

**CAPITAL UNIVERSITY OF SCIENCE AND
TECHNOLOGY, ISLAMABAD**



**Development of Psychological Integral Model for
Women Entrepreneurship in South Asia
(Evidence from Pakistan). A Mediated and
Moderated Model**

by

Jamila Khurshid

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**Development of Psychological Integral Model for
Women Entrepreneurship in South Asia
(Evidence from Pakistan). A Mediated and
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I dedicate this humble effort to loving memories of my late parents.



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This is to certify that the research work presented in the thesis, entitled “**Development of Psychological Integral Model for Women Entrepreneurship in South Asia (Evidence from Pakistan): A Mediated and Moderated Model**” was conducted under the supervision of **Dr. Muhammad Ishfaq Khan**. No part of this thesis has been submitted anywhere else for any other degree. This thesis is submitted to the **Department of Management Sciences, Capital University of Science and Technology** in partial fulfillment of the requirements for the degree of Doctor in Philosophy in the field of **Management Sciences**. The open defence of the thesis was conducted on **September 03, 2018**.

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List of Publications

It is certified that following publication(s) have been made out of the research work that has been carried out for this thesis:-

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Abstract

Women have been bound by traditional norms, beliefs, and values in which they are given secondary status within their communities as compared to men. They are marginalized by a patriarchal culture that assigns them the household responsibility. Although, women occupation in most of the societies has largely depended on childbearing, sustenance of the family and labor work in industries. However, in recent days the awareness and educational development among women have emerged the desire for small business and entrepreneurship.

The idea of women's entrepreneurship is not new in Pakistan and its acceptance as an important associate to achieve supportable monetary growth. However, despite the intention of doing business by women in Pakistan is low due to diversified factors like high discrimination, low trust, lack of confidence in the culture and society. There is rare evidence that women are increasingly involved in decision-making but there is no proper guiding principle to enlighten them to come out of their lives comfort zone.

Having observed the literature on women problems and their intention to be self-independent this study has developed a psychological integral model based on the psychological factors determining women entrepreneurship in Pakistan. The present study has also examined the association and impact of these explored factors on the entrepreneurial intention & behavior of young female business students who are studying in management sciences in different universities and degree awarding institutions of Pakistan.

The study mainly pedestals on the Theory of Planned Behavior of Ajzen (1991), which can help in clarifying the entrepreneurial business intention & behavior of female students. This cross-sectional study was conducted through a research questionnaire survey by adopting valid instruments. The data was collected from 895 respondents 'female students. The hierarchical regression analysis (bootstrap) applied to test the impact of factors on women entrepreneurial intentions that lead to their behavior using AMOS and SPSS-(bootstrap). The result showed that women with high self-efficacy, self-confidence, the locus of control, social identity,

self-realization, self-esteem, family tradition, faced gender discrimination scored higher on women entrepreneurial intention.

As a moderator, extrovert and openness to experience (personality dimensions) have less influence on women entrepreneurial intention but religiosity and personal network influence women entrepreneurial intention significantly. Moreover, results suggest significant direct and indirect effects of women entrepreneurial intention through the mediation variables, attitudes towards behavior, subjective norms, and perceived behavior control. Findings of this study will contribute to the entrepreneurial body of knowledge and will be useful to regulators and policymakers to encourage and enhance business intention in women, enabling them to contribute their expected role in Pakistan.

Keywords: Women entrepreneurial intention, behavior, psychological factors, personality dimensions.

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Abbreviations

TPB	Theory of Planned behavior
WEI	Women entrepreneurial intention
WEB	Women entrepreneurial behavior
ILO	International labor organization
GEM	Global entrepreneurship monitor
SN	Subjective norms
SC	Self-confidence
NGO	Non governmental organization
CFA	Common factor analysis
SMC	Squared multiple correlation

Chapter 1

Introduction

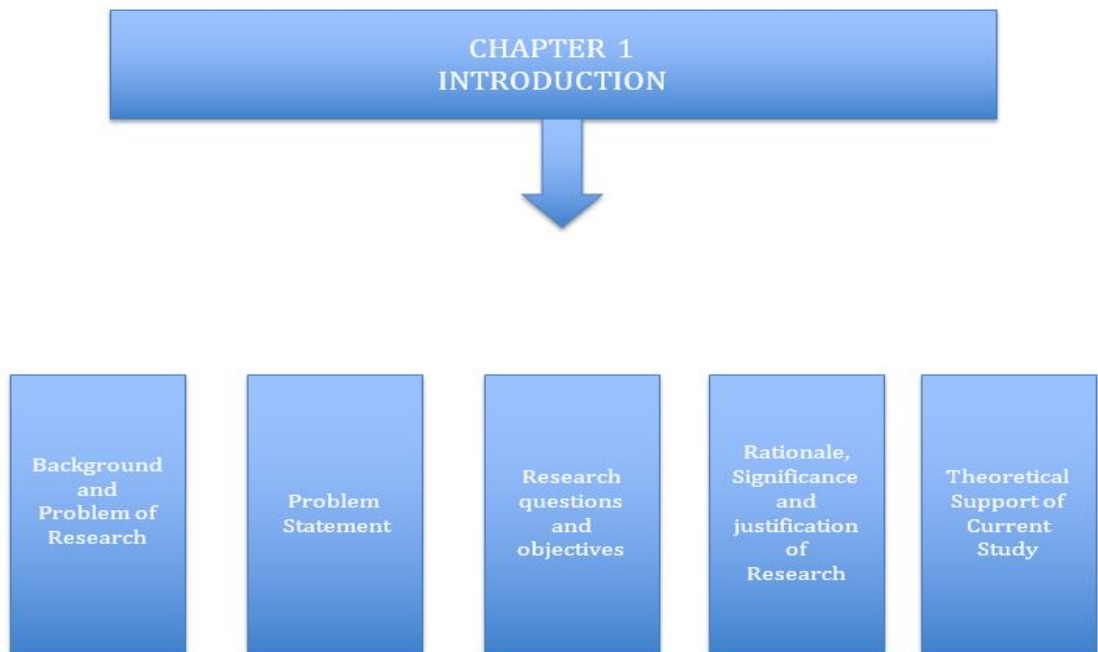


FIGURE 1.1: Structure of Chapter 1 Introduction

Entrepreneurship is the backbone of the nation's progress (Koe et al., 2012), as entrepreneurs not only contribute to economic growth but also make a major contribution to social development for the country by creating values based on innovation and employment opportunities. Therefore, the requirement to develop entrepreneurship is a key issue for any economy, which is essentially true of a developing country like Pakistan. According to (Irmis et al., 2010) the nations that understand the role size of entrepreneurs are the great nations.

Entrepreneurship is seen as an alternative to unemployment and a way out of poverty (Bogan and Darity, 2008). For these reasons, entrepreneurship is stimulated to stimulate growth. In this process, we need to learn how to stimulate the volume and intensity of entrepreneurial activity and why some people choose an entrepreneurial career and others do not.

This study follows the cognitive approach through the application of an entrepreneurship model initiative. The intent to be an entrepreneur and their effective performance would be a close relationship and intention is the basic element to explain the behavior. This shows the effort the person will make to achieve this business behavior. Therefore, it contains the three stimulating factors that influence behavior: the perceived attitude of behavioral control over behavior, the perceived social norms (Linan and Chen, 2006, Sait and Semira, 2016). In the context of cultural and entrepreneurial differences, this research focuses on the entrepreneurial intentions of women.

Currently, women in Pakistan face various challenges, including economic distress, poverty, low levels of business and unemployment, resulting in a vulnerable situation (Dutta, Geiger and Lanvin 2015). In such situations, commercial activity becomes more important, because when starting new businesses, people or women can become a source of employment production rather than burdening the country's economy.

As a result, entrepreneurship has become one of the most famous topics or subjects among researchers, policymakers, and students and is becoming an emerging disciplinary field (Chuluunbaatar et al., 2011).

Yet perceptions about women have not been able to keep up with the changing world. Women are holding a considered unable to start a new business. Factor that influences the entrepreneurial intention of women, especially in developing countries, has attracted a lot of curiosity.

This chapter focuses on the background, research problem, research questions, research objectives, and significance of the study, research justification, and scope of the research.

1.1 Background of Research

The entrepreneurship is widely accepted as a key driver of productivity, innovation and economic growth (Hisrich, 2005; Yusuf & Albanawai, 2016). The results of the study of Fitzsimmons and Douglas, (2011) justify that entrepreneurial types are off (i.e. natural, accidental, and inevitable entrepreneurs). According to a report of ILO (2006, 2013, 2015), the large numbers of organizations are run by males.

Initially, the literature on entrepreneurship mainly focused on male and officially emerged in 1930. Further, in the late 1970's entrepreneurship was observed under a subdomain of female entrepreneurship (Jennings and Brush, 2013). In 1976, Schwartz published the first scholarly work on women entrepreneurship and was launched in 1979 in Washington DC. Hisrich and O'Brien (1981) the first academic conference held on women entrepreneurship Conference business at Babson College in 1981. The first academic book published in 1985 on women entrepreneurs (Goffee and Scase, 1985). The early researches on entrepreneurship found that men and women entrepreneurs were the same and there was no particular need for a single investigation (Bruni, Gherardi, & Poggio, 2004). As a result, women entrepreneurship was not developed as a subdomain significant area until the end of the 1990s in the early 2000s (Jennings and Brush, 2013).

Hughes et al, (2012) stated that from 2006 to 2007 (de Bruin et al, 2006) published the special disputes on women entrepreneurship and again these issues highlighted in 2012. In 2006, GEM (Global entrepreneurship monitor) also issued the particular report on women entrepreneurship and followed by subsequent reports in 2010,

2012 and 2015. In 2015, Global Entrepreneurship Development Institute Female Entrepreneurship Index has published a report analyzing conditions promoting female enterprise in 77 countries.

According to report, in 2015 top ten countries (Australia, United States, Denmark, United Kingdom, Norway, France, Iceland, Finland, Sweden, Netherlands) were for women entrepreneurship (Terjesen & Lloyd, 2015). Until the 1980s there were only fragmented studies and lesser-known very specifically on businesswomen (Bowen and Hisrich, 1986). Early researches were impertinent in nature and scattered. This type of researches postulates the narratives of just a little portion of the bigger population of businesswomen (Yadav and Unni, 2016).

In recent decades, studies in the field of entrepreneurship have begun to women including students of universities in order to predict its entrepreneurship behavior in future (Temurlenk and Basar, 2008; Ellen, 2010; bottoms & Bal, 2012; Carlsson et al., 2013; Nurdan & Nancy, 2016; Francisco, Antonio & Sergio, 2017). Women, an inevitable part of society, the present studies is an effort to explore the entrepreneurial intention of female business fresh graduates as they are growing large in education (Albert, 2011).

Literature and theories about the women issues started emerging in Europe, which beliefs in social and economic equality of genders (Chodorow, Nancy J.1991; Yadav and Unni 2016). The Feminist theory is considered one of the theories, which came as a result general movement to empower the women worldwide (Melanie Lord et al.2014). It aims to highlight the issues related to women and bring them out of male supremacy. The main principle of feminist theory is to share and highlight the experiences of women in perspective of socio, cultural and economic empowerment (Ahl, 2002). The progress of businesswomen in the rest of the globe has been rather than feeble.

According to the World Bank (2003-2006), there are 13 % of women in business in the Middle East and North Africa it is less than in East Asia, Latin America, Europe, and Asia. Whereas the ratio of women business ownership varies the Middle East such as 10% Syria, 10 % Morocco, 20 % in Egypt and 30% in Labnan. However, the achievement of women in business has not been decisive

and unqualified. They had to face a number of barriers and problems to become successful in their ventures (Fortunate, 2014). They face gender-related discrimination and also place their more effort as compared to men to demonstrate their trustworthiness and credibility to others (Asghar et al. 2004). However, most of the studies focused on personality traits but ignored the socio-cultural factors in entrepreneurship research (Altinaya et al., 2012).

Positive family background experience has a great impact on perceived business self-efficiencies of fresh women entrepreneurs. Similarly, women's perception and understanding of Practical action plan for small starts: there must be strong and positive communication links. (Ayodele & Zainab, 2014).

The performance of women compared with men is found lower despite their hardship for the economic development of their families and countries due to several economic, social and financial factors (Akanji, 2006), and these factor which are identified including education or training, social capital lack of credit that affect the women entrepreneurial performance (Shane, 2003). Despite these factors the Studies have depicts that family background is one of the business determinants of business intentions (Ayodele & Zainab, 2014).

The different criterion is required to judge the participation of women role in entrepreneurship in the country like Pakistan. Where the men are economically independent and familial and social control over women, and limitation on flexibility creates a discrepancy approach between male and female with respect to key support services and education. Work done by women as entrepreneurs before and after Islam is an evidence of the favor to women in our religion as well (Abbas, 2012). Roomi (2008) stated that Prophet (SWT) himself has encouraged the women but within the defined limits of Islam. Arguably, the situation of women compared to men, are determined by the systematic subordination of patriarchy forces (Roomi, 2010). Furthermore, little studies that have explored the women entrepreneurs, perceptions have focused on their work-life conflict, characteristics, financial issues, their views of entrepreneurship and educational background (Buttner, 2001). Most of the research has concentrated on women's business

tricks related to advertising, networking and financial strategies but recently, researchers have become more interested in the exploration of women intention for entrepreneurship (Cope, 2005). Women entrepreneurship matters for every country's economic progress. Around the globe, there is a number of women have set up and survived their own businesses (Asghar et al., 2004). However, developing countries like Pakistan have a combination of poverty, low literacy rate; low social eminence creates psychological challenges for women as an entrepreneur.

The entrepreneurial intention is necessary, particularly in the South Asian context. Many researchers have tried to identify the cause's business intention with thousands of literature Made in recent decades. Most of them have focused on factors associated women entrepreneur, characteristics or human capital with entrepreneurial intention. Though several studies conducted in Western perspective, it must be notable that business intentions vary considerably from country to country (Nazri et al, 2016). Sullivan and Meek (2012) stated that comprehensive models need to be built for a deep understanding of a woman to start a new venture. (Goyal and Yadav, 2014; Yadav and Unni, 2016) suggested that there is a need for research on women entrepreneurship in developing countries because few studies explore this phenomenon in the context of developing economy context.

Therefore, this study filled this gap and develops a psychological integral model for women to start a new business. The integrated model developed in this thesis is a novel of all aspects. The integrated model consists of individual factors, the social necessity for a thorough investigation.

In this research, the theory of planned behavior (TPB) was used, in order to help better understand the dynamics of the relationship between gender discrimination and women entrepreneurship intention (WEI), shed light on simultaneously in the way the gender is relating to the independent variable of WEI, mediated by subjective norms (SN) and women entrepreneurial behavioral. The theory of planned behavior is one of the most tested and validated in many types of research and has been receiving accepted research results (Armitage and Conner, 2001; Ajzen, 2005; Alexandros et al, 2012). The purpose of this study was to investigate the role of gender-discrimination in explaining women to become an entrepreneur

and its relationship with the women entrepreneurial intention and any possible direct or indirect relationship between the variables. This type of research may be a forerunner to address the population of Pakistani female students and makes one of the most difficult times of the economic history of Pakistan. The findings of this research will be beneficial for policy-making as academics, and women to start the new venture.

In this study, we have also taken two dimensions extraversion and openness to experience from big five personality Model. The role of personality trait extraversion and openness to experience as a moderator in research and tested by numerous researchers (Brian et al., 2009; Abdul Kadir, 2010; Othman et al., 2011; Sandeep and Singh, 2011; Bao and Chun, 2012; Nisar A. et al., 2013). Hence, these initial results in this study are indicative of this study of the personality characteristic and its impact on the attitude towards behavior, subjective norms and perceived behavior management and business intentions of women. In the context of entrepreneurship, many researchers have applied a proposed behavior theory to predict women's business intent to start business, while they often use convenience samples from university students. (Kolvereid, 1996; Krueger et al., 2000; Autio et al., 2001; van Gelderen et al., 2008; Teemu et al., 2013). Kuen-Hung, et al., (2014) found that three components of the planned behavior theory play the role of mediation in the affiliation between intention of business and self-efficacy to initiate the new venture. (Mai, 2016; Kuen et al, 2014) have linked self-efficacy as an independent variable and attitude towards behavior and perceived behavior control as mediator.

Though some studies have studied the women entrepreneurial intention thoroughly but as such no comprehensive model is developed in the South Asian context yet (Yadav & Unni, 2016). This dissertation has combined the various elements and consequences in a single integrated psychological model for women entrepreneurial intention. An expected contribution of this research is to provide a platform through a model where the women business attitude and behavior results can be analyzed to understand the women entrepreneurial intention and behavior that was inclusively fragmentary.

1.2 Perceived Gap

1.2.1 Social Identity

Several studies shed the lights on identity as an essential predictor of business actions and decision (Hoang and Gimeno, 2010; Conger, York, and Wry, 2012; Esuh & Najafi 2015, Marina et al; 2017), but only a handful of social identities are in the entrepreneurship context. Meanwhile entrepreneurship is an indispensable social activity (Whetten and Mackey, 2002), the entrepreneur's behavior is determined by in what way they relate to others (Fauchart & Gruber, 2011).

An earlier study had related the affiliation between behavior and social identity to the planned behavior theory (Watson, 2013). Sarasvathy & Dew (2013) recommends that effective women entrepreneurs start the process with what they are, what they know and what they know, ie their identity. The way entrepreneurs start a business based on their social status, experience and personal linkages.

Despite the growing importance in the literature for social identity (Stets and Bruke, 2000), recently this theory applied on economic studies (Alsos et al., 2016; Powell & Baker, 2014; Sieger et al., 2016).) Though a number of researches have highlighted the social status or identity as an essential predictor of business action and decisions. (Murnieks and Mosakowski, 2007; Cardon et al., 2009; Hoang and Gimeno, 2010; Navis & Glynn, 2011; Conger et al., 2012) In the entrepreneurship context, there is an only small societal identity. Our analysis focuses specifically on entrepreneurship using balancing theories that support this area, such as interest theory (Sarasvathy, 2001) and the theory of social identity (Tajfel, 1972; Tajfel and Turner, 1979).

Hytti (2005) describes business identity as a dynamic, fluid and often cross-sectional process. Research on the identity women has varied and multiple social identity and associated roles are socially built through social interaction.

Chasserio et al. (2014) focus on women's experiences as they deal with different social identities. Women's entrepreneurs are often mothers, spouses and these are roles that are interconnected with traditional female social identity.

However, entrepreneurial social identity is built according to male norms. As a result, conflicts can arise as women entrepreneurs strive to control different social identities at the same time.

Therefore, it is necessary to conduct more research in this area as well as its possible connection with entrepreneurial performance and social identity of the entrepreneur Marina et al., (2018).

This study highlighted the need to further explore the relationship between women's social identity and their entrepreneurial intent. In recent years, entrepreneurship studies have begun to involve university students in predicting their business intentions in the future (bottoms & Bal, 2012).

1.2.2 Self-Realization

The increasing interest is to start a new business. In this regard, many different expectations have been expressed at that point functionally about the macroeconomic objective of growth: the main concern is to increase the possible number of women interested in starting new businesses (start intentions), encourage as many new ventures as possible (start self-realization) and, finally, to ensure the survival and/or growth of these new companies. (Josipa, Marina, Jasna, 2016)

Manaolova et al. (2008) classified four types of desirable results that are specifically relevant to entrepreneurship: one of them is self-realization. Opportunity related encouragements such as income, realizing one's own Ideas and self-realization lead to the scale and then motivation the need to avoid unemployment (Dallago, and Blokke 2012).

(Dianne 2017) identified that different researches have shown that female entrepreneurs tend to be more successful because of their reliable status in society. Since in society, the role of women has seen a paradigm change since women become self-aware.

This has to realize its greatest potential that motivates many women to start their own businesses. Again, this is not the easiest way, but women have definitely chosen their self. Women can find a life-to-work balance in their own business.

Another need is that they can take care of and helps of their family because they love and give them a sense of belonging) and work in a more organized way (Shoko Kato, 2013).

(Szilveszter Farkas et al; 2015; Almaz, 2018) indicated that self-realization to become an entrepreneur for women is still underdeveloped. There is a need to fill this gap with positive women entrepreneurial intention and real behavior. This study explores the motivation of self-realization to become the entrepreneur.

