on dependent variable (Zikmund ,2003) . There was significant positive correlation between attitude & entrepreneurial intention. However, Attitude variable made significant contribution on entrepreneurial intention $R = 0.217$, $Beta = .185$, $t = 2.811$. Significantly Hypothesis is accepted. On the other hand, there was also significant correlation between subjective norms & Entrepreneurial intentions. Therefore, the hypothesis is accepted. The Second variable Subjective norm also contributed significantly ($R= 0.473$, $Beta = .462$ $t=8.368$,). The third variable perceived behavioral Control also contribute significantly to entrepreneurial Intention ($R= 0.162$, $Beta = .245$, p is significant on less than 0.01, $t=4.464$). From this analysis, it is clear that third variable contributed significantly and third hypothesis is accepted.

Variables	1	2	3
E. Intention	-		
Attitude	0.217	-	
Subjective Norm	0.473	0.237	-
Perceived Behavioral Control	0.162	0.204	0.010

Pearson Correlation

Control & Independent Variable	Dependent Variable (EI)	
	<i>Beta</i>	<i>t values</i>
Attitude	.158	2.811
Subjective Norm	.462	8.368
Perceived Behavioral control	.245	4.464
R2	.3562	

Adjusted R2

.398

Discussion & Conclusion

Current economic scenario is showing rough patch mainly due to acentric policies of past rulers & unequal contribution of both genders in various economic sectors. As a result, Economic growth is slower & Balance of payment deficit is increasing in turn, such situation is not allowing the government to properly fulfill the needs of public (Amnah Mohsin, 2018). Females are half of population of Sindh; better living can be promoted through female contribution. Females are contributing significantly in traditional local businesses their role cannot meet modern requirements of economy. Similarly, to predict entrepreneurial intention for formal entrepreneurship is the need of time. This study had used Theory of planned Behavior to accurately measure ones intention. In last decade, Number of institutions is providing entrepreneurial education and ratio of female entrepreneurs in formal sectors is also increasing. Consequently, females are entering business with self – Efficacy but ratio is still small especially in semi-urban areas. Because of that reason, females of Sindh also showed significant attitude.

The second variable is subjective norm, subjective norms are not favorable, but due enhanced education and economic pressure or due to increased cost of living, subjective norms are shifting positively because slowly and gradually entrepreneurship is changing its phase from socio economic engine to necessity. Therefore, subjective norms contributed significantly with intention consistent with previous research (Autio et al., 2001; Linan and Chen, 2009; Ariff et al., 2010; Ferreira et al., 2012; Chea, 2014).

The third variable is contradictory and inconsistent with previous research due to less predictor power in Sindh. However, in response to economic situation, females are doing business without execution power; they readily face any problem with help of family or with the help familiar network (Autio et al. (2001), Ariff et al. (2010) and Ferreira et al. (2012). Most importantly, small ratio of females is doing formal business especially in Semi –Urban Sindh, but still female require support from friends, family and government & policy makers especially to rural female.

Implications

The finding of this study will contribute significantly to existing literature in context of particularly Sindh culture. The findings of this study will provide motivation not only to rural female graduate but also provide useful insight to young graduates who intends to do business in future , but also to Sindh government , policy makers so that they can address problem of unemployment through female entrepreneurship in current, out of balance economic situation .

Recommendations

1. Government should set policies free of masculine
2. Government should promote entrepreneurial education at large level other than traditional business trainings.
3. Institutions should promote formal entrepreneurial support climate
4. Females need to actively participate in formal entrepreneurial activities rather than traditional businesses.
5. Need of promoting female particularly from rural areas for formal entrepreneurship
6. SMEs should set flexible policies in order to support specially poor rural female
7. Families should contribute positively rather than discouraging them due to gender.

Limitations

This study is only limited to single source of data from public Sector University of Shah Abdul Latif University Khairpur and Sukkur IBA University. Therefore, some researchers argued that when data come from single source it pollute both measures in same way in same direction (Rafferty and Simons, 2006). Moreover, variables are very limited and resources confined us only to graduates, Maters & M- Phil students who are studying.



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