1.2.3 Self-Esteem

The important feature of life is work because individuals live is to work or work to live. According to a psychologist, for self-esteem, social identity and self-realization work is the main source. That provides a sense of achievements by allowing the women worker a sense of purpose and predicting their standards to society (Babalola, 1998).

Self-esteem is the essential component of self-confidence and is related to the women entrepreneurial intention (Fatima et al, 2016). Though, It is the most thoughtful concept in research but the literature that links self-esteem to start the entrepreneurial procedure is still limited (Kwan, John, and Thein, 2007).

Self-esteem shape attitude and behavior of women and affect personal development and growth (Oguz and Korukcu, 2010) and self-esteem needs to be explored to motivate women to become an entrepreneur (Ozlem, 2014). In developing, nations like Pakistan must carry out a lot of research on this subject, as they can help them achieve economic success of country (Fatima et al., 2016).

1.2.4 Family Tradition

The family fulfills three important key functions in new business decisions; Source of financial and human resources (Zhang, Wong and Soh, 2003), a credible source of information and values (Renzulli, Aldrich and Moody, 2000) and a source of role models (Pruett, Shinnar, Toney, Llopis and Fox, 2009).

Therefore, the family is considered influential, especially in the early stages of women's entrepreneurial intentions (Klyver, 2007). However, previous research (Shapero, 1982, Scott and Twomey, 1988, Scherer, Carley and Weibe, 1989 and Katz, 1992) have investigated that the role of the family background in decision-making is more important new business initiative.

Interestingly enough, academics or researchers are still interested in the role of the family in the decision-making process of starting up new businesses, but the scope of these studies has expanded into other topics, such as: Perception of family support (Turkur and Selcuk, 2009), the tradition of family business (Altinay et al, 2012), experience of family business (Wang & Wong, 2004), family transformations (Cramton, 1993), ownership of family businesses and experience of family businesses, Parent's work (Carr's Sequeira, 2007).

There are three reasons for the importance of the family in the commercial intention to become entrepreneurs. First, if the family participates in entrepreneurial activities, it is a particular type of business team. The strong links of the relationship between family members brings the family closer to any other type of business team. (Discua Cruz, Howorth, and Hamilton, 2013). Second, the family offers a variety of resources for the entrepreneurial intentions of women (Sirmon & Hitt, 2003) who have the possible influence to the women entrepreneurs and business of family. Third, the researchers are investigating the existence of a family and a business.

Therefore, the family background is considered as one of the main factors to stimulate women's business intentions. It is believed that when a woman is exposed to a family culture in which innovative thoughts have been successfully transformed into a large corporate empire, children see this as a tradition that needs to evolve. It is believed that when a person is exposed to a family culture where innovative thoughts have successfully transformed into a great business empire or a great wealth for them, children see this as a tradition that they need to deepen.

Hence, the impact of family tradition on business is seen as another essential aspect. (Sushil Kumar Pant, 2015).

1.2.5 Gender Discrimination

Pakistan is a patriarchal society where men have property rights or resources and decision-making (Matondi, 2013). The gender imbalance is integrated into the patriarchal culture that supports male predominance and the resettlement of women in a state of subordinates (Ministry of Youth, 2004). With a traditional culture that allocates rights to resources, practices become subjective norms that run as beliefs (Matondi, 2013).

Traditionally, the image of the businesswoman has been filtered and rooted in male arguments (Ahl, 2006). In addition, women working in conflicting, gender-dominated occupations have found that the experience of discrimination is negatively related to their well-being (Maddox, 2013, Di Marco et al., 2016). It is no easy task for women to have two traditionally disconnected groups (women and entrepreneurs) (Zampetakis et al., 2016). According to the results of the Global Entrepreneurship Monitor (GEM) project, male entrepreneurship in some countries is three times higher than that of women (Minniti et al., 2005). In almost all of GEM's 67 economies, the entrepreneurial intentions of men are greater than those of women (Kelley et al., 2013). Especially in Pakistan, this applies to a greater inequality of the sexes (Sarri and Trihopoulou, 2005).

According to the results of the Global Entrepreneurship Monitor (GEM) project, the choice of men in the three countries is three times higher than that of women (Minniti et al., 2005). In almost all of GEM's 67 economies, the entrepreneurial intentions of men are greater than those of women (Kelley et al., 2013). Especially in Pakistan, this applies to a greater inequality of the sexes (Sarri and Trihopoulou, 2005). Several studies still show more commercial intentions in men than in women (Gupta, Turban, Wasti, and Sikdar, 2009). An essential issue is that businesswomen with this intent have greater expectations of the outcomes that motivate them to get involved in the businessmen (Manolova et al., 2008). The research has revealed that the gender gap is in orientation and commercial motivation and intent to become entrepreneurs (Mueller and Dato-on, 2013, Schlaegel and Koenig, 2014).

It is stated that 49.2% of Pakistan's population is women and only 1% of this population is engaged in commercial activities (Qureshi & Mian, 2012). The same research also depicts that the rate of "entrepreneurial activity in the early stages" of men in Pakistan is 17 times higher than the rate of women and the gap between these genders is among the highest in the world compared to other economies, the need to focus attention on such a larger society, that is, women, and to organize platforms to promote commercial activities among them in the country to create employment opportunities. Social norms help to influence oneself: The trust (SC) and thus the self-confidence (SC) can influence the student's entrepreneurial intentions (EI)

1.2.6 Culture

Women with different cultural backgrounds tend to have different information (Hofstede, 2001), which can lead to inconsistencies in their intentions.

The gender imbalance is integrated into the patriarchal culture, which supports the rule of men and the resettlement of women in a state of subordinates. With a traditional culture that allocates rights to resources, practices become subjective norms that run as beliefs (Matondi, 2013). Several entrepreneurship studies of women in Eastern cultures are scarce. More entrepreneurial research has been conducted in Western societies, although some have included Eastern countries in their intercultural research (Linan a Chen, 2009, Pruett, Shinnar, Toney, Llopis, 2009). Due to the lack of scholarships despite the urgent need for research, it is not yet known whether Western results in East Asia can be generalized.

1.2.7 Self-Efficacy

Chen, Greene, and Crick (1998) gave empirical evidence that business self-efficacy, that is stated as one's self-confidence in his/her capability to transmit successful functions and tasks, are related to the intentions of students to start their own business. So far, researchers have not examined the central theoretical role that

self-efficiency could play in explaining the relationship between antecedents already identified and entrepreneurial behavior.

1.2.8 Locus of Control

The locus of control is defined in the extent to which people believe they have control over the result of events in their lives and for those who have to influence them. It was found that the motivation of women to become entrepreneurs was determined, by the women's belief in her ability to exercise control in a particular social environment. If the interest is strong enough, the person is more likely to do so the intention is to start a new business (Thurik & Dejardin, 2012).

One of the psychological aspects is the locus of control that generally connected with to start the new venture (Estay, Durrieu, & Akhter, 2013), and also one of the socio-psychological aspects that predicts and stimulates women intention to start a new business (E.Turkina & Thanh, 2015).

In the society the important situation of women entrepreneurs has led to the development of entrepreneurship schools and the benefits of accessing ideas on how they plan to teach, to design them to promote the personal growth and the social and corporate responsibility of their future entrepreneurship (Brandsttter, 2011).

Earlier researches on entrepreneurship concentrated on the locus of control (Landstrm, 2008) and success of predictors. Several types of research also explored in what ways the personality of women entrepreneurs can affect success chances in rare situations (Kets de Vries, 2010). Still, there are very limited researches that assess the relationship between locus management and entrepreneurship, either as a purpose or action (Schjoedt & Shaver, 2012).

The gloomy features of the personality must be identified to permit relationship and discussion (Garca, MacDonald and Rapp-Ricciardi, 2017).

1.2.9 Personality Trait

Psychological research in the first place is to explain the phenomenon taking into account entrepreneurship as a human fact; psychologists addressed the question focused primarily on the characteristics and patterns of personality (Molino et al, 2018). Prretheba (2014) highlighted the importance of changing attitudes towards entrepreneurship as an integral part of Pakistan's university curriculum. In addition, the literature points to the importance of studying individual differences in entrepreneurship (Liang et al., 2015). In this research, the researcher argues that the personality of women will have an impact on business intent. Therefore, the main purpose of this study is to identify the influence of the extraversion personality as a moderator's trait to explain the strength and weakness of the relationship between two independent variables and dependent variables. Staw, Bell, and Clausen (1986) conducted longitudinal experiments and found that the fixed arrangement of the personality of women was formed during adolescence and thus, makes it possible to predict behavior and future attitudes. In the field of entrepreneurship, personality traits and the business intentions of women can be influenced. (Darriel B. Mendoza and Jean Paolo G, 2015) found that personality traits were interesting but imperfect predictors of entrepreneurship, including the beginning of a new commercial purpose to start a business, are successful in managing and managing the business. Researchers want to examine the potential impact of business management students' personalities on their intention to promote creativity, and this will be the focus of the entire company. In addition, and although much attention has been paid Identify personality traits related to the business. But the current business literature is still unexpectedly underdeveloped when it comes to defining the integration of entrepreneurial personality as a coherent whole (Obschonka, Stuetzer, 2017). However, some gaps remain an understanding of scholars as to how moderate personality traits in attitudes, subjective norms perceive the control of behavior and the entrepreneurial intention of women. In fact, previous studies have not given adequate attention to the mechanisms that reinforce this relationship (Leutner et al., 2014).

Some of the earlier studies on women's entrepreneurship and personality traits have been abolished. This dispute is probably due to the fact that these studies are conducted on the basis of limited personal characteristics such as achievement motivation and others. For this reason, it is still necessary to conduct studies to examine the relationship between the reversion of reliable personality dimensions and openness to experience and entrepreneurship (Rym Hachana, Sarra Berraies, Zied Ftiti, 2018, Rahman 2014).

In this study, the two-dimensional perspective identifies the personality in the entrepreneurial intent of women and determines the speculative gap by providing an appropriate measure of that building, which corresponds to the context of the characteristics of developing countries.

1.2.10 Personal Network

Creating networks is an activity where entrepreneurs get information about new business ideas (Pek Hooi, 2002). A social network has chains of people where a person receives a particular service or support and is also expected to provide that type of support (Donnel et al, 2001). In personal networks, relationships offer emotional support to take commercial risks, and in some situations, this is fruitful (Ha Hoang et al, 2003). In entrepreneurship, personal networks focus on social processes that influence social structures that promote movement (Arent Greve, 1995).

There are different relationships of social networks in organizations, ie networks in family and non-family organizations (Moses Acquaaah, et al 2011). The size of the social network refers to the number of people in the network and its composition refers to the extent that the network includes the family or friends (David W. Allen, 2000). Someone should be interested in accessing a variety of sources of information that help develop business tactics (Emily Chamlee-Wright, 2008).

Although the literature on women's trade intentions and the literature on personal business networks are extensive studies on the relationship between commercial intentions and the network they are in short supply. In the extensive literature on

entrepreneurship, there is little research on how social networks affect commercial intentions. Some of them found the direct influence of role models in a commercial sense (Scherer et al, 1989; Hmieleski and Corbett, 2006), while others argue that role models indirectly influence feasibility and desirability as well as lack of action (Krueger, 1993).

Personal networking sites provide the best platform for creating new business goals. Networks are created through these websites because a friend of a friend is connected and shares new developments and ideas. The Web has created the basis for social or personal networks (Maria et al., 2017, Peter Mika, 2007).

Previous research has shown that creating personal networks of women influences the development of commercial intentions. However, it is not yet known how the structure of the personal network affects the business intention of women to become entrepreneurs. In this study, therefore, examine how the structure of the personal network shapes women's business intentions. In order to determine the entrepreneurial intent in Pakistan, it is very important to study the relationship between culture and social networks and also to worry about how personal networks develop between individuals and lead to business Creating.

1.2.11 Religiosity

In society, these social arrangements will encourage women to engage in corporate behavior based on the motivations of their social group. Therefore, when studying entrepreneurship and its impact on economic development, it is important to examine how social behavior such as religion affects business behavior (Henley, 2016). In society, religion influences the belief system of women, influencing the intentions of entrepreneurship.

Most people will not follow if some business practices are supported by their religious beliefs (Audretsch, Bnte and Tamvada, 2013). Different religious beliefs have a different impact on individual decisions about entrepreneurship. In other words, many religions value entrepreneurship at different levels (Dana L. P., 2010).

For example, the institutional profiles of Hinduism and Buddhism limit self-employment, while Islam and Jainism promote self-reliance (Audretsch, Bente and Tamvada, 2013). A study in India, among various religions in India, found that Islam and Christianity favored entrepreneurship by comparing other religious beliefs such as Hinduism (Audretsch, Boente and Tamvada, 2007), religion and entrepreneurship.

Research in the field of religion and entrepreneurship can be divided into two categories, eg. Individual-level studies and in business studies (Balog, Baker and Walker, 2014).

Religiosity is a curious field of economic research when looking for factors that influence entrepreneurship in the country and on an individual level. The relationship is indirect, as shown by a number of studies, and different religions have different beliefs that are desirable or undesirable for women's business intentions. On the other hand, religion creates opportunities for innovative solutions for women.

Given the influence of female entrepreneurship on the economy, many researchers have explored the factors associated with the environment, and one of the motivations behind this is that they influence the performance of women entrepreneurs (Ismail et al., 2012; Mahajar & Yunus, 2012; Raman et al., 2013; Paul et al., 2013). The topic of the businesswoman has received much attention in recent decades (Fuad & Bohari, 2011, Noguera et al., 2012). Despite the growing interest of researchers, less research remains focused on spirituality and entrepreneurship.

Little attention has been given to questions about the impact of Islamic inspiration in shaping and shaping a positive corporate culture, including ethical decisions, strategic decision-making, and improving job satisfaction. According to Kauanui et al. (2009), Entrepreneurship says nothing about religion-related factors.

Religious values also have important implications for the way women behave, live and work (Osman-Gani, Hashim and Ismail, 2012).

However, few studies have addressed the impact of Islamic inspiration on women's entrepreneurial intentions, especially in the context of Pakistan. Most Western

inspirational research has been addressed or addressed, which may necessarily be consistent with the religious nature of Islamic inspiration and the local culture and customs of Pakistani women (Pio, 2010, Noguera et al., 2012, Phipps, 2012, Marschke et al., 2011).

In this sense, this study examines the position of the business intentions of Pakistani Muslim women on the impact of Islamic inspiration on their practice and understanding of entrepreneurship.

TABLE 1.1: Gap

Most of the studies focused on personality traits but ignored the socio-cultural factors in Entrepreneurship Research.	Altinaya et al., 2012
Little studies that have explored the women entrepreneurs, perceptions have focused on their work-life conflict, characteristics, financial issues, their views of entrepreneurship and educational background.	Buttner, 2001
Most of the researches have concentrated on women's business Stratagems related to advertising, networking and financial strategies but recently, researchers have become more interested in the exploration of women intention for entrepreneurship.	Cope, 2005
It must be notable that business intentions vary considerably from country to country	Nazri et al, 2016.
Stated that comprehensive models need to be built for a deep understanding of a woman to start a new venture.	Sullivan and Meek, 2012
Suggested that there is a need for research on women entrepreneurship in developing countries because few studies explore this phenomenon in the context of developing economy context	Goyal and Yadav, 2014; Yadav and Unni, 2016

1.3 Background of the Problem

Women have emerged as key players in the economic development of a developed nation. However, the role of women in most societies has largely been that of

childbearing and sustenance of the family (Donnelly, Gibson & Ivancevich, 1995-96). Despite these educational attainments, most women still work in relatively low paying jobs with poor prospects for upward mobility (ILO, 2004). Women are being marginalized by the patriarchal culture that devotes their roles at home “given by God” mother and wife (Jalbert, 2000). These women are responsible for raising children and also accountable for their husbands and children welfare and well-being. They have been bound by the norms, beliefs and traditional values that have secondary status within their communities compared to men (De Groot, 2001). However, the 20th century has encountered an enormous increase in entrepreneurial opportunities and activities (Dzisi, 2008). Scarborough & Zimmerer, (2000) suggest that an aggregate number of women have found the best way to break the glass ceiling and other barriers that prevent from the startup of their own businesses.

However, Coulter (2000) emphasizes that when women have a choice for new businesses continue to face other challenges related to the business. Mcdade & Spring (2005) stated that businesswomen in developing countries face challenges both at the workplace and running the business. Shabbir (2013) conducted a study specific to gender-related barriers those barriers hamper the businesswomen from arriving the economic mainstream in Pakistan. The study results indicated that factors such as lack of funds, limited progress and promotion, limited decision-making, lack of role models and guides, pressures from family, and foremost obstacles that entrepreneurial women face in Pakistan. Though there is some increasing number of women entrepreneurs, they are facing many challenges that affect the survival and growth of their business.

1.3.1 Context Specific Research

Pakistani culture varies as compared to other countries. Hofstede (1980, 1991, 2001, and 2006) have tried to accentuate that scientists of management are human beings, cannot be developed without the impact of culture theory in which they live. According to Hofstede (1991), Pakistan is a collectivistic country where social bonds and networks are very strong. Most of the previous studies on women

entrepreneur behavior are from Europe or America where culture is individualistic. Education plays a pivotal role in character building and a change in behavior (Berkowitz, 2004; Prestwich, 2004). It is very unfortunate that Pakistani teaching institutes lack in this segment. Lack of education and social compulsions have made an uphill task for females to become an entrepreneur.

There was a desperate need of a research in teaching institutes, which are responsible to contribute in the society for the development of human beings. Previous researches focus has been on a few facets of the women entrepreneur behavior and missed the other antecedent of women entrepreneur behavior. Therefore, it is necessary to study several facets of entrepreneurship in different cultural contexts. Similarly, Monica et al (2010) stated that in today's world, entrepreneurship is seen, as the essential source of education and economic growth is crucial to making and developing attitudes of entrepreneurship attitudes. Therefore, it is natural to consider students as the main resource for future entrepreneurs. Because the young women students in Pakistan are positive about the role that universities can play in a proactive role to advancing interest in business, for their education as an incubator for the new enterprise.

While the trend shows that women are increasingly involved in the enterprise, "little is known about what women youth Cognize or consider about entrepreneurial behavior". So, the reason for this dissertation is to add to this little body of knowledge undertakings explore the intention and behavior of graduates and post-graduates an entrepreneurial intention towards entrepreneurship.

According to the World's women survey (2015) report in Pakistan, females are more than 50% of the population and 64% has never attended school. No country can economically develop until bringing women into the mainstream and providing an opportunity to become an entrepreneur (Lechman & Okonowicz, 2014). This study is totally focused on academic institutions of Pakistan to find the factors those determines the women entrepreneurship that will contribute the theoretical body of knowledge of entrepreneurship from Pakistan's perspective. Keeping in view the above scenario, the problem statement is provided below.

1.4 Problem Statement

Entrepreneurship is concerned with the rapid rise of the modern and competitive economy and its contribution to the economy is viably recognized worldwide. Utmost male-controlled cultures allocate command and rights primarily to men, leaving women with relatively little political and economic power as men. (Dignard & Havet, 1995). Thus, women who launch their start-ups have to face some teething problems (Adeel, et al., 2012). In developing countries, despite the incursion of women entering into entrepreneurship (Gichuki et al., 2014), a very little is explored in research.

The women entrepreneur faces the internal and external challenges in their entrepreneurial endeavors in developing countries (Goyal and Yadav, 2014). The demand for male guarantor especially out of relations is a hard nut to crack for these women (Shabbir, 2013). Sullivan and Meek (2012) stated that comprehensive models need to be built for a deep understanding of a woman to start a new venture. Researchers like (Goyal and Yadav, 2014; Yadav and Unni, 2016) suggested for the need of research on women entrepreneurship in developing countries as there is little explored this spectacle in the developing economic context. Yadav and Unni (2016) found that several types of research conducted on women entrepreneurship in the West. Several studies directing on a comparison of men and women entrepreneurship that provide less information about women (Henry et al, 2016). The research of Jalbert, (2000) and Roomi and Parrot (2008) wrote on discrimination issue for women in Pakistan.

Different authors like Rahma & Farhana, (2014); Esuh & Naja (2014); Hasni et al (2012); McClelland et al., (2005) and Ahmed et al., (2010) have worked on factors motivational, personal, structural, socio-cultural and environmental but the psychological measures applied in their studies are ignored in research and very little is shared about the psychological factors determining of women entrepreneurship. Therefore, a scenario in Pakistan demands the scientific investigation of women related entrepreneurial factors. Furthermore, there is a need to develop psychological constructs based model to measure the Pakistani women entrepreneurial

intention and behavior. In this context, this study has filled the gap that exists related to psychological factors aspect and their impact on women entrepreneurial intention that leads toward entrepreneurial behavior along with mediators and moderators provided in the model. As the women are more than half of the population of Pakistan but they are still unable to prove themselves as competent and independent entrepreneurs in the market. In many areas of Pakistan, women are not allowed to work, even after getting a higher education. As a result, most of them stay home either by force or by choice.

As the economic strength cannot be achieved without the active contribution of females (Shah, 2012) but the percentage of female entrepreneurs in the South Asia region is less than 13% (Singer et al., 2014), therefore, it is necessary to encourage and develop a woman's intention to create a new business (Hina & Punit 2015).

Similarly, Pakistan is considered a land of opportunity and rising as an emerging economy (Khan, 2009). Therefore, it is turning as a source of attraction for global investors due to sea pack project with China. Having these facts and the gaps observed in the literature, there was a critical need to introduce the model that could help the women to take part in the upcoming period of prosperity. By keeping in view the problem statement, research questions were derived.

1.5 Research Questions

The following research questions were derived from the problem statement to address the women entrepreneurship related issues in Pakistan.

RQ1 To what extent social identity, self-realization, and self-esteem influence women entrepreneurial behavior?

RQ2. To what extent attitude towards the behavior MEDIATES the relationship between (social identity, self-realization, self-esteem) and women entrepreneurial intention?

RQ2a. To what extent personal network MODERATES the association between attitude towards the behavior and women entrepreneurial intention?

RQ2a₂. To what extent religiosity MODERATES the association between attitude towards the behavior and women entrepreneurial intention?

RQ2a₃. To what extent openness to experience MODERATES the association between attitude towards the behavior and women entrepreneurial intention?

RQ2a₄. To what extent extraversion MODERATES the association between attitude towards the behavior and women entrepreneurial intention?

RQ3a. To what extent family tradition, culture, and gender discrimination influence women entrepreneurial behavior?

RQ3a₁. Do subjective norms MEDIATE the relationship between (family tradition, culture and gender discrimination influence) and women entrepreneurial intention?

RQ3a₂. To what extent personal network MODERATES the association between subjective norms and women entrepreneurial intention?

RQ3a₃. To what extent religiosity MODERATES the association between subjective norms and women entrepreneurial intention?

RQ3a₄. To what extent openness to experience MODERATES the association between subjective norms and women entrepreneurial intention?

RQ3a₅. To what extent extraversion MODERATES the association between subjective norms and women entrepreneurial intention?

RQ4a. To what extent self-efficacy, self-confidence, and locus of control influence women entrepreneurial behavior?

RQ4a₁. To what extent perceived behavior control MEDIATES the relationship between (self-efficacy, self confidence, and locus of control) and women entrepreneurial intention?

RQ4a₂. To what extent personal network MODERATES the association between perceived behavior control and women entrepreneurial intention?

RQ4a₃. To what extent religiosity MODERATES the association between perceived behavior control and women entrepreneurial intention?

RQ4a₄. To what extent openness to experience MODERATES the association between perceived behavior control and women entrepreneurial intention?

RQ4a₅. To what extent extraversion MODERATES the association between perceived behavior control and women entrepreneurial intention?

RQ5a. To what extent women entrepreneurial intentions positively and significantly influence women entrepreneurial behavior?

RQ5a₁. To what extent entrepreneurial self-trust mediates the relationship between women entrepreneurial intention and women entrepreneurial behavior?

1.6 Research Objectives

The current study has the research objectives those will be achieved by addressing the above research questions. The research objectives related to current study are to:

RO1. Explore the social identity, self-realization, and self-esteem influence on women entrepreneurial behavior.

RO2a. Investigate the mediation of attitude towards the behavior between (social identity, self realization, self-esteem) and women entrepreneurial intention.

RO2a₁. Explore the moderation of personal network between attitude towards the behavior and women entrepreneurial intention.

RO2a₃. Explore the moderation of openness to experience between attitude towards the behavior and women entrepreneurial intention.

RO2a₄. Explore the moderation of extraversion between attitude towards the behavior and women entrepreneurial intention.

RO3a. Investigate the influence of family tradition, culture and gender discrimination on women entrepreneurial intention.

RO3a₁. Explore the mediation of subjective norms between (family tradition, culture and gender discrimination influence) and women entrepreneurial intention.

RO3a₂. Explore the moderation of personal network between subjective norms and women entrepreneurial intention.

RO3a₃. Explore the moderation of religiosity between subjective norms and women entrepreneurial intention.

RO3a₄. Explore the moderation of openness to experience between subjective norms and women entrepreneurial intention.

RO3a₅. Explore the moderation of extraversion between subjective norms and women entrepreneurial intention?

RO4a. Investigate the effect of self-efficacy, self-confidence and locus of control on women entrepreneurial behavior.

RO4a₁. Explore the mediation of perceived behavior control between (self efficacy, self confidence and locus of control) and women entrepreneurial intention.

RO4a₂. Explore the moderation of personal network between perceived behavior control and women entrepreneurial intention.

RO4a₃. Explore the moderation of religiosity between perceived behavior control and women entrepreneurial intention.

RO4a₄. Explore the moderation of openness to experience between perceived behavior control and women entrepreneurial intention.

RO4a₅. Explore the moderation of extraversion between perceived behavior control and women entrepreneurial intention.

RO4a₆. Explore the moderation of extraversion between perceived behavior control and women entrepreneurial intention.

RO5a₁. Explore the mediation entrepreneurial self-trust between the women entrepreneurial intention and women entrepreneurial behavior.

1.7 Rational of the Study

In every society, women usually play a vital role in economic development but unfortunately in South Asia (Pakistan) women are a more deprived section of

society. They have very little opportunities to develop themselves. They are bound by socio-economic conditions, cultures, norms, and traditions. In most of the cases, they couldn't go out in search of the jobs. They usually perform agricultural duties and small business enterprises besides their household. Some of the female labor force, they are highly qualified, do jobs in school, colleges and also in Banks but their ratio toward entrepreneurship is too small to mention here.

Unfortunately, in the past, rare research was conducted regarding women entrepreneurship and factors those affect women entrepreneurial intention. Only some of the NGOs have collected some data regarding this issue, which is not much reliable because the data was collected as per the requirement of their donors for financial assistance. Now it is the demand of the time that these women folk should be given importance in all aspects of life, especially entrepreneurship.

So, there is an open door for researchers to conduct a study in this field. In this way the present study the question comes what are the factors, which hamper the women entrepreneurship and influence the women intention from an entrepreneurial aspect. To answer these questions the outcomes of the current research would shed light on the unexpected areas and identifying the uncertain blocks concerning women entrepreneurship. Moreover, a psychological integral model for women entrepreneurs along with prepositions would be developed and tested using multiple regressions with mediations and moderation effects on women entrepreneurial intention and women entrepreneurial behavior.

1.8 Significance of the Study

Currently, the large numbers of women entrepreneur are slowly increasing worldwide and receiving a more attention by the policymakers and researchers also inspire the women population of Pakistan toward entrepreneurship. They are confronting several troubles like economic, cultural, sociological and religious. Moreover, the Psychological issues of women of this part are aggravating the situation and making them unreliable in business transactions. Soothed developing societies like Pakistan need to take drastic steps to encourage females in this field so

they may play a positive role in the economy (Naseer, 2014). Guillen (2013) also pointed out the importance of women entrepreneurs in the developing countries as a significant part of their population that can bring a great change in the economy. In these days women's entrepreneurship is considered an important tool for female empowerment. Although by boosting the women participation in business the economy of the country can get improved despite the importance of women in the economy they are facing the terrible problems (Majjid, 2013).

However, the topic is still underdeveloped and there is a great potential for research and improvement. There is no doctorate research conducted in this area so this research may lead the policy makers to develop comprehensive policies based on the identified gaps in this study. This study clarifies the issues that act as challenges towards women entrepreneurs in Pakistan and also inspire the women population of Pakistan toward entrepreneurship.

1.9 Justification of the Study

According to (Weilerer, 2001, Misty, 2003) 27 % of women were motivated either by a barrier to their personal growth or lack of challenges in their carrier. Women face issues when they aim to grow or extend their business due to which they are still limited in the business (Misty 2003; World Bank 2014). Contrary to above said there are some researches like (Samon 2008; Mehrang2012) stated that women are entering into business successfully. They are being accepted culturally and socially. Now the question arsis what motivates them for entrepreneurship?

As the women are half of the population of the world but they are unable to prove themselves as competent and independent entrepreneurs in the market. There are several factors, which are responsible for it internally and externally, locally and globally those influence women entrepreneurship. Despite the need to improve this situation of women entrepreneurs a very little attention is paid to this problem. Some of the work, which is done, is only in western countries than in developing countries (Ethel Reuben, 2013). The motivation for the study is gap exists in the literature and my own interest in the entrepreneurial venture. Moreover, have

observed and interviewed my hostel colleagues those were doing the job are facing very negative issues those negatively influence women entrepreneurial intention.

1.10 Research Contributions

First, this study focuses on women entrepreneurial intention in Pakistan. This research makes a number of basic contributions to the previous literature. In the first instance, it allows us to explore the influence of the entrepreneur's social identity self-realization, self-esteem, gender discrimination, family traditions, culture, self-efficacy and locus of control as an originator in the entrepreneurial intention, aims, and objectives, confirming that each individual's or women identity is an important factor to start the new venture.

It allows us to offer future entrepreneurship training lines that encourage the use of the theory of planned behavior in making the decision to become an entrepreneur. To improve their business knowledge and skills to take risks. This study provides them enabling the environment to motivate them to take the risk, which will put more women in business.

Given that effectiveness can be considered as a way of starting a new venture, business growth, this research can improve the way in which all types of women think and act, fostering the best behaviors to achieve the objectives.

In terms of the contribution, the effect of attitude variables The behavior and perceived behaviors of the behavior have been demonstrated in formulating the business intent for the first year as well as for the fourth year students. Many researchers have reported similar results such as Kolvereid (1996), Tkachev a Kolvereid (1999) and Ajzen (1991). This means that when students evaluate the initiative favorably, they are more willing to pursue a career alone. In addition to aspects, the perceived ease of completing entrepreneurial activities seems to be involved in career choices.

This research study provides a comprehensive research model based on the theory of planned behavior. On the one hand, this study verifies that attitudes towards

behavior, perceived behavior control, and subjective norms positively influence on women entrepreneurial intention, in this way contributing to the theory of planned behavior. This study also establishes an association between women entrepreneurial intention and entrepreneurial behavior. These results propose that students confident become their entrepreneurial skills and competencies.

1.11 Theoretical Support of Current Study

The main theory of the current study was theory of planned behavior that described below along with the minor supporting theories that they are support different variables:

1.11.1 The Theory of Planned Behavior

is concerned with psychological construct related to entrepreneurship given below: The theory of planned behavior (TPB) (Ajzen 1991) has become one of the psychological theories and the most widely used explain and predict human behavior (Armitage and Conner 2001). This is also the most common theoretical framework for studying business intent.

1.11.1.1 Entrepreneurial Intention

This theory is a basic influence and impression on study of business intention (Fayolle & Linan, 2014; Malebana, 2014; Schlaegel & Koenig, 2014 Krueger et al 2000). Now a day this study has a great role between entrepreneurial intention and motivation Solesvik (2013). This theory suggests that the most important intention is the sole intention to carry out some deed or not Ajzen (2012, 2005). According to business intentions theory can be understood with greater accurateness from the most attitudes towards the behavior, subjective norms, and perceived behavioral control (Ajzen 2005, 2014; Ajzen& sheik 2013). Interaction between components of TPB and entrepreneurial intention has attracted considerable research (Solesvik et

al, 2012), but the results yet conclusive. Researchers have found a direct relationship between the three major indicators of TPB and business intention (Tkachev and Kolvereid, 1999; Souitaris et al, 2007).

1.11.1.2 Attitude Towards Behavior

Attitude towards behavior indicates individual favor or unfavorable assessment of a specific behavior. Individuals change their attitude according to the beliefs they have and this thing effects behavior and attitudes (Ajzen, 2005). Attitude toward the business world behavior refers to the difference between the perceptions of an individual's aspiration to come and need employment as a self-employed worker (Souitaris et al., 2007).

1.11.1.3 Subjective Norms

The subjective norms refer to the perceived social pressures to perform or not carry out the behavior. Social background casts an impression on both perceived attitude and behavior to become an entrepreneurs (Linan et al., 2013; Byabashaija & katono, 2011).

1.11.1.4 Perceived Behavioral Control

Perceived behavioral control represents the individuals, it also represents the ability and capability of given behavior. The intention to initiate a business is driven by an women's perceptions of her ability to perform business. (Amoros & Bosma 2014). Townsend Busentz and Artthurs (2010) stated Perceived ability exert a greater effect on the individual's motivation to start a business than perceived outcomes.

1.11.2 Social Identity Theory

Tajfel (1978) stated that the social identity theory has been started with the social classification of work. (Turner et al, 1994) defined social identity theory focused

on individual association with different specific racial groups and concentrate on the reasons and consequences of recognizing with a social group.

Tajfel & Turner (1979) described the theory of social identity theory that predicts some best as behaviors based on differences between groups in a state of perceived groups, legitimacy and stability of these differences in perceived status, and perceived ability to move from one group to other.

Ashforth and Fred Mael (1989) found that according to the theory of social identity, the individual defines himself in terms of a partial belonging to groups left. Identification is the perception of unity with a group or belonging to a group, which includes the indirect or direct or indirect knowledge of its failure and success. Group identification and selection tends to happen even in the absence of strong leadership or a member of interdependence, interaction and cohesion. Identify groups associated with other groups, in particular, magnificent and competing with or at least aware of them, although it can be encouraged by randomization.

1.11.3 Identity Theory

We start this investigation without any expectation in advance that the “identity” could play a role in our theory and developed descriptions most empirical models described before we learn about the concepts and theory of identity adopted.

“Theory of identity” in general term for a group of theories that seek to explain the human “I or self” in terms of people identities. Of social psychology sociological we rely on “identity theory” (Burke & Stets, 2009) and psychological social psychology draws in the “theory of social identity” (Tajfel and Turner, 1979). Although there has been a story competition between the sociological and psychological versions of the theory of identity (for example, see Hogg, Terry, and White, 1995), more recent work has called for the integration of complementary all opinions (Deaux and Martin, 2003). The closing intertwining of these two phenomena focal theories in our study underscore the potential values such integration.

1.11.4 Feminist Theory

This theory developed as early 1792 like “The Changing women”. It consists of a relevant group of theories and its aims to recognize gender discrimination, Masculine sexism, to assess the criminal offending and different interconnecting social factors. There are main feminist theories are Liberal feminism, Matrix or socialist, multiracial and poststructuralist Navajo Origin Myth (2005).

1.11.5 Summary

The first chapter was named as an Introduction that begins with a central theme and idea. In this chapter has discussed the issues caused by the author to choose a topic providing a background of the research from previous studies on the women entrepreneurship. In addition, the background of the problem discussed in the light of specific research context because the trend shows that women are increasingly involved in the enterprise, thus the little is known about what women youth Cognize or consider about entrepreneurial behavior. The reason for this dissertation is to add to this little body of knowledge undertakings to explore the intention and behavior of graduates and postgraduates an entrepreneurial intention towards entrepreneurship.

This chapter also has highlighted the rationale of the study. Now it is the demand of the time that these women folk should be given importance in all aspects of life, especially entrepreneurship. The significance of the study is that it has clarified the issues that act as challenges towards women entrepreneurship in Pakistan and has shared the research questions and research objective. However, the topic is still underdeveloped and there is a great potential for research and improvement.

The under discussion chapter discussed the different theories but the main theory of the current study was a theory of planned behavior that described along with the minor supporting theories: like social identity theory, identity theory, self-esteem and self-efficacy theory, and feminist theory self-determination

Chapter 2

Literature Review

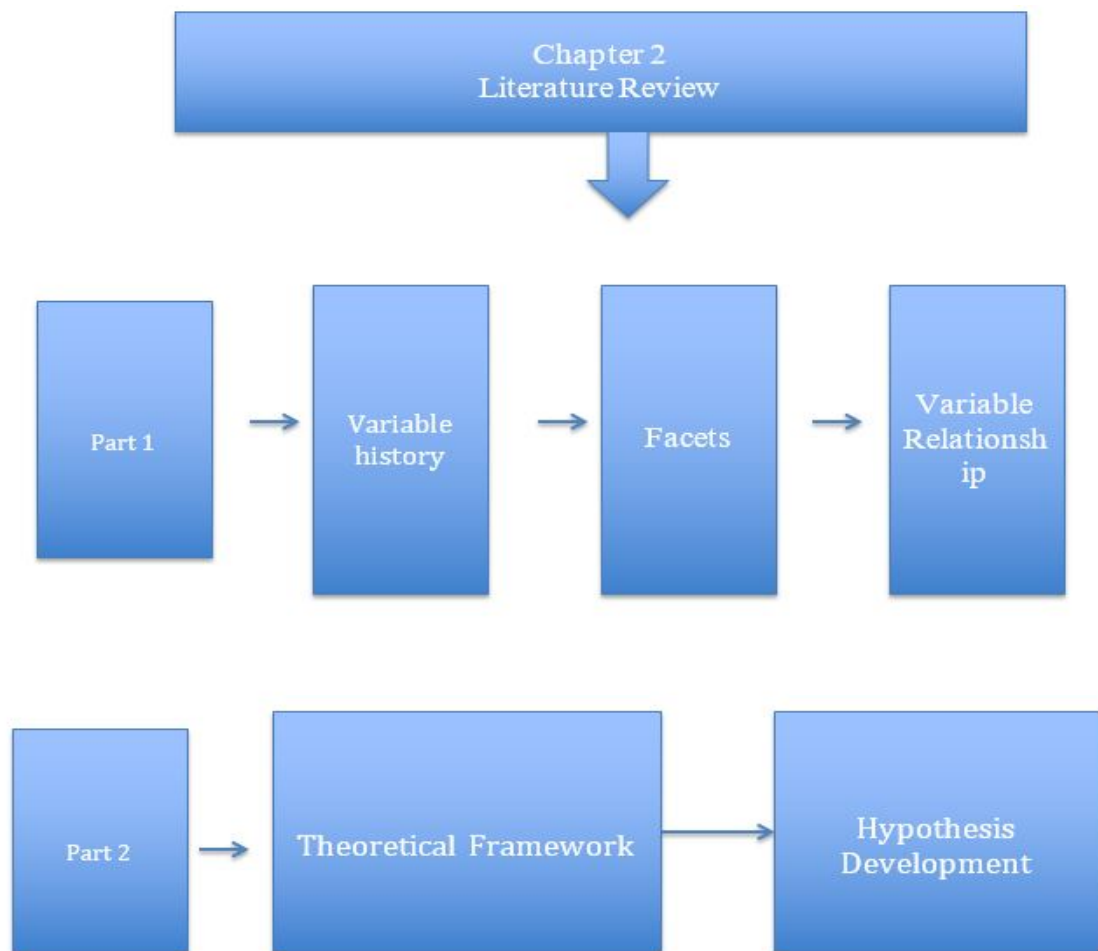


FIGURE 2.1: Structure of 'Literature review' chapter

The women entrepreneurial intention in Pakistan is low due to low self-esteem, self-confidence gender-discrimination and self-efficacy in conventional images given by traditional culture and society (Anwar et al, 2014). The low rate of women entrepreneurs in Pakistan shows neglect to the importance of women it is vital for economic progress. Typically the culture of Pakistan is male dominant and thought that women are housewives and void or powerless, thus limiting its intention to start a business as a career and Forced to live confined housebound in the lives of the social and cultural environment (Roomi & Parrott, 2008).

The reason for the lower number of female business owners can be many obstacles associated with gender outside of the professional atmosphere, which discourage them from being successful business owners. These impediments are more explicit in some places than in others, according to the rules and regulations of the country and can affect the women performance of the business.

“Report of World Bank recognizes three aspects unfavorable attitude toward business women, women hesitate to take risks, and family laws that contribute to rarer women are taking the path of entrepreneurship in the Middle East and North”. In this study, the conceptual framework constructed on the theory of planned behavior by Ajzen (2002). This theory recommends the direct antecedent of entrepreneurial behavior is the entrepreneurial intention to perform certain behaviors. The intention is to direct antecedent of the actual behavior; and the behavioral intention stronger, the greater the success of predicting behavior or actual behavior.

The literature on entrepreneurship has consistently recognized that perception factors have a significant effect on the probability that a specific woman was involved in business, (Gyorfy, 2014; Koellinger et al., 2007, 2013) and also this group influence on women decision to initiate a new enterprise. In this study, further expanding Ajzen’s (2005) theory of planned behavior model by adding new variables; namely, social identity, self-realization, self-esteem, gender discrimination, self-efficacy, the locus of control, which can be originators of women entrepreneurial intention and their entrepreneurial behavior.

2.1 Social Identity

The concept of “identity” is a cultural, social, ethnic or personal; it is important for every individual in today’s society’s to have an identity because every person to a greater or lesser extent is concerned about the question of his or her position in the society. Identity can be defined as the interaction between the characteristics that make the individuality and uniqueness of any individual or group. Here the emphasis is on the personal identity of women entrepreneurs on their own perception of being an entrepreneur and entrepreneurial role society (Roy & Manna, 2014). Identity begins with “Auto”. The self-identity starts with the relationship between society and the individual (Stryker & Sheldon, 1980). Social identity, which emphasizes the association and its membership, is different for a different person in the group (Brush , 1992).

Following the concept of identity (Akerlof and Kranton 2005), this paper has chosen the business as an option and discussed that social identity explaining the entrepreneurial intention, with consequent effects on their financial and economic status.

Being human females also wants recognition at their work as men. Identity is a set of procedures of expectation for meaningful behavior. This is a continuous process related to set identity standards that are linked with conscious control (Schlenker, 1987). The women finally their weak identity feels them ineffective and distressed (Osgood, Suci, Tannenbaum, 1957). According to the literature available, women are a victim of discrimination and burdened of household and families. It is observed that to be a successful entrepreneur they need to have some masculine characteristics into their identities irrespective of social and economic constraints (Zhang, 2006).

The theory of identity predicts the relationship between attitude towards behavior and social or self-identity (Stryker, 1968,1980,1987) they perceive the self as a social construct of a person. (Tajfel & Turner 1986) stated that there is much resemblance between social identity and identity theory in the theories of planned behavior. And the social identities must effect on behavior. Persons get engaged

in specific behavior if this is according to group member's norms behaviorally (Terry & Hogg, 1996). Individual characteristics are a behavioral choice, which must be relevant to the higher intention as compared to the flow identifier (Ajzen, 1991). Hypotheses: Social identity has a positive effect on women entrepreneurial behavior.

2.2 Self-Realization

Self-realization is a way of determining one's potential manifesting one's real ability. It is based on four dimensions of (Alsos and Isaksen 2012) who identified the following four dimensions i) self-realization, ii) realize one's dream, iii) having an interesting job, iv) and creating something. Carter et al, (2002) stated that about these four items used for search the self-realization because it can encourage the women to become entrepreneurs. (Jiang & Wang, 2014) found that women have the strongest chance of self-realization than male's entrepreneurs.

Mau (2000) asserts woman in countries of Asia have lower social status and power decision. Plus they are mainly not qualified to make career decisions. However, this study makes the argument in the context of East Asia, women are given a lot of prominence to social status and self-realization, the two have been blocked, but this study wants to follow in their social life, desired outcomes other especially financial (Kobeissi, 2010).

Research suggests that women entrepreneurs are delicate to self-realization and social status (Kupferberg, 2003 and Tajiet et al 2011), also identified motivational factor like self-realization absolutely related and significant interpreter of women entrepreneurial intentions. Hypotheses: Self-realization has a positive effect on women entrepreneurial behavior.

2.3 Self-Esteem

Self-esteem is one of the main factors of human psychology in Maslow's Hierarchy theory. The self-esteem provokes the man to seek respect through different manners. Money plays a very important role to seek it through money in the material society. Zarina Abdul Munir, (2015) suggest that there are several reasons for the motivation being entrepreneur and self-esteem is one of them. It is commonly a desire of being own boss and earns money. This high motivation involves a high self-esteem. Because of this self-esteem, women take the risk to business ownership. Welsh and White (1981) declare that self-esteem is common characteristics among entrepreneurs of both genders.

Women with low self-esteem, feel fear of failure. Ray (1986) proved the close relationship between risk and self-esteem. Women with high self-esteem are able to run the business successfully and are confident and optimistic. Self-esteem is a state of mind that varies person to person according to their experiences and situations (Heatherton and Polivy, 1991). Therefore, high self-esteem arouses psychological well being, healthy and happy feeling, whereas low self-esteem activates negative prospects and damage the individual's performance.

The social learning theory of Bandura, (1971) defines self-esteem in the apparent sense of worth or value individually.

Self-esteem is one of the basic psychological factors that are related to the self. It assessed the people experience themselves and find their self-esteem (Rosenberg, Schooler and Schoenbach, 1995). As well, self-esteem is the way in which people observe themselves, form human behavior and affect personal growing (Oguz & Korukcu, 2010). Many types of research of different countries prove that personality characteristics affect the formation of enterprise tendency (Koh, 1996; Utsch and Rauch, 2000; Nga & Shanmuganathan; 2010). Social Learning theory by Bandura (1971) defines self-esteem as obvious feelings of individual personal worthiness. Rosenberg (1965) stated that self-esteem is a core component of the Maslow's hierarchy that reflects a person's image about oneself. Sexton & Vesper, (1982) suggest that pull factors also motivate them to explore their identity and

improve their self-esteem (Okafor & Amalu, 2010). The higher the self-esteem is the higher the confidence and well-being will be whereas the lower self-esteem leads to low performance and negative perception (Solomon, Greenberg & Pyszczynski, 1990).

Kunday (2014) proved the progressive effect of self-esteem on women business intention. These findings also readdressed the attention to personality traits as determinants of entrepreneurial intention in students. Furthermore, the results also reinforced the findings of (Dndar & Aca, 2007; Gksel & Aydntan, 2011).

Hypotheses: Self-esteem has a positive effect on women entrepreneurial behavior.

2.4 Family Tradition

Some researchers have investigated differences of personality between businesspersons and the non-business person on the basis of the character and qualities required as a prerequisite for entrepreneurship (Utsch and Rauch, 2000) specific. Socio-cultural aspects of a person acting as a driver and or driver of corporate behavior and in particular the creation of companies.

People who grow up with parents on their own or in a family business often learn the pros and cons of becoming autonomous (Robinson et al., (2012). As Mandi (2008) argued that a strong relationship exists between families.

The findings of the study Altinay et al. (2011) indicate that the entrepreneurial family background effect the women entrepreneurial intention to start a new venture.

Eddleston et al (2010) define the significance of family businesses that are gradually admitted n literature in recent times. Also discovered the family business is favorable furthermore deliver better services to the customer (Lyman, 1991); and offers promise for wider society (Niehm et al, 2008), compared to non-relatives. And also provide the professional experience of their children in the family (Dean, 1992).

Family businesses are the basic motivator for women to provide flexibility in balancing the work and family (Loscocco, 1997).

Various researchers (Cromie and O'Sullivan, 1999; Orhan and Scott, 2001; Salganicoff, 1990, Vijaya and Kamalanabhan, 1998) help this vision or observation and decide on the family business providing adaptable hours of work for women and give them balance of life. Domestic of parental businesses provide chances for women to enter male-dominated industries, which traditionally women's contribution elimination (Curimbaba, 2002).

Moreover, women in the family-owned businesses have more job security compared to those women who would be in the unfamiliar. In women family business easily take time off for medical reasons, personal, educational (Salganicoff, 1990).

The family environment is a fundamental issue that affects attitudes toward intention to run (Segumpan, et al., (2012). Specifically, Wang and Wong have studied two models of model types of parents and family support model to explain the family affects the intention to maintain (Wang and Wong, 2004). The model states that parents are more likely to inspire autonomous families to start their own business. The model family support demonstrates that families support their women socially and financially. The family Business experience encourages female students to start-up their own businesses. Gurol and Atsan (2006) argued that individuals with earlier business experience have higher entrepreneurial intentions compare those women without such experience (Kristiansen and Indarti, 2004).

Family businesses can be potentially influential factors for their children in developing their entrepreneurial aims and intentions (Altnay & Altnay, 2006; Grel et al. 2010).

Hypotheses: family tradition has a positive effect on women entrepreneurial behavior.

2.5 Culture

Pakistani culture is collectivist (Hofstede, 2013). Women entrepreneurs in Pakistan are lacking in abilities in the organization and conduct of business because they are usually low because of lack of skills and support systems. Moving from the home to complex businesswoman is not so easy. The women face discrimination in every field especially the unmarried ones, they are not sanctioned the loans because they are considered the high-risk borrowers (Shabbir, 2013). To some extent, if they are encouraged the limited financial resources become the hindrance for them (Khan, 2014).

The culture also is seen as expressive norms (Fischer et al., 2005) or practices of culture (Javidan, et al., 2006) that posit tangible mutual behaviors and patterns exhibited by most women in society form the ethnicity (Stephan & Uhlaner, 2010). What utmost women recognize behavior is suitable also referred to as “consensus of culture” (Zou et al., 2009) it influence that in what ways women made the decisions.

The importance of peers in shaping corporate identity specific to the country differs on the social and cultural norms. Certainly, many argue that social and cultural norms literature steering a performance of economy of country. The time series distinguish between performance and beliefs of culture can influence economic performance, while the assumption of economics standards that identity of every woman maximizes the usefulness of this identity is being carried out (Guiso et al., 2006). Taking into account also the possibility of multiple identities could (Akerlof and Kranton 2000) then lead most prominent character of society. This is because the culture is influenced by the importance of different models, which together to shape a person’s identity. It was proposed by Hofstede et al, (2004). Another view when it argues that “social status” offered by Eztioni (1987) is taken into account at what time observing the changes in national business accomplishments. Eztioni (1987), discussed this is not only “choice” that motivations women to starting their new business, but also “dissatisfaction”.

So, there is a clear indication that the findings related to women entrepreneurial intention cultural norms have a significant impact on the women's intention to start her own business literature. Later studies have initiated to examine the effect of specific society political systems, culture, economic free enterprise (Welter, 2011).

While it is increasingly recognized that cultural norms and values steer corporate behavior (Thornton et al 2011) to the demand by both sides the supply of entrepreneurship (Verheul et al., 2002).

Empirical research on informal institutions and culture in the context of entrepreneurship is still in an early stage (Freytag and Thurik 2007). (Gathungu and Mwangi, 2014) in particular, have shown that the perception of women within its competence to become a businesswoman and her willingness not to change that by Hofstede (2001) individuality and supremacy distance characteristics of culture, which suggests cultural permeability in the enactment of the script creates companies' (Mitchell et al., 2000). In addition, the study Begley and Tan (2001) have discovered how the socio-cultural values shaping the women interest in entrepreneurship and can block or support the decision of an individual to prepare and start a business.

There are also studies that indicate the influence of culture, which has significant entrepreneurial intention and varies between different cultures (Siu & Lo, 2013).

Ismail et al. (2012), found that evidence about women's business intentions that match cultural and personal factors. The factor of culture is considerably related to the intention of women to drive. Cultural factors effect the proposal more strongly than personal factors. The model of women's business intentions in companies shows that the Predicate is culturally consistent with previous work, like previous studies, Kruger et al., (2000).

Gathungu and Mwangi (2014), shows the importance of the link between intention and business culture and the relationship between women intention and entrepreneurial start-ups. More importantly, the model shows how cultural variables moderate the relationship between business creation and business intention.

The results suggest that the independence-motivated and driven by women entrepreneurs thrive in cultures where social connections are important growth, which shows that culture, is important (Stephan, Hart and Drew, 2015).

Hypotheses: Social identity has a positive effect on women entrepreneurial behavior.

2.6 Gender Discrimination

The international literature advocates that men and women entrepreneurs have dissimilar inspirations, business skills and the factors that contribute to the startup some business activity. Whereas some studies are opposite to it e.g. Schreiver (1975) and Anamika and Mathur (1987) stated that the women entrepreneurs in developing countries were not different from men. Another study of (Achana and Rehana, 1985) established a study with the view that needs for achievement is always the same as for men in their carrier.

Muktar (2002) wrote that the difference between both genders is only a management style, organizational structure, and to what extent therein. In many societies, the traditional division of labor between the sexes has disappeared and women are working in areas normally occupied by men, there is a gap in the working lives of men and women. Some time around gender discrimination does not allow them to get their abilities accepted. Sometimes they also find discrimination by the government policies made for entrepreneurs (Diana 2011). ILO (2003), harassment, bribe, illegal favor are great hindrances if the women have lack of education and finance for starting any business. Besides these critical issues of corruption on a governmental level, the women also face a negative completion by men in the market. Social and cultural values in a country like Pakistan restrict the women for market socialization. Their male spouse or family members make most of the decision on their behalf, which restricts their confidence and learning for running any business.

There are lots of societies in which traditional division of labor occurs but men occupy them. Though men occupy them there is not any difference between men

and women work life. Similarly, various studies identified that men have a great trend in entrepreneurship than women because of gender-related difference was seen in business (Seibert, and Hills, 2005).

Another research has found that the differences between men and women leadership, management style, the structure of the organization of business and level of empowerment in the (Mukhtar, 2002).

Generally, Entrepreneurship or business is normally related with manly qualities (Marlow, 2002). Similarly, administrative occupation and latest confirmation propose suggest that both gender companion business with manly features (Gupta et al., 2009). Most researches of Entrepreneurship investigations primarily relating to business models usually male revealed the forms famous men (Bird & Brush, 2002).

Business people are normally depicted by utilizing masculine words (confident, forceful), while feminine words either don't appear by any stretch of the imagination (loving, thoughtful) or are the direct inverse (e.g., tender, bashful) of entrepreneurial qualities (Ahl, 2006). Mostly entrepreneurship researchers are agreed that entrepreneur and entrepreneurship are male-oriented perceptions and these have masculine implications. Gender can employ a dominant effect on thought and conduct (Heilman, 2001). This categorizes influences the perfect division amongst men and women in numerous accomplishment related spaces like a business (Nosek, Banaji, & Greenwald, 2002). The researchers suggest different types of proof indicate that gender orientation generalization Men's and women's intentions to take after the business (Gupta, Turban, Wasti, & Sikdar, 2005).

It found some recent comments about the findings entrepreneurs are weighted heavily towards male behavior and see how (Ahl, 2006; Lewis, 2006), and this type of stereotypical views adversely affects the entry and development of women entrepreneurship (Marlow & Patton, 2005).

On the other side, the group of researchers believes that the number of women in entrepreneurship is less than men (Bird, 1993; Minniti, Allen & Langowitz 2005; Bosma & Levie, 2009). The study of Bird (1993) cites that many studies prove

the women participation less than 20 Ireland, Africa, Asia, and Latin America. Similarly, the study of Bosma and Harding (2007) state this gap of women entrepreneurship is also higher in high and middle-income level countries.

Gathungu and Mwangi (2014) the term sex refers to the gender of the individual, which is either male or female. Affect the individual role each plays is expected in the context of the rules of society and culture.

In several developing countries, the women entrepreneurship literature indicates that female entrepreneurs face additional obstacles due to lack of skills, availability of money or fund and challenges of culture (Zeidan and Bahrami, 2011).

Bahrami (2014), one of the concerns relating to the various studies on the entrepreneurial intention is that pragmatic results appear to be assertive at times. Brannback et al. (2006) The inaccuracies of the results are attributed to cultural differences. They discussed that there was a possibility that differences in cultural differences could moderate the relationship between entrepreneurship and its drivers.

It is said that businesswomen find greater obstacles and have fewer business intentions (Shinner, Giacomini and Janssen 2012). Ralph and Jinoos (1988) recommended that females had less confidence in their ability to become an entrepreneur, while Yordanova and Tarrazan (2010) discovered that females have no intention business.

Results from a number of developing countries indicated that the main role of women are still seen as being a mother and housewife, and therefore will be questioned by the institutional rules. But today women tend to start businesses to support their family and well-being related to their family and parenting roles, an organization of the home, health and beauty and education, with others. Gender can also be used to explain the differences in funding a new company; Women prefer to use very small informal sources. (McCormick, 2009).

Hypotheses: Gender discrimination has a positive effect on women entrepreneurial behavior.

2.7 Self-Efficacy

Terminology self-efficacy will be taken from social learning theory Bandura (1977), which refers to the belief person in his / her ability to perform a particular task in a particular situation. According to Bandura (1997), self-efficacy in individual beliefs about the ability to perform tasks or steps needed to achieve specific results. It further suggests that self-efficacy become a major contributor to the formation of intentions and behavior. In addition, he explained that self-efficacy is restricted to partner with a range of skills of a person, but it also refers to the confidence to do something based on successful capabilities for a variety of conditions. According to Bandura (1997), self-efficacy has three dimensions name as magnitude, belief is a magnitude. Generality means that self-efficacy generality is the power of the women relevant response in all situations and environment. Strength means self-efficacy (beliefs) is more durable and stronger related women behavior in front of their intention. Abargouei (2010), stated that women believe they can handle difficult behavior in difficult situations.

According to Hisrich et al. (2008) perception of self-efficacy is associated with entrepreneurship skills. According to Ryan (1970), self-perception, or how a woman sees her abilities and trends, is involved in the development of intentions. In the same way, self-efficacy beliefs affect a person or not certain objectives are achieved.

Prodan and Drnovsek (2010) stated that entrepreneurship self-efficacy includes: (1) the ability to control: it's about the ability to define the role of the organization and management of the organization; (2) The ability to innovate is linked to the ability to develop and create new ideas; (3) The capacity market is about the ability to find information and manage the consumer market; (4) ability to finance capacity associated with finding information resources and financial management.

According to (Markham, Balkin, & Baron, 2002) a group of researchers observed that move us along our lives for self-perceived effectiveness, rather than by the objective capacity, and our findings absolutely affect our emotional state and our behavior. (Bandura, 1989) Research has highlighted ongoing self-efficacy is an important aspect in defining the importance of individual or women action, also

showed that those with high self-efficacy for a particular task are more likely to take, and then persist in this task. An essential feature of self-efficacy will be seen in particular for the specific task domain (Bandura, 1997). Also state that high self-efficacy in one-area women can have high, but in another can have a low self-efficacy. Self-efficacy differs significantly from the concept of “locus of control”. Locus of control in general construction, which refers to the general belief of individuals in power of its own shares (Boyd and Vozikis, 1994).

Eccles (1994) reiterates that self-efficacy in a particular zone, and to be evaluated expectations of success (or personal effectiveness) for specific areas.

The incorporation of self-efficacy in the model depicts that birds have an additional insight into the cognitive process used. Entrepreneurial intentions are developed and maintained through specific behaviors. In order to understand this process, but, must first define and describe self-effectiveness as (Boyd and Vozikis 1994) drawing.

However, it found Lent et al (1994) also be self-efficacy is the only intermediate between the skills of the person and his / her professional interests. Self-efficacy influences the intentions construction business. It indicates that students have self-reliance to achieve entrepreneurship success and face the challenges (Bonifasia E. Bharanti, 2016). JosLuis, (2011) identified that previous research can be used to connect entrepreneurial self-efficacy and entrepreneurial intentions.

Contrary to the common notion of having lack of abilities by women, it is observed that women are playing a great role in business. They are stronger than man and have self-efficacy (Wilson, kicol & marlino, 2007), whereas some researcher state women are less confident in analytical and decision-making fields. Bandura (1982) stated that self-efficacy is a belief that women successfully perform the desired behavior, which is required to creating the desired outcome. Also identified that the self-efficacy is the task-oriented perceived behavior to perform a specific activity to execute the new entrepreneurial venture. Self-efficacy is paradigms that indicate to suggest the perceived behavior, which affects the individual beliefs about their ability to execute the particular task Bandura (1977). Previous researches proved that self-efficacy has a link with women entrepreneurial intentions (Hackett & Bets,

1981). Self-efficacy differs perceived behavior control. Although management beliefs are defined as people's beliefs about the presence of factors that assistance in conducting behavior, perceived behavioral control refers to whether an individual performing sees how easy or difficult a particular behavior (Ajzen 1991). Several types of research have proposed that perceived behavior control and self-efficacy both are different concepts (Manstead and Van Eekelen, 1998, Sparks et al., 1997, Tavousi Et al. 2009). In the current research, the researcher describes the self-efficacy and confident women in their ability are able to participate in entrepreneurship. Nwankwo et al. (2012) identified that business self-efficacy has a positive relationship with entrepreneurial intention. Self-Efficacy justified by Ajzen (2005) and seen the closest relationship with Perceived behavioral control. In many studies, the control behavior is implemented in the form of self-efficacy (Pihie & Bagheri, 2011; Koe et al., 2012).

Hypotheses: Self-efficacy has a positive effect on women entrepreneurial behavior.

2.8 Self-Confidence

Level of self-confidence is generally defined as "believe in you" and can influence observe one too. Self-confidence is generally accepted as a valuable asset of the individual and also personal key to success Turker & Selcuk (2009). Self-confidence is commonly used as in personal opinion, ability, and power. Self-confidence refers to the belief in personal value, worth and the likelihood of success. it is the combination of general self-efficacy and self-esteem. (Snyder et al., 2009)

HO and Koh (1992) said the self-confidence is characteristic of women entrepreneurship and is associated with risk and locus of control. Robinson et al (1991) showed that women entrepreneurs have higher self-esteem compared to non-entrepreneur. Joao J. Ferreira et al (2012) has conducted research on the perceived behavior control result shows that self-confidence that women influence entrepreneurial intention.

In recent studies, researchers have discussed how it can motivate some people self-confidence to become entrepreneurs and not others. This theory proposes

that self-confidence stimulates career development and career choice for men or women. Moreover, it is also believed that self-esteem plays an important role in initiating fresh projects (Mueller, 2007).

Based on this concept, it can be predicted that self-confident people may identify their environment more favorably than others and having better prospects about their future. Consequently, if a person has a high level of confidence, the strength of the link between the proposed educational support and business objective can also increase (Benabou & Tirole, 2002).

Hypotheses: Self-confidence has a positive effect on women entrepreneurial behavior.

2.9 Locus of Control

The idea of locus of control suggested by Rotter in Raffiany (2009), who is an expert in social learning theory.

(Babalola, 2009,) defined Locus of control; it has to do with confidence in the ability to manage the consequences, which can be internal or external control. Ashagi and Beheshtifar, (2015) locus of control is a concept that expresses an expectation or belief to extend beyond the factors in the reward or penalty. McNairn and Mitchell (1992) reported it as a set of beliefs about behavior. Belief in the internal control means that a person creation depends on his behavior (Craig, Franklin and Andrews, 1984) event. A woman with a durable internal locus of control space tends to trust that she can affect and change the condition by practicing her knowledge and skills. Internal sound control tends to take itself. Therefore, women entrepreneurs with sound internal control are ready to look for chances to expand their business by trying fresh technologies and techniques that will improve their development.

Locus of control defined in which believers of the individual is that they can control that event which is affecting them (Julian B. Rotter, 1954). The internal control indicates that the positive business behavior and the majority of the people who

obtain the business establishment may develop a greater level of control Robinson et al (1991). There is confusion between internal and external locus of control factor because always confusion happens is often lack of control or control over behavioral performance. The behavioral control perception indicates to construct women behavioral intention.

Management consolidation locus associated with the anticipation of failure or success in the assignment award: awards follow previous performance or behavior.

The theory states that human behavior is not only a boost function, but also it relies on the idea of Locus of Control reinforcement of people. Women attribute the reason for an event, either for her or for the outside atmosphere. Women those are suffering have control over events in terms of internal locus of control (Rotter, 1966 1971, 1975) will be made. Locus of control is studied to be one of the features learned (McClelland, 1990), and earlier studies have depicts that the locus of control (Hansemark, 1998) changed over time and can be developed with changing social context of business activity caused by, for example, at the beginning of the new company. We found that the founders of new businesses have a much internal locus of control than non-founders (Ahmed, 1985; Begley and Boyd, 1987). Neider (1987) measured the Locus of Control of entrepreneurs and found that they are much more in-house oriented. A successful business entrepreneur showed significantly higher internal guidance of Locus Control entrepreneurs to start entrepreneurship that was closed; Brockhaus (1980). Women with a high level of perceived control (internal) have been involved in corporate performance and choice for new stratagems (Hansemark, 2003).

A number of observed researches showed domestic woman entrepreneurs choose new strategies to control over its environment (Mueller and Thomas, 2001). The internal control space requires personal trust in the capacity or ability of a woman to control its position and is deliberated a standard requirement for the potential employer (Cunningham and Lischeron 1991). According to Brockhaus & Horwitz (1986), the solid inner locus of control is a feature of the "classic" behavior or personality entrepreneurs. Without an extreme internal locus of control, it is unlikely that woman will be compromised to disclose themselves to the difficulties

associated with a new and undeveloped business venture and untested place. Gilad (1982, 1986) successfully connected psychological theory Rotter LOC with the concept of economically (Kirzner - 1973), alerted enterprise. His psychological study of an empirical studies entrepreneur, Gilad concluded that the locus of control is key to determining the individual level of their business factor warned; the reason given was the state of alert resulting in LOC's internal acute requirement for supplementary learning (ie, recognize profit opportunities, upon discovery). If internal disposition towards business outcomes is a characteristic of successful entrepreneurs, then utility drawing locus becomes even more apparent.

According to Aji (2010) individuals having a much internal locus of control make efforts to get information from the environment; similarly, others having a less internal locus of control will strive for high academic achievements. Ilham and Musdalifah (2015) may be a direct and indirect influence between the locus of control over entrepreneurial intentions. Darmanto & Prasilowari (2014) found in their study strong relation of locus of control with entrepreneurial intention.

Hypotheses: locus of control has a positive effect on women entrepreneurial behavior.

2.10 The Role of Attitude towards the Behaviour as a Mediator

Allport (1935) described attitude as “a mental and nervous state of preparation, organized by experience, which leads to a dynamic directive or influence on the individual's response to all the objects and situations it is associated with”. Attitude towards behavior is a representation of a person's favor or unfavorable evaluations of a specific behavior. People develop their attitude according to the beliefs they have and this thing effects behavior and attitudes Ajzen (2005). These attitudes and personal behavior are the outcomes of personal experiences and motives, which a person has as his permanent part of his personality. These attitudes and behaviors may be favorable or unfavorable all this depends on the good or

bad experiences of the individual Ajzen & sheikh (2013). According to the personal performance of such attitude and behavior may have both impacts positive or negative. A Rallis' (1991) Career choice theory that emphasizes woman career philosophies, as an effect through the explanation of past experiences and their perception of the attitudes and expectations of 'socializing' (parents, friends, teachers) careers. The attitudes towards the company's ownership of the average affiliation between the previous experience of the business of family and intentions of entrepreneurship (Carr and Sequeira, 2007).

Earlier researchers identified some factors, which are the effect on women entrepreneurial intention. But attitude is the important factor of them. Geissler and Zanger (2013), the analysis suggested that there are several experiential types of research, which shows the relevance of the concept of attitude as a strong and reliable interpreter of business intent.

Researchers discussed that personality and attitudes are closely related whereas together are foreseen behaviors. Attitudes (States of mind) are accessible to change and can be impacted by the instructors and atmosphere that promote business activities (Florin, Karri, & Rossiter, 2009).

Moreover, the attitudes of the women have an impact on behavior by intent (Schwarz et al., 2009). Certainly, an attitude plays an essential role in the motivation of business intent. Although extensive research has been carried out in relation to attitude and intent, however, there have been a few discussions, which effectively cover the attitudes of the rural community and the business intent. (Norziani Dahalan et al., 2015). Ferreira et al, (2012) observe the attitude, behavior, and information about the student to move in a certain direction stimulate your expectations and be able to start another adventure in the near future. Several studies have used attitude towards behavior as mediator. Jon & Jennifer (2006) found in their study the positive attitude towards behavior, stronger should be the intention of the women performing that behavior. Attitude towards behavior mediates between perceived age norms and entrepreneurial intentions in the third age (Kautonen et al 2011). Manal alawallbeh et al, (2015) identified the attitude as a mediator between their salient beliefs and behavioral intention. Mai, (2016)

was used attitude towards behavior as a mediator between perceived feasibility and entrepreneurship.

Hence, in this study attitude towards will be used as a mediator among social identity, self-realization, self-esteem, and women entrepreneurial intention.

Hypothesis: The attitude towards the behavior mediates the constructs (social identity, self-realization, self-esteem) and women entrepreneurial intention.

2.11 The Role of Subjective Norms as a Mediator

A subjective norm refers to the perceived social pressure to perform or not to perform the behavior. Social background cast an impression on both perceived behavior and attitude towards becoming an entrepreneur. (Linan et al 2013; Byabashaija & katonu, 2011; Linan et al 2011). The more individuals perceive that entrepreneurial behavior is permitted by those people who are more stronger will be their entrepreneurial intention on self-efficacy and motivation Vanevenhoven & Liguori (2013). Subjective norms and values are supporting business behavior enhance business motivation through generating progressive business behavior and underpinning perceived capacity and ability to start any entrepreneurship (Moore, Petty, Palich, Longenecker 2010). Theory of planned behavior proposes that perceived support of family specifies the subjective norms that latent women entrepreneurs may use to decide if their intention to start a business is accepted and supported by others believed significant by them (Ajzen, 1991).

Entrepreneurial behavior that is positively and immediately supported is an important requirement for a new enterprise and (carr and Sequeira, 2007) proposes that individual whose family is not supportive can become discouraged and ultimately not processed with starting a business. In fact, the more support one receives from significant others the greater the likelihood of an entrepreneurial intention. Thus perceived family support mediates the relationship between prior exposure to a family and entrepreneurial intention. Researchers (Gorgievski et

al., 2012; Kautonen, Tornikoski and Kibler, 2011; Wei et al., 2014) identified the social norm significantly and positively associated with entrepreneurial intention. Regarding the proposal to adopt behavior significantly influenced by social pressures as the views of individuals or other. Several studies have used the subjective norms as a mediator. Kautonen et al., (2011) found in his study subjective norms as a mediator between perceived age norms and entrepreneurial intention in the third age. Manal alawallbeh et al., (2015) identified the subjective norms as a mediator between their salient beliefs and behavioral intention. In this study, subjective norms will be used as a mediator between family tradition, culture and gender discrimination influence, and women entrepreneurial intention.

Hypothesis: The subjective norm mediates between the construct (family tradition, culture and gender discrimination influence) and women entrepreneurial intention.

2.12 The Role of Perceived Behavioral Control as a Mediator

Perceived behavioral control represents the individuals, it also represents the ability and capability of given behavior. The intention to start a business is driven by an individual's perception of their ability to perform entrepreneurially (Amoros & Bosma 2014). Ajzen (2002) highlighted the difference between perceived behavior control and self-efficacy and perceived behavior control would include not only the feeling of force but also the perception of manageability of the behavior.

Townsend Busentz & Artthurs (2010), stated Perceived capability exert a larger influence on the woman's motivation to start a business than perceived outcomes. It means the woman who wants to start any business she must be clear about his abilities and what would be the outcome of his business. Women should have the appropriate ability to exploit and evaluate the opportunities, identify the skills in the business market. Perceived behavioral control is determined by controls beliefs

related to the availability of factors that can facilitate the behavior (Ajzen, 2012a, 2011, 2005).

The desired behavioral control is true; it can be a place for real control and contributes to behavior predictions. Thus, business self-efficacy mediates the relationships between exposure to a family business and entrepreneurial intention (Carr and Sequeira, 2007). Moriano et al, (2012) discovered that the social norm significantly and positively associated with entrepreneurial intention.

According to Kuen et al, (2014) found the direct connection between business efficiency and entrepreneurial intention; Self-efficacy is linked indirectly with the entrepreneurial intention mediated role of attitudes towards entrepreneurship and perceived behavior control. Another study used the perceived behavior control as a mediator between perceived age norms and entrepreneurial intentions in the third age (Koutonen et al, 2011). Manal Alawallbeh et al, (2015) identified the perceived behavior control as a mediator between their salient beliefs and behavioral intention. Linan and Chen (2009) have been used perceived behavior control as a mediator between human capital and other demographic variable and entrepreneurial intention. Therefore, perceived behavior control will be used as a mediator among self-efficacy, self-confidence, the locus of control and women entrepreneurial intention.

Hypothesis: The perceived behavior control mediates the association between the constructs (self-efficacy, self-confidence, and locus of control) and women entrepreneurial intention.

2.13 The Role of Entrepreneurial Intention as a Mediator

The concept of entrepreneurial intention developed by Ajzen (1991) from the Theory of Planned Behavior as alteration of the Theory of Rational Action, Year concept 1975. TPB communicated desire of someone to perform a behavior which is a midway variable that causes the pitch uncontrollably attitudes and behaviors

of a variable other and this theory indicates that intention is a function of three factors: attitude towards the behavior, subjective norms, perceived behavior control. Theory of Planned Behavior, which is the parts of the big family of intentions models, which was mainly created to explain the emergence of entrepreneurial behavior. Intentionality and thinking ahead are recognized to be central components of individual creatures (Bandura, 2001). Commonly, Mobaraki and Zare (2012) defined as proximal intentions timely and cognitive condition before the causal behavior desired. In addition, it may be the intention being formed by the ability of people to act according to its own decision (Solesvik, Westhead and Matlay, 2014).

An intention establishes the direction of future action and influences the people's decisions and coordinates and keeps their behavior. The study stated that expectation or intention is a solid indicator of behavior (Armitage & Conner, 2001). The entrepreneurial aim is characterized as the cognizant perspective that coordinates the consideration towards an objective e.g. launching another startup (Krueger & Carsrud, 2000). According to three functions attitude towards the behavior, SN, PBC, and TPB of planned behavior, directly shapes the behavior and intention of the individual.

Ferreira et al, (2012) observed that psychological approach focused on an attribute or personality characteristic of individual that effect on women entrepreneurial intention. Intention/Expectation-based models deliver pragmatic vision to any arranged or planned behavior. This permits to better encourage the recognizable proof of by and by feasible and reliable opportunities. The "Entrepreneurial intention" is an individual willingness in starting the activity of entrepreneurship and other words it's called to become self-employed (Tkachev & Kolvereid, 1999). Other researches focus on entrepreneurship and entrepreneurial intention personality traits and characteristics; these personality traits are related to entrepreneurial behavior (Kristiansen & Indarti, 2004). Present studies prove that intention influence on the behavior. Further stated that behavior demonstrates the intention and it's an essential variable to predict the individual entrepreneurial behavior

(Ajzen, 1991). Krueger (1993) identified that entrepreneurial intention of women is influenced by their subjective norms and perceived behavior.

Ajzen (1991) explored that women entrepreneurial intentions generally expectations by and large rely on upon impression of individual engaging quality and social standards. Shapero also discusses the intentions of women entrepreneurship, and these are relying on upon impression of individual esteem, possibility, and inclination of performance.

Therefore, in the psychological literature, different and more rigorous attitude towards entrepreneurial intentions is established where it has been studied in terms of women intent models (Ajzen, 1991), theory of planned behavior offer a clear, exceptionally-generalizable and forceful hypothetical structure for comprehension and predicting the women entrepreneurial intentions (Krueger et al., 2000). More expressly, if entrepreneurial activities are applied, than these models offer an opportunity to better understand and predict entrepreneurial behaviors. According to the Ajzen (1991), attitudes determine the women intentions. Nurdon & Nancy (2016) stated that the best predictor of intentions most of the entrepreneurial behavior. Solesvik (2013) found that important people think as family, friends, teachers, and society in general shape of women entrepreneurial intention.

2.14 Personality Traits

Over the years, the decision to become an entrepreneur was analyzed using different methodologies. The authors began to look for the existence of special features of personality that could be linked to business activity (McClelland, 1961). The connection between personality and women entrepreneurial intention has been established in the literature.

2.14.1 The Role of Extraversion as a Moderator

Extraversions are people who are social, aggressive and optimistic (M Kokkinos, 2007). They work for achievement and extrinsic rewards. Researchers argue that

extraversion leads to high performance in jobs that entail greater social interaction Garcia, Padilla and Ortiz (2005) stated that extraversion leads to high performance and social interaction.

Extraversion personality of the individual divided into two categories, extrovert and introvert. People prefer extravert activities outside and create the energy of interaction with the outside world. They also enjoy interacting with others and are considered as being enthusiastic, action-oriented. People who score high on extraversion tend to be happy, you like to be with people and large groups, and seek excitement and stimulation (Singh & DeNoble, 2003). Employers should cooperate with a wide range of components, including business followers, employees and customers. Therefore, this can be made that extravert tends to develop a positive vision of the business.

The results of their study are also aligned with previous studies associated the interest in entrepreneurial careers. Extraversion describes the extent to which people are active, energetic and enthusiastic. (Ismail et al, 2009).

Saba & Rizwan (2016) found that the need to see Moderating effects of variables that can affect relationship compulsive drives as culture or economic cycle to become the entrepreneur. The role of extraversion as a moderator has been used in different studies (Brian et al, 2009; Abdul Kadir, 2010; Othman et al, 2011; Sandeep and Singh, 2011; Bao and Chun, 2012, Franziska et al, 2014; Siti Sarawati, 2016) with emotional intelligence and self-esteem. Different studies have used extraversion as moderator with other variables mood and job satisfaction. Moderating effect on job satisfaction and entrepreneurship is also found (Ilies& Judge, 2002, Syed Nisar, 2013). (Joseph, MS & Paul 2016) has used the extraversion between depressive symptoms and the resilience factors of social support and emotional openness (ability to accept and process one's emotion) among men.

Extraversion as a moderator strong influence on subjective norms and perceived behavior control but less influence on attitude towards intention. In this research, Extraversion will be used as a moderator.

Hypothesis: The extraversion moderates the association between attitude towards the behavior, subjective norms, and perceived behavior control and women entrepreneurial intention.

2.14.2 The Role of Openness to Experience as a Moderator

The people who are high in openness, the link between creativity and openness to experience seem clear (Peretz & Fried, 2011). The high complexity associated with high and higher level of creativity (S.DeGeest, 2013).

In previous studies, the scholars have studied personality and other attributes. Openness to experience the degree of experience described through different experiences such as art, new theories, ideas, and rare imagination. People with a high level of openness to experience are generally regarded as intellectually curious individuals open to emotions, interested in art, and enjoy trying new things. On the other hand, exposure to low specific experiences seems more traditional, conventional, and prefers family experiences.

Zhao and Seibert (2006) argue that the relationship between initiative and openness to experience has been well received for many years; they cite Schumpeter (1935/1976) seems to have discussed and defining the women entrepreneur's trait its focuses on invention. Others have indicated a durable wish of businesswomen to be creative and create something more than them (Engle, Mash, and Sadri, 1997).

Starting a new company is likely to require the employer to explore new ideas or novel, using their creativity to solve new problems, and takes an innovative approach to products, business methods, or strategies. Openness to experience search for diversity Harris et al (2009), and persistence is related significantly to business performance for men and women; however, the correlation between openness to experience business and self-esteem reaches significance only for women.

Saba and Rizwan (2016) People who have a high content of awareness and openness to experience were more likely to be influenced by financial incentives in its decision

to self-employment. Wang et al., (2014) found a relationship between the openness set dimension of personality and experience of the individual entrepreneurial intention. Moreover, openness to experience has established as a moderator for different construct (Baer & Oldham, 2001; George and Zhou, 2001; Maria, 2008). Some researchers have attempted to study the relationship between personality traits and creativity and other variables (Nusbaum & Silvia, 2011; Hon, 2011; Furnham & Bachtiar, 2008). Nisar et al., (2013), has used openness to experience as a moderator between job satisfaction and entrepreneurship. In this study further investigate the relationship of openness to experience on attitude towards behavior, subjective norms, perceived behavior, and women entrepreneurial intention. The relationship of openness to experience among the three elements can be decreased or increase.

Hypothesis: The openness to experience moderates the association between attitude towards the behavior, subjective norms, perceived behavior control, and women entrepreneurial intention.

2.15 The Role of Personal Network as a Moderator

Entrepreneurship is traditionally dedicated to studying entrepreneurs as “a network of people. A personal network is a group of people with whom the entrepreneur is related to (Aldrich & Zimmer 1986). The entrepreneurs after developing the personal network form economic ties that help them to select the right partner for their new venture (Vissa, 2010).

Thus, moderation variable has been added that is the personal networks. The literature depicts that the networking of entrepreneurship provides social capital that helps to start a new venture (Allen, 2000). The network of entrepreneurship has two types 1) personal network and 2) business network. The personal network includes; Friends, family, relatives, etc.

In a business, network includes; Suppliers, buyers, competitors, government, etc. Of all the supports entrepreneurs obtained through its network, moral support (Stam, Arzlanian, & Elfring, 2014) Installing infrastructure (Stuetzer, Obschonka, Brixy, Sternberg, & Gantner, 2014), and sources of information (Prashantham & Dhanaraj, 2010) are the more important.

Entrepreneurs are regarded as a source of a support network of relatives who help in the business process in a variety of ways. The network assumes that entrepreneurs rely on the network of the extract information, resources, and support. Certain personal choices that maintain relationships with family, friends, and coworkers will be reflected in the personal network entrepreneurs (Hall and Wellman, 1985). The personal network can be defined as all members of the network entrepreneurs have a direct relationship with them. Jack and Anderson (2002) stated, “ego network (personal network) is based on the perspective of an individual. Let us suppose if someone would be asked to provide the list of all the people with whom they have relationships, this list would constitute the individual’s ego network”. Studies on Personal network investigating links entrepreneur network of her own perspective. Although personal network also approaches business as actors integrated and dependent (Aldrich and Zimmer, 1986).

Also to state that individual entrepreneurs, will be incorporated in the network of social relations and use the network for extracting resources and emotional support and social relationship itself is embedded in the wider social context, which means links related to wider social structure exerts influence on the methods of formation of the network and provides the availability of resources for entrepreneurs. Many social factors, such as ethnicity, gender roles and a socially constructed, and generational differences personal preferences of individual entrepreneurs, family history and other socio-demographic factors influence the formation and use of the personal network in a social context. In various social groups / ethnic these factors can change depending on their position in society. The literature also depicts that personal network also plays a moderating role in strengthening and improving relations between attitude towards behavior, subjective norms, perceived behavior

control and women entrepreneurial intention (Kheng, 2012; Wales, Patel, Parida, & Kreiser, 2013). So, in this study personal network will be used as a moderator.

Hypothesis: The personal network moderates the association between attitude towards the behavior, subjective norms, and perceived behavior control and women entrepreneurial intention.

2.16 The Role of Religiosity as a Moderator

Religiosity is studied in numerous fields like ethics of business, psychology, economics, sociology, and marketing. However, Rarely it can be found in the field of entrepreneurship. As mentioned previously, entrepreneurship is the intention that is nurtured in Islam. Entrepreneurs are assumed to have a positive relationship with religion. Faithfulness is simple from an Islamic perspective, insofar as each individual adopts religious belief and their participation in their lives is established in the world and in the update (Mohd Dali, Yousafzai, & Norton 2012; Mohd Dali, 2014). The religiosity is based on belief, knowledge, practice, and experience. The higher the belief, knowledge, practices, and experience the higher the religiosity is (Saleh, 2014). Irrespective of religion the religiosity is multifaceted. Some Heavenly religions, for instance, Christianity and Islam, are found to be favorable to entrepreneurship, whereas others, such as Hinduism, restrain entrepreneurship (David et al., 2007). And when the prayer is ended, then disperse in the land and seek of Allah's favor, and remember Allah much, that you may succeed. (Quran 62:10).

He is who has made the earth subservient to you, so walk in the paths of it and eat of His provision. And to Him will be the resurrection. (Quran 67:15).

The Prophet Muhammad (peace be upon him) was asked what type of earning was best, and he replied: "A man's work with his hands and every (lawful) business transaction." (Al-Tirmidhi).

The expected estimation reveals Islam would be second's largest religion in the world by 2030 (Pew Research Center, 2011). To understand religiosity the western measures of business ethics and CSR (Roulet Touboul, 2014) and be better compared with Entrepreneurial Islamic Perception (Gumusay, 2015).

Adeyemo and Adeleye (2008) defines religion as having a belief and fear of Allah or divinity, as well as take part in events that faith to attend services/worship frequently and participate in social activities with other religion communities.

It is suggested that people who hold religious and following some dogmas display particular sets of behaviors that are revealed in their private and communal survive. When measuring religiosity, it is a person's commitment, obligation, and association with their religion that is used (Noble et al., 2007). The study linked to religiosity and financial services has received substantial interest of contemporary scholars as (Adam et al., 2013; Rulindo, Hidayat and Mardhatillah, 2011).

Religion influences numerous parts of a communal life, such as family, (Cherlin and Andrew, 2009), Policy (Simdt, 2001), and gender characteristics (Gallagher & Sally, 2003). Although several strong prospects emerged in the work area and religious conviction social entertainers are highlighting this relationship. Somewhat work has a central role in the daily lives of the community (Lambert, 2009). It is the influence of religion that was fully explored by sociologists, on the other hand, on entrepreneurship as a particular type of work.

A research on business and religious roots in Alexis de Tocqueville's sociological works (Tocqueville, 1969) and (Max Weber, 1930). Researchers have observed the links between spiritual values and specific entrepreneurship corporate behavior (Dana, Leo, 2010). The results showed that there is a relationship between religion and entrepreneurship, but these associations diverge by means of time and the social environment, and it is clearly distinct from non-business associations among (Dood et al, 2007).

Some of the latest findings, however, also assumes the idea that entrepreneurship is driven by the values of the person (Morris et al, 2005), and in particular its internal values like faith (Kinjerski et al 2004) and. (Griebel et al, 2014) research

results describe the relationship between religion and entrepreneurship for study participants and found that religion has no impact on the business.

The study of Abdullahi& Suleiman, (2015) confirms the intention of the Entrepreneurial authority of religion strong and positive, which basically denotes that a person is more religious a person is more to tie up with the private enterprise. And that is due to the mentality that which occurs immediately as a virtue of religion.

(Audretsch, et al 2007), found that inspects the manipulation of religion on the decision of people to be commercial. Based data review nearly 90,000 employees are there in India; this paper finds that religion influences entrepreneurial decisions. Especially religions, such as Islam and Christianity, are found to be favorable to entrepreneurship, while others, such as Hinduism, hampers entrepreneurship. Studies connecting religiosity and entrepreneurship from different religious contexts have recommended an optimistic association between them. For example, individuals with strong intrinsic religious orientation are more inclined to exhibit the characteristics and attitudes frequently connected with entrepreneurial actions (Zika and Chamberlain, 1992 and Frankel and Hewitt, 1994) and personality. Such behaviors include a more positive sense of self-determination and respect as well as a propensity to establish a business or organization. Islamic point of view of the entrepreneur motivation for Muslim is to carry out a mandatory duty (fardhukifayah) and Profit (though important) only incidental in the execution of the fardhukifayah (Vargas-Hernandez, Noruzi, and Sariolghalam, 2010).

In addition, a qualitative study by Ismail Zain and Ahmed (2006) and Fontaine (2011) in Malaysia investigated the behavior of Muslim businesspersons they maintain their value of religion in business practice validate the above statement. The findings suggest that respondents were in business to achieve what they call “business Jihad” to make money to develop self, family, and community as well as spending in Allah and charity. In the same way, in a conceptual analysis of the influence of Islamic religiosity on business outcomes, Adamu et al. (2011) also suggest that the Islamic religious performances encourage potential entrepreneurs “positive incentive to stay in profitable business.

Suggested a specific religious group (network), an employer may result in numerous remunerations (Dana, 2009). Minns and Rizov (2005) state long before by Weber, who argue that the religious relationship is closely associated with possessions that facilitate self-employment. Besides the above, there is no research evidence to suggest that prayer is a mechanism used by the believers to seek relief from God in the face of troubles or tribulations (Vasconcelos, 2009).

In addition, rituals also improve believers “self-esteem, self-efficacy, self-confidence, and hope in the treatment of management tribulations and conclusions efficiently. They also enhance the compassion of businessmen and support them to act as positive Muslim (Rulindo et al.2011).

A.B et al, (2013) found that research determined that Islamic religion or faith has impact and the entrepreneurial business strategy in both cases is appropriate.

For women entrepreneurs’ success, religiosity influences their high-level control locus. This can be seen in their business practices supported by their belief that there is a “divine” power to control their lives and business activities. Sabrina (2012), have used religiosity as a moderator between authoritarianism and social dominance orientation. Other research uses religion as a self-efficacy moderator and social support to predict traumatic stress among fighting soldiers. Yael et al, (2016) used religiosity as moderator of the relationship between sensation seeking and substance use Todd & Bradley (2016). Stephen (2013), found the relation religiosity as a moderator in the fertility/happiness relationship.

Teck et al (2013), proved that the moderating effect of religiosity in the relationship between money ethics and tax evasion. Religiosity as a moderator has been used in the study of Cassady Pitt (2015), the moderating effect of religiosity and extracurricular involvement on the economic disadvantage-delinquency association.

Thus in this study religiosity as a moderator between attitude towards behavior, subjective norms, perceived behavior control, and women entrepreneurial intention.

Hypothesis: The religiosity moderates the association between attitude towards the behavior subjective norms, perceived behavior control, and women entrepreneurial intention.

2.17 The Role of Self-Trust as a Mediator

Rare entrepreneurial studies have investigated trust in building and increasing a new business enterprise (Liao & Welsch, 2005; Zahra et al., 2006). Less developed countries, women face several barriers. In Pakistan, women belong to middle-class families, are very concerned about their families and seek to contribute to the increase in household income. These factors combine stress and tense and cause many psychological problems (Taib, 2014). The report of World Bank (2003) on businesswomen in SMEs underlines let the engine grow in a competitive and efficient market is that entrepreneurial initiative an effective tool for poverty reduction in developing countries. They are an important segment of the state social capital. Societies like Pakistan will have to take heavy measures to encourage women to play a constructive role in the economy. It is impossible without eliminating women difficulties specifically relevant to psychological distresses. Economic analyzes perceive now life status because it makes good business sense, and “good development practice”. (Shah, & Saurabh, 2015) and women entrepreneurship research needs to pay more attention to trust (Welter & smallbone, 2006).

Trust is essential to understand the likelihood of the individual to support socio-economic risks activities, including starting a new business (Walter, 2012). The tendency of individuals to trust shapes their attitudes to become an entrepreneur and affect their decision to start a new venture. Walter (2012) has used the trust as a mediator between team identification and conflict. Therefore, this study self-trust will be used as a mediator between women entrepreneurial intention and women entrepreneurial behavior.

Hypothesis: Women entrepreneurial self-trust mediates the association between women entrepreneurial intention and women entrepreneurial behavior.

2.18 Women Entrepreneurial Behaviour

TPB, first proposed by Fishbein and Ajzen in 1980 and amended in 1990, is the model that leads to explain and predict consumer behavior. TPB is derived from rational action theory, it is believed that the will of rational management of all human behavior.

The TPB assumes that beliefs about the attitude, behavior standards and control and influence their mediation proposals. Ajzen (2011) defines as intended by Intent cognitive three predecessors (Ajzen, 1991) refers to an assessment of the individual's attitude (favorable or unfavorable) the target behavior "willingness person to perform certain behaviors." Subjective norms refer to collect the views of the social groups (such as family and friends) whether the individual should engage in the behavior, and perceived behavioral control (PBC) indicates that in what way difficult or easy to achieve the perceived behavior.

The intention has completely mediation effects in attitude and subjective norms of behavior, while PBC It has a dual role in the TPB. In situations where the person has a very high level of control behavior, the proposal is an adequate predictor of individual exerting efforts and taking measures to achieve the goal (Ajzen, 1991).

The theoretical framework of this study based on (2002) Ajzen Theory of Planned Behavior suggests that the intention of the direct antecedent of behavior have to perform certain women entrepreneurial behaviors. The proposal was a direct antecedent actual women entrepreneurial behavior; and stronger is the intention of the behavior, the greater the success of predicting women entrepreneurial behavior or actual women entrepreneurial behavior. Kolvereid and Isaksen (2006) claim that is the best predictor of intentions most of conduct designed, including corporate behavior.

Researches of many scholars are compatible with the functions of entrepreneurial attitudes, subjective norms and perceived behavioral control in predicting women behavior entrepreneurship (Pihie and Bagheri 2011). This is now well accepted that behavior is an essential factor in predicting women's business behavior and "it is still of interest in entrepreneurship research (Rauch and Frese 2000).

The TPB suggests that intentions are the most important determinants proximate women entrepreneurial behavior (Ajzen, 2012). As a precursor of conduct intended entrepreneurial business (Douglas 2013).

In the last two decades of research, both theories have supported the ability to predict a wide range of women entrepreneurial behaviors. They have been used in predicting health-related behavior, recycling, and driver behavior. Predictability has also been shown in the user (Smith et al., 2007) and entrepreneurship zone (Krueger & Carsrud, 1993).

Together, the attitude toward the behavior, subjective norm, and perceived behavioral control are the indication to the development of women entrepreneurial intention and behavior. Generally, the more favorable aspect and the subjective norm, and the greater the perceived control, the intention of the woman to carry out the behavior in question is stronger. (Ajzen, 2002).

The Planned behavior theory is suitable theoretical framework for explaining the overall goals of human behavior-oriented. The TPB says that behavior is a function of the information that goes out, corresponding to her own behavior (Ajzen 1991) beliefs. Recognizing that most women behaviors are matter of barriers and may not have a desirable control over behavior of the entire interest, presented Ajzen (1991) the Theory of planned behavior, What the TRA addresses it adds a third perception: perceived behavior management (PBC). Women those have a perceived behavior control of high level are further agree to accomplish a behavior perceived behavior control also believed to directly affect the women behavior (Ajzen, 2006) and has been often seen to perform the behavior (Armitage and Conner, 2001), especially when the behavior does not voluntary controlled and to the extent that it is an exact contemplation of the actual management behavior (Ajzen, 2002).

This theory has been a renowned success in illumination the intention to maintain specific women entrepreneurial behavior (Ajzen and Driver, 1992) in various fields such as health, choice of recreation, sociology, psychology and information technology (Cooke and French 2008). Ajzen (1988) suggests that the immediate antecedent of behavior intention of the women to do the job. Business women

considers that their reference consider behavior will be accomplished, then the standard subjective affects its intention to conduct the specific behavior subscription Kolvereid (1996).

In connection with the above, the present study aims to use the theory of planned behavior (TPB) applying on model, which evaluates the behavior of women entrepreneurs' based on TPB, and offer the important factors that influence this behavior.

Hypothesis: Women entrepreneurial intentions positively and significantly influence the women entrepreneurial behavior.

2.19 Theoretical Model and Hypotheses Development

This study focuses on to identify and validate the disposition variables that can predict a women's decision to behave in an entrepreneurial way. As a consequence, the theoretical model must be able to predict a women business intention. Previous researches have shown that intentions are quite prejudicial to behavior and this relationship is well established in the literature (Ajzen and Fishbein, 1980).

Women entrepreneurial intention is a dependable predictor of women entrepreneurial behavior in a variety of situations, many have considered the most successful humanist predecessor (Ajzen and Fishbein, 1980; Krueger, 2000).

It is assumed that the intentions hold the essence of the stimulating factors that influence behavior. They are signs or signal of how intense women are ready to act and how much effort they are willing to commit to achieving the expected behavior. In general, more vigorous the intention, the more likely is that it will be able to predict the expected behavior.

Kim and Hunter (1993) discovered that the intentions accounted for 67% of the variability in behavior and the path analysis confirmed that the connection between attitudes and behaviors was fully explained by the attitude and intention

and intention-behavior (Krueger, 2000). Therefore, in this study research model focuses on the two dimensions of personality, extraversion, and openness to experience and personal network, religiosity that can strengthen the relationship to women entrepreneurial intention by forming the attitude towards behavior, subjective norms and perceived behavior control.

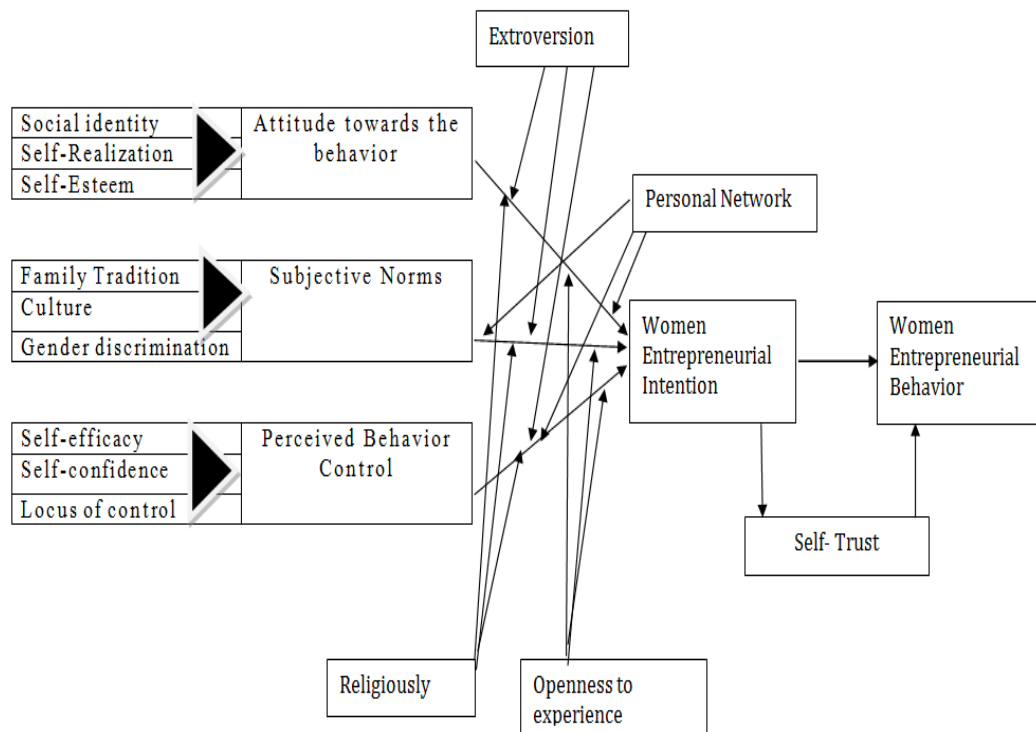


FIGURE 2.2: Theoretical framework.

Social and cultural customs or traditions determine who becomes an entrepreneur. For example, in some countries social circumstances prevent women to start their new entrepreneurship (Vasilenko E. 2015). The prospects for female entrepreneurs seem promising, their potential for economic growth and job creation may be significant, but their efforts to fully engage in entrepreneurial activity are still limited by several constraints, which are often specific to women's gender. Therefore, women entrepreneurs use coping strategies to manage the positive and negative interactions between their continuous business identity and their other social identities (Saskia 2016).

Social structures, work, family and organized social life are very different in developing countries. This means that the theories and recipes derived from developed countries are not necessarily applied in developing countries (Campos et al., 2015). This is a questionable situation. Women entrepreneurs participate in entrepreneurial activities to meet the challenges they face. At the time, it was a matter of survival, urging the need for extra income for family expenses. Their intentions may change due to increased awareness of the business environment. Carr and Sequeira (2007) found that involvement in family businesses represents an important intergenerational influence in their intention to become entrepreneurs. Studies have also shown that people who have a father who is an entrepreneur are more likely to do business (Krueger, 1993).

It has been found that culture influences economic performance through formal and informal institutions, such as: For example, laws and mechanisms for allocating resources. Women have shown that they can tackle the challenges that arise from the cultural context, and therefore should not be considered “victims” in an inflexible system with little or no power over their lives Business women have shown that they can tackle the barriers that arise from the cultural context, therefore, should not be considered as “victims” in a rigid system with little or no power over their lives (Seema, 2015). Business women use their characteristics of the culture, like hard work, family importance and society, economics, religious beliefs and social ethics in their business activities (Mazonde, and Carmichael, 2016).

Another important cognitive mechanism is the self-efficacy of companies. It affects endurance, the ability to recover, and the cognition that improves or changes a person in the face of challenges and failures (Yemisi and Robert, 2017). It has been found that self-efficacy is one of the strongest predictors of persistence, persistence, and achievement of ambitious goals (Moses et al., 2016).

All of this creates the intention of women for entrepreneurship; Business intention is a key link between the ideas and attitudes of women entrepreneurs and their business behavior.

H1 Social identity has a positive effect on women entrepreneurial behavior.

H2 Self-realization has a positive effect on women entrepreneurial behavior.

- H3** Self-Esteem has a positive effect on women entrepreneurial behavior
- H4a** The attitude towards behavior mediates the relationship between social identity and women entrepreneurial intention
- H4b** The attitude towards behavior mediates the relationship between self-realization and women entrepreneurial intention.
- H4c** The attitude towards behavior mediates the relationship between self-esteem and women entrepreneurial intention.
- H5a** Family tradition has a positive effect on women entrepreneurial behavior.
- H5b** Culture has a positive effect on women entrepreneurial behavior.
- H5c** Gender Discrimination has a positive effect on women entrepreneurial behavior.
- H6a** The subjective norm mediates the relationship between family tradition, and women entrepreneurial intention.
- H6b** The subjective norm mediates the relationship between culture and women entrepreneurial intention.
- H6c** The subjective norm mediates the relationship between gender discrimination
- H7a** Self-efficacy has a positive effect on women entrepreneurial behavior
- H7b** Self-confidence has a positive effect on women entrepreneurial behavior
- H7c** Locus of control has a positive effect on women entrepreneurial behavior
- H8a** The perceived behavior control mediates the association between the constructs self-efficacy, and women entrepreneurial intention.
- H8b** The perceived behavior control mediates the association between the constructs self-confidence, and women entrepreneurial intention.
- H8c** The perceived behavior control mediates the association between the locus of control and women entrepreneurial intention.
- H9** Extraversion moderates the association between attitude towards the behavior and women entrepreneurial intention.

H10 The extraversion moderates the association between subjective norms and women entrepreneurial intention.

H11 The extraversion moderates the association between perceived behavior control and women entrepreneurial intention.

H12a The personal network moderates the association between attitude towards the behavior and women entrepreneurial intention.

H12b The personal network moderates the association between subjective norms and women entrepreneurial intention.

H12c The personal network moderates the association between perceived behavior control and women entrepreneurial intention.

H13a The religiosity moderates the association between attitude towards the behavior and women entrepreneurial intention.

H13c The religiosity moderates the association between perceived behavior control and women entrepreneurial intention.

H14a Openness to Experience moderates the association between attitude towards the behavior and women entrepreneurial intention.

H14b The Openness to Experience moderates the association between subjective norms and women entrepreneurial intention.

H14c The Openness to Experience moderates the association between perceived behavior control and women entrepreneurial intention.

H15 Women entrepreneurial intentions positively influence the women entrepreneurial behavior.

H16 Women entrepreneurial intentions positively affect self-trust

H17 Self-trust mediates the association between women entrepreneurial intention and women entrepreneurial behavior.

Chapter 3

Research Methodology

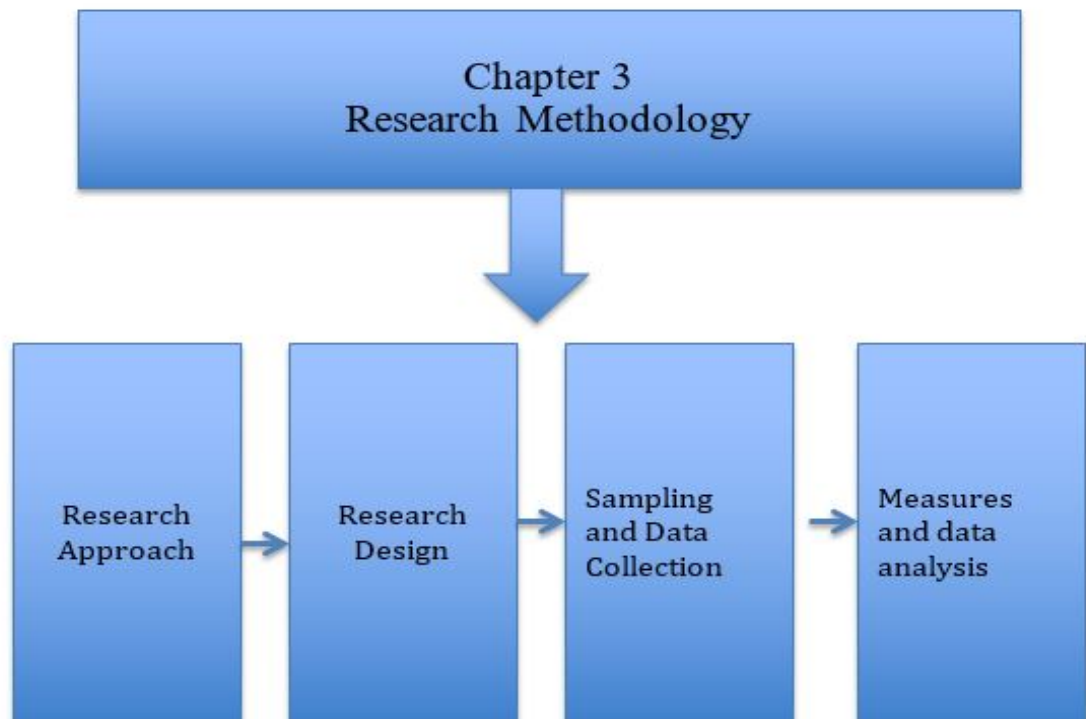


FIGURE 3.1: Structure of 'Research Methodology' chapter

3.1 Introduction

This chapter describes the philosophy of research, research approach, methodological choice, research strategy, research design, data collection methods, data analysis techniques those were applied to test the proposed theoretical framework.

3.2 Proposed Research Model

The proposed model based on the theory of planned behavior and would identify the factors involved in women entrepreneurial intention and behavior.

3.3 Research Approach

The research epistemology is used to achieve the desired objective of the present study. The concept /idea of epistemology is concerned with questions of what are the necessary and adequate conditions of knowledge. However (Thorpe & Lowe, 1991) consider it as the study of the method of knowledge. Normally epistemology is based on four patterns as Positivism, Constructivism, Critical Theory and Realism.

3.3.1 Positivism

According to Comte (1868) is based on the logic that “there can be no real knowledge but that which is based on observed facts”. He stresses observational factors. He Easter by Smith, Thorpe, and Lowe (1991), further extends positivism as knowledge, which is required to be measured quantitatively. As per (Muijs, 2011) positivism is more appropriate in the discipline of laws and can be used to describe the relationship of cause or effects. It is a one-way mirror.

3.3.2 Constructivism

It is the type of qualitative theory like ethnography where the researcher is “passionate participants” within the world being investigated. It is reality-based theory and varies person to person and is not suitable for business research (Perry & Brown, 1998).

3.3.3 Critical Theory

It is based on internal feeling the researcher is “transformative intellectual” who perceives the social world as per his perception which can be contrary outside reality. This research is not suitable for the organization has to survive in the market because managers are to face the market realities in real (Rana & Chad, 2005).

3.3.4 Realism

It is a fabrication of positivism and constructivism as qualitative and quantitative. Research methodology is usually taken as one of the elements discussed earlier but some researcher takes two at the same time as well (Borch 1995; Hyde 2000), and it possible to have different results by using two methods. According to (Bashkir, 1989), is appropriate because it deals with reality and researcher. It is growing increasingly among social researcher. As per (Bashkir, 2002) is appropriate due to its scientifically tested acceptability.

Positivism approach used in the current study because positivism is more appropriate to describe the relationship of cause or effects. Positivity often involves using current theory to develop assumptions or hypothesis that will be formulated and tested during the research process and focus on facts. In other words, Wilson.J (2010) stated that studies with positivist readiness or paradigm are just facts-based and consider the world externally and objectively and also concepts must be implemented or operationalized.

3.4 Research Design

The primary objective of this research was to measure the entrepreneurial intention and behaviors among female students in different universities of Pakistan.

There are different methods of data collection; however, the survey method helps to collect data from respondents. Two types of surveys are relational and descriptive (Rungtusanatham, Choi, Hollingrowth, Wu & Froza, 2003). Descriptive surveys collect information about the current state of affairs; while, relational surveys describe the relationship between outcome and explanatory variables in empirical studies.

For the purpose of this study, the relational survey was considered most appropriate and used in this study in order to test the relationship between independent and dependent women entrepreneurial behavior variable.

3.4.1 Quantitative Research

Researchers are given the choice to both maintain and conduct qualitative research or quantitative research based on the nature of the research. This research is quantitative in nature and based on data collected through questionnaires from respondents. The data collected and it was analyzed using various statistical tools. On the other hand, the quantitative approach is consistent with the study because it permits the problem of research carried out in very specific terms established (Cooper & Schindler, 2008). In addition, quantitative research clearly and definitely identifies the dependent variables object and independent research.

3.5 Research Type (Cross-Sectional)

This research is cross-sectional in nature. In cross-sectional studies, data is collected from respondents only at a single time and use them for analysis (Levin, 2006). Due to lack of time and financial constraints, the cross-sectional study was considered most suitable and applied in this research.

Meanwhile the present research efforts to find the factors that contribute to women entrepreneurial intention& behavior.

3.6 Unit of Analysis

The unit of analysis basically shows the unit/level of the data are collected and analysis performed to the main unit/level. For example, the unit of analysis in an investigation in a person, group, organization or whole culture.

Individuals create and interact with its perceived environments, and acting on the environment, creating and adapting the environment (Weick, 1995). How and why the entrepreneurs and other individuals act as they did in some situations (Frese and Fay, 2001). The behavior of entrepreneurs is characteristics of people that would be reflected in this study.

Since the main objective of this study was to address the factors determining women entrepreneurship in Pakistan and unit analysis of this study was individual female students.

3.7 Time Horizon

The time was to collect data from August 2015 until December 31, 2015, but because of busy hours of universities and force majeure problems, the data collection period increased from August 2015 to July 2016. For data collection, through request letter, all universities loomed. Several universities provided the facility at free class timings to collect the data from students. During that timing that is university provided firstly focused the business students BBA, MBA, MS, Ph.D. to target the samples for research.

3.8 Ethical Consideration

In any study, ethical consideration was considered an important paramount. The issues of ethical consideration must start from the research problem, research design, the technique of data collection and research findings and reporting (Leedy & Ormrod, 2005). Saunders and Lewis (2012) provided the guidelines that ethical contract with the permission of management of the universities and researchers:

- 1- The secrecy of students will remain as a whole.
- 2- The students will be contacted by the management.
- 3- The data collected by the students only at the time and the place was determined.
- 4- The researcher and her leading person will not interfere with the universities' substance by asking an irrelevant question or suggest something.
- 5- I get something that is neglected by the universities, which are harmful, or dangerous to any attacker or trespasser, for example, naked electric cables, the opening of the main hole, etc. informed about it to the admin department.
- 6- The universities security guard or gatekeeper will not be enforced to permit the researcher to meet with the students without management permission.
- 7- The findings of research only for research purpose and it will not share with any opponent or in any community with the university name.

After writing all the ethical guidelines, a letter of consent was signed with the name of the researcher and the signature of the administrator without her name and university name in the white paper.

The researcher has tried its best to interpret the outcome of the research study and its Perceptions in an ethical way, therefore, omission and errors of sentence or words may occur because of a syntax error in the description. The researcher is a business management student, not an English teacher. If there is an expression or word gives the reader a different meaning, remember to understand in the context of the title of research and its meaning.

3.9 Procedures for Survey Approach

There are several procedures used for the survey as per the desire and convenience of researchers like in-person interviews, telephone interviews, mailed questionnaire, and online questionnaires. For any method survey group is targeted as population, size is determined as sample size; sampling techniques are decided and measurement instruments are selected. All these procedures are discussed as follows:

3.9.1 Population

Nachmias & Nachmias (1996) and Sekaran (2003) described the world is a total group from which sample is selected. The population is a collection of elements and unit of interest for the analyzer from which they would like to hypothesize the conclusion of the research. Hence, in a research methodological sense, a population is the collection of all cases that confirm the designated set of specification, “people and residing in any area”. The research population for the current study was university female students those are studying in degree programs in management sciences.

This group of female students was chosen because they were suitable to study business intentions since they faced important professional career decisions when completing their studies, where entrepreneurship could be one of them.

3.9.2 Sample Size

Techim (2006) stated that sampling is the process of selecting the unit from a population of interest for impartial simplification of results of our study. There are many cases where it is not possible to cover the whole population. In this situation, sampling delivers better choice and makes valid results because in a short period of time its coverings a research population. The sample size of 1200 was distributed and after exclusion of incomplete questionnaire, 895 were entered in AMOS for analysis.

3.9.3 Sampling Technique alongwith Justification

The main objectives are the sampling technique to select a representative group of elements that really reflects the characteristics of the population. As the majority of cases, we cannot collect data of the total population; sampling is the only viable option for collecting data.

A popular form of non-probability sampling convenient so that data sampling collected by members of the population who are readily available. This research has used the convenience-sampling technique.

The reason for using a convenience sample due to the fact that university student in twin cities and Rawalakot (AJK) of Pakistan scattered in many universities and are found in large numbers. Period it was not possible to reach all universities/institutions. Therefore, this research appeared convenience-sampling technique appropriate. 1200 questionnaire was distributed and 895 responses were considered perfect for data analysis. Data were collected following universities.

TABLE 3.1: Name of universities selected for data collection

S.No.	Name of university	Number of respondents
1.	CUST	90
2.	NUML	56
3.	Islamic International university	75
4.	Foundation university	75
5.	Humdard university	18
6.	University of Lahore	12
7.	Fatima Jinnah women university	78
8.	Comsats university	51
9.	Quaidi-e-Azam university	53
10.	Fast university	29
11.	Iqra University	59
12.	Bahria university	90
13.	Air University	59
14.	Riphah International University	80
15.	PIDE	30
15.	Poonch university	40

3.9.4 Research Instruments

At the general level, the current study measured the different construct from previous studies these scales of measurement were in English language and responses were given on a 5-point scale. Grammatical errors and spellings were carefully reviewed before submitting or hand over to the students. The researcher received back the filled questionnaires by the personal visit to the universities.

The research questioner consisted of two parts. Part one consists of nominal scales, which include questions, such as; 1- what is your age? Less than 22 years. 22 -25 years, 26-30 years, 31- 35 years, 36-40 years, 41-45 or above.

2- What is a qualification? BBA, MBA, MS, Ph.D.

3- University? CUST, NUST, FAST, IIUI, COMSATS, AIR, BAHRIA, QUA, FJWU, PIDE, and others.

The part two was consists of all variables like social identity, self-realization, self-esteem, family traditions, culture, gender discrimination, self-efficacy, self-confidence, locus of control, attitude towards behavior, subjective norms, perceived behavior control, women entrepreneurial intention, women entrepreneurial behavior, self-trust, extraversion, openness to experience, religiosity and personal network.

3.9.5 Likert Scale

Likert scale was used to collect data from respondents. Likert scale is easy to understand and comfortable for respondents. All variables of this research including mediating, moderating, dependent and independent variables were measured with five-point Likert scales, which are as follow:

1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

These items, the sources from where the items were adopted and their reliabilities are summarized in below mention table 3.2

TABLE 3.2: Table of construct

Construct	Adopted from literature source	No. of items
Social Identity	Adopted from Cheek, J.m.Briggs, (2013)	10
Self-esteem	Adopted from Rosenberg (1965)	10
Self-realization	Adopted from HVSRC (2012)	10
Family tradition	Adopted from Jon & Jennifer (2006)	8
Culture	Adopted from Srite & karahanna (2006)	6
Gender discrimination	Adopted from Talha Qayyum (2014)	6
Self-efficacy	Adopted from Ralf Schwarzer & Matthias Jerusalem (1995)	10
Self-Confidence	Adopted from Inner Coach (2009)	11
Locus of control	Adopted from Rotter (1966)	12
Attitude towards the behavior	Linan & Chen (2009)	4
Subjective Norms	Adapted from Kolvereid (1996) and Krueger et al. (2000)	5
Perceived behavioral control	Adopted from Linen & Chen (2009) and Kolvereid (1996)	6
Openness to experience	Adopted from John and Srivastava (1999)	10
Extraversion	Adopted from John & Srivastava	8
Religiosity	Adopted from of Rusnah and Devi (2006).	11
Self- Trust	Adopted from Steven L. McShane (2005)	8
Women Entrepreneurial intention	Adopted from Linan & Chen (2009)	5
Women Entrepreneurial behavior	Adopted from Kautonen, T., Van Gelderen, M. and Tornikoski, E.T. (2013), &Donald F. Kuratko, (2005)	7
Personal network	Furman & Buhrmester (1985)	4

3.10 Missing Data

For data analysis, only clear and complete questionnaires were used. All questionnaires were correctly encoded to add to data analysis in AMOS. The missing data was checked and applied so that the results are not affected. After a tough analysis, make sure all the data was entered accurately.

3.11 Data Analysis Methods

In this section, for statistical tests software used to test each hypothesis. Data collected from respondents and entered in Microsoft Excel and then imported in the analysis of moment structures AMOS and statistical package for the social science (SPSS) for the data analysis has been used. Pearson correlation analysis, confirmatory factor analysis and preacher and Hays (bootstrap) for indirect analysis and slope test for moderation analysis. It is the simultaneous combination of multiple factors to assess how and what extent they affect a certain outcome.

3.12 Summary

This chapter describes the philosophy of research, research approach, methodological choice, research strategy, research design, data collection methods, and data analysis techniques required to test the proposed theoretical framework.

Methodological choice in research is quantitative in nature and based on data collected through questionnaires from respondents. The data collected was analyzed using AMOS and SPSS (Bootstrapping) and testing hypothesis. Additionally, quantitative research clearly identifies the dependent variables object and independent research. In research design, the primary objective of this research was to measures the entrepreneurial intention and behaviors among female students in different universities of Pakistan. The research type was cross-sectional because data collected from respondents only at a single time and present study adopted

the measured from previous studies and responses were measured on a 5-point Likert scale.

Chapter 4

Results and Analysis

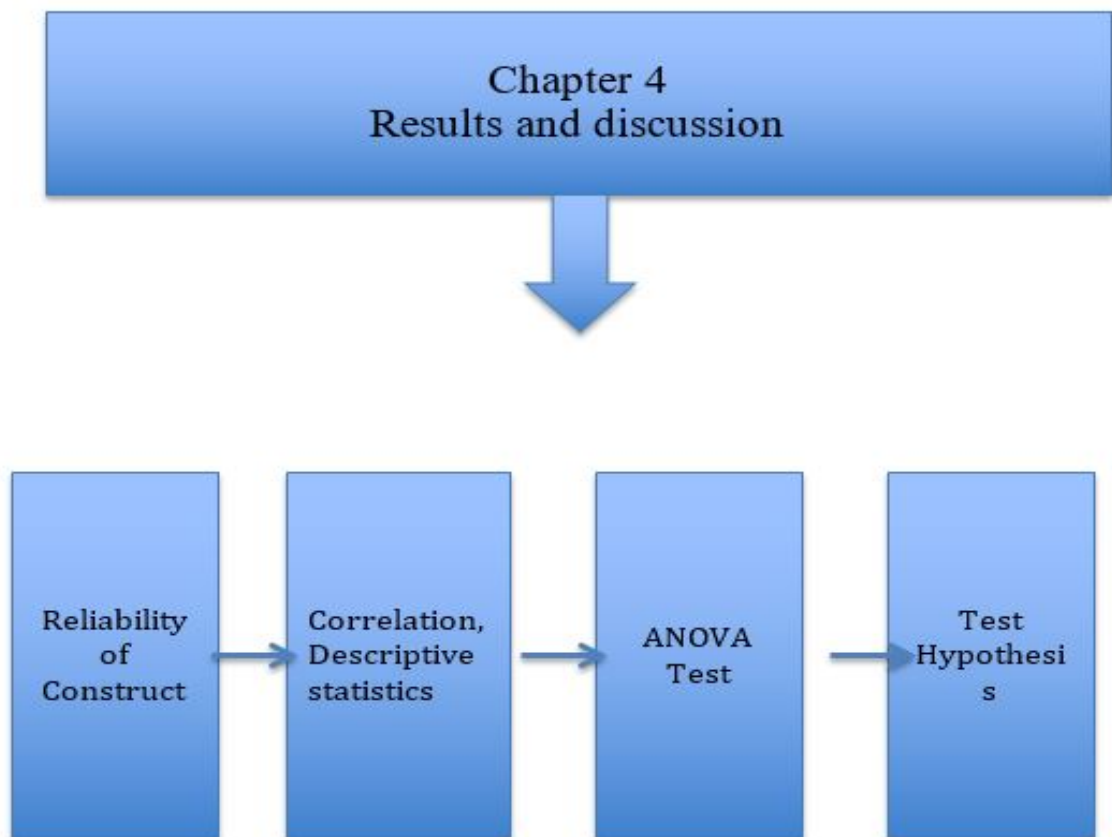


FIGURE 4.1: Structure of 'Results and Discussion' chapter

4.1 Introduction

The primary objective of this study was to develop a psychological integrated model for women entrepreneurial intention and behavior. This chapter shows the quantitative data that has been collected through a survey (questionnaire), which is, analyzed SEM through AMOSS analysis of measurement of the model (CFA), structural model and mediation analysis by using bootstrapping method.

4.2 Correlation Analysis Table

Correlation table 4.1 shows the degree of association between independent, dependent mediating and moderating variables. In table, the correlation values with women entrepreneurial behavior (WEI) of variables are social identity (SI) ($r=.187^{**}$, $p<.05$), self-realization (SR) ($r=.180^{**}$, $p<.05$), Self Esteem ($r=.237^{**}$, $p<.05$), Family tradition (FT) ($r=.126^{**}$, $p<.05$), Culture (CL) ($r=.128^{**}$, $p<.05$), Gender Discrimination (GD) ($r=.221^{**}$, $p<.05$), Self-efficacy (SEE) ($r=.139^{**}$, $p<.05$), self-confidence (SC) ($r=.115^{**}$, $p<.05$), locus of control (LC) ($r=.224^{**}$, $p<.05$), Attitude towards the behavior (ATB) ($r=.201^{**}$, $p<.05$), subjective norms (SN) ($r=.47^{**}$, $p<.05$), perceived behavior control (PBC) ($r=.227^{**}$, $p<.05$). The all values of the above variables are positive and significant. It shows that SN, SR, SE, FT, CL, GD, SEE, SC, LC, ATB, SN, and PBC are positively correlated with WEI.

The other results in the table also show some significant values. The values of WEI ($r=.724^{**}$, $p<.05$) and self-trust (ST) ($r=.126^{**}$, $p<.05$) are positively related to women entrepreneur behavior. The table shows that independent variables SN, SR, SE, FT, CL, GD, SEE, SC, LC are positively related to dependent and mediating variables ATB, SN, PBC, and WEI. Similarly, the mediating variables WEI, and ST are also associated with WEB.

TABLE 4.1: Correlations among Variables

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
SI	1																			
SR	.683**	1																		
SE	.566**	.276**	1																	
FT	.727**	.601**	.399**	1																
CL	.645**	.350**	.486**	.734**	1															
GD	.682**	.763**	.274**	.593**	.306**	1														
SEE	.733**	.484**	.476**	.857**	.837**	.512**	1													
SC	.657**	.431**	.444**	.816**	.836**	.425**	.912**	1												
LC	.397**	.276**	.793**	.318**	.346**	.254**	.353**	.314**	1											
ATB	.310**	.193**	.377**	.220**	.248**	.164**	.261**	.212**	.411**	1										
SN	.343**	.221**	.404**	.251**	.271**	.204**	.261**	.259**	.377**	.547**	1									
PBC	.305**	.221**	.419**	.186**	.267**	.193**	.224**	.206**	.430**	.738**	.563**	1								
WEI	.187**	.180**	.237**	.126**	.128**	.221**	.139**	.115**	.224**	.201**	.239**	.227**	1							
ST	.282**	.192**	.344**	.211**	.281**	.329**	.259**	.225**	.371**	.422**	.441**	.505**	.236**	1						
WEB	.232**	.175**	.237**	.158**	.131**	.154**	.142**	.120**	.229**	.244**	.292**	.254**	.724**	.196**	1					
EXT	.296**	.219**	.339**	.212**	.257**	.163**	.229**	.206**	.391**	.451**	.470**	.496**	.264**	.810**	.314**	1				
PN	.609**	.739**	.197**	.514**	.211**	.791**	.372**	.324**	.204**	.135**	.151**	.296**	.137**	.104**	.173**	.110**	1			
REL	.388**	.281**	.570**	.275**	.325**	.221**	.301**	.255**	.670**	.546**	.524**	.636**	.229**	.673**	.260**	.711**	.211**	1		
OE	.705**	.717**	.362**	.561**	.383**	.703**	.523**	.439**	.416**	.291**	.319**	.310**	.409**	.279**	.445**	.302**	.657**	.405**	1	

Table 4.1 Social identity (SI), Self-realization (SR), Self-esteem (SE), Family tradition (FT), Culture (CL), Self-efficacy (SEE), Self-confidence (SC), Locus of control (LC), Attitude towards attitude (ATB), Subjective norms (SN), Perceived behaviorcontrol (PBC), Women entrepreneurial intention (WEI), Extraversion (EXT), Personal network (PN), Religiosity (REL), Openness to experience (OE), Self-trust (ST), Women entrepreneurial behavior (WEB), Gender discrimination (GD).

4.3 Measurement Model

For the authenticate and verification of the model, the common factor analysis and confirmatory factor analysis (CFA) were performed. These two methods guarantee the model fitness and the dimensions of each variable as reliable and valid. These two tests establish the reliability and validity of the questions in constructs and discriminant and convergent validity of the model that is measured.

4.3.1 Common Factor Analysis for Variable Validity

The test of common factor analysis provides the clue about the variability and the degree of association of the item factors. Though many researchers believe that the factor loading in Common factor analysis in CFA should conform according to the research and type of samples but still believe that factor loading (FL) if less than .05 and joined with squared multiple correlation (SMC) value less than 0.20 the factor should be excluded or merged.

Individually all latent variables of each construct of each variable were tested which are as following;

4.3.1.1 Social Identity

Social identity ten items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). Table shows, factors SI7 and SI9 values are low and merged but all values of FL and SMC were within acceptable range.

Results also depict the model fitness and results values in acceptable range i.e. CMIN/DF= 4.5, GFI= 0.93, AGFI= 0.91, CFI= 0.90, and RMSEA= 0.048

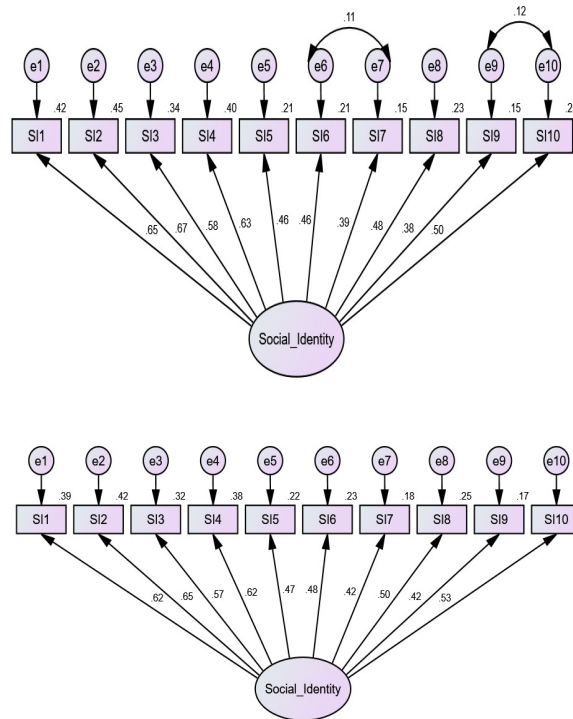


TABLE 4.2: Measurement Model of Social Identity

SN	Observed variable	St.FL	SMC
1	SI1	0.62	0.3
2	SI2	0.65	0.42
3	SI3	0.57	0.32
4	SI4	0.62	0.38
5	SI5	0.47	0.22
6	SI6	0.48	0.23
7	SI7	0.42	0.18
8	SI8	0.5	0.25
9	SI9	0.42	0.17
10	SI10	0.53	0.29

SI=Social Identity

4.3.1.2 Self-Realization

Social realization six items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). In the measurement model two values of SR5 and SR6 showed low values and emerged to make these one factor but the overall values in the measurement model were within an acceptable range.

Table 4.1 shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 5.1, GFI= 0.91, AGFI= 0.89, CFI= 0.90, and RMSEA= 0.05

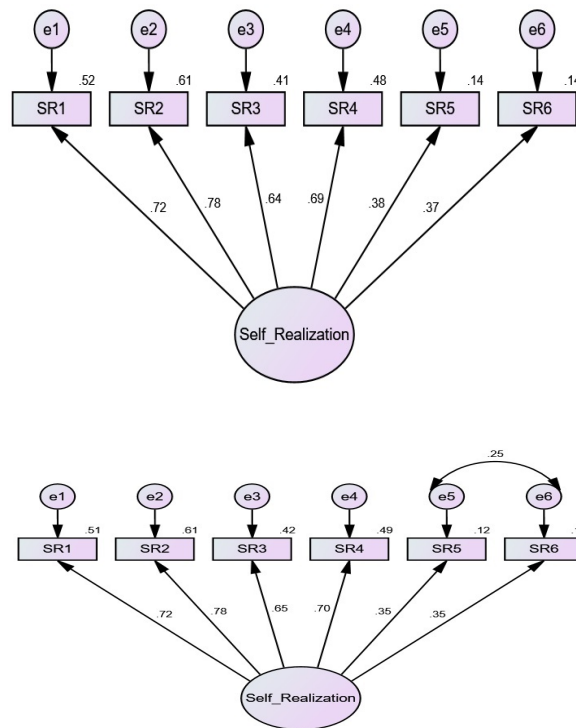


TABLE 4.3: Measurement Model of Self Realization

SN	Observed variable	St.FL	SMC
1	SR1	0.72	0.52
2	SR2	0.78	0.51
3	SR3	0.64	0.41
4	SR4	0.69	0.48
5	SR5	0.38	0.14
6	SR6	0.37	0.14

SR=Self Realization

4.3.1.3 Self-Esteem

Self-esteem six items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). In the measurement model values of SEE7, SEE8 and SEE9 showed low values and emerged to make these one factor but the overall values in the measurement model were within an acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 7.3, GFI= 0.88, AGFI= 0.87, CFI= 0.88, and RMSEA= 0.07

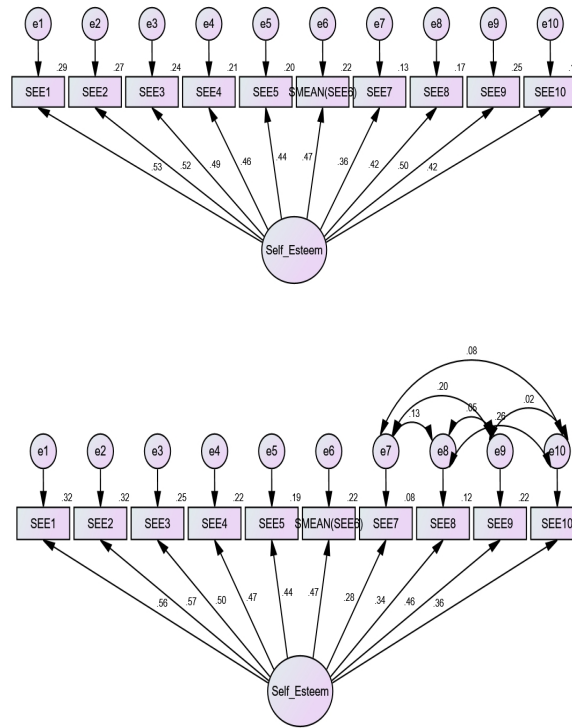


TABLE 4.4: Measurement Model of Self Esteem

SN	Observed variable	St.FL	SMC
1	SEE1	0.53	0.29
2	SEE2	0.52	0.27
3	SEE3	0.46	0.24
4	SEE4	0.46	0.21
5	SEE5	0.44	0.2
6	SEE6	0.47	0.22
7	SEE7	0.36	0.13
8	SEE8	0.42	0.17
9	SEE9	0.5	0.25
10	SEE10	0.42	0.18

SE=Self Esteem

4.3.1.4 Family Tradition

Family Tradition eight items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). In the measurement model values of FT4, FT6, FT7, and FT8 showed low values and merged to make these one factor but the overall values in the measurement model were within an acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 8, GFI= 0.86, AGFI= 0.81, CFI= 0.82, and RMSEA= 0.08

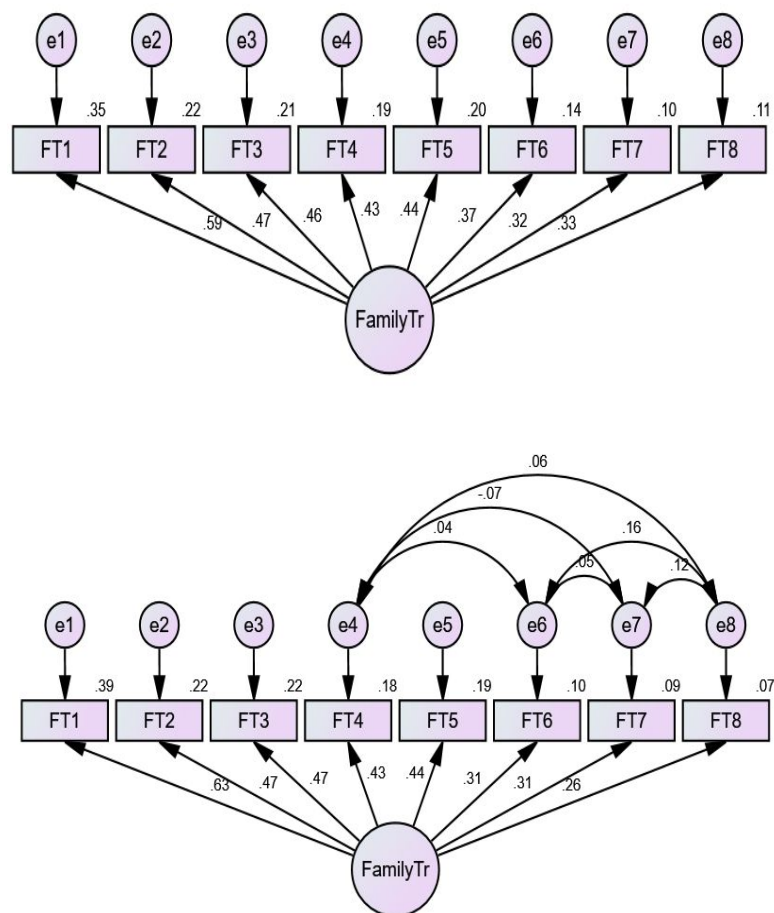


TABLE 4.5: Measurement Model of Family Tradition

SN	Observed variable	St.FL	SMC
1	FT1	0.58	0.35
2	FT2	0.47	0.22
3	FT3	0.46	0.21
4	FT4	0.43	0.19
5	FT5	0.44	0.2
6	FT6	0.37	0.14
7	FT7	0.32	0.1
8	FT8	0.33	0.11

SR=Family Tradition

4.3.1.5 Culture

Culture six items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). In the measurement model value of CL6 showed low value and merged to make these one factor but the overall values in the measurement model were within an acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 4, GFI= 0.95, AGFI= 0.94, CFI= 0.91, and RMSEA= 0.05

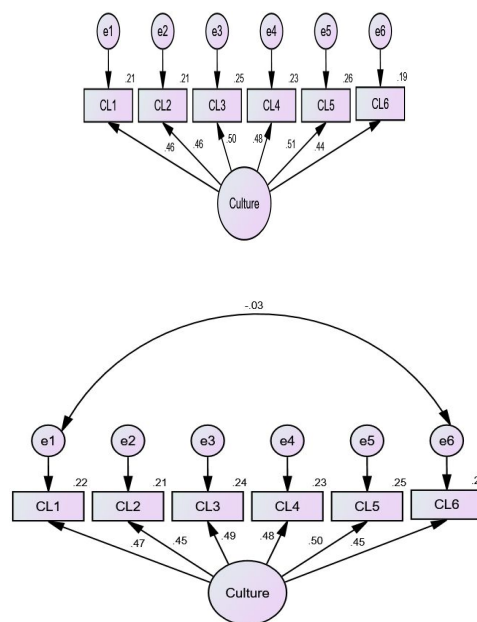


TABLE 4.6: Measurement Model of Culture

SN	Observed variable	St.FL	SMC
1	CL1	0.46	0.21
2	CL2	0.46	0.21
3	CL3	0.5	0.25
4	CL4	0.48	0.23
5	CL5	0.51	0.26
6	CL6	0.44	0.19

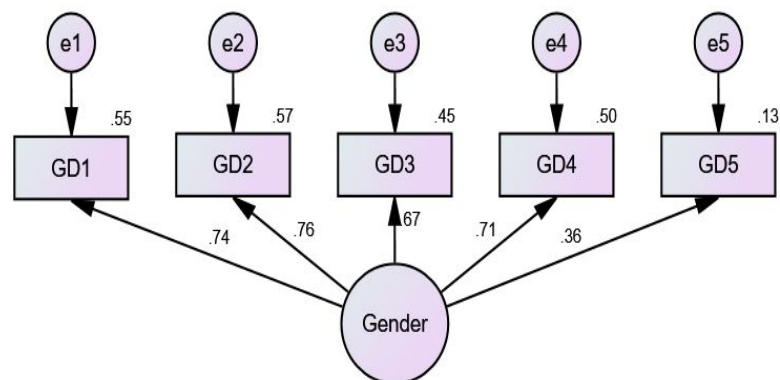
CL=Culture

4.3.1.6 Gender Discrimination

Culture six items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). In the measurement model value of GD5 showed low values and merged to make these one factor but the overall values in the measurement model were within an acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 3, GFI= 0.93, AGFI= 0.92, CFI= 0.91, and RMSEA= 0.039



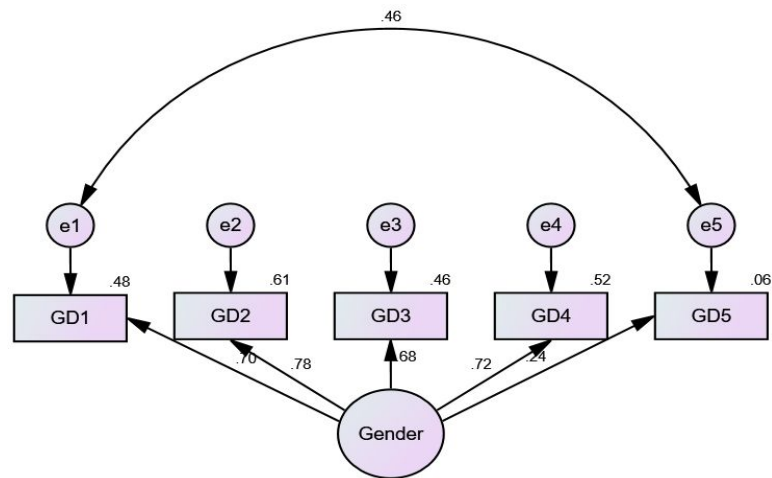


TABLE 4.7: Measurement Model Gender Discrimination

SN	Observed variable	St.FL	SMC
1	GD1	0.74	0.56
2	GD2	0.76	0.57
3	GD3	0.67	0.46
4	GD4	0.71	0.5
5	GD5	0.36	0.13

GD=Gender Discrimination

4.3.1.7 Self-Efficacy

Self Efficacy 10 items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). In the measurement model values of SE1, SE3, SE6, and SE10 showed low values and merged to make these one factor but the overall values in the measurement model were within an acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 8.1, GFI= 0.82, AGFI= 0.81, CFI= 0.88, and RMSEA= 0.08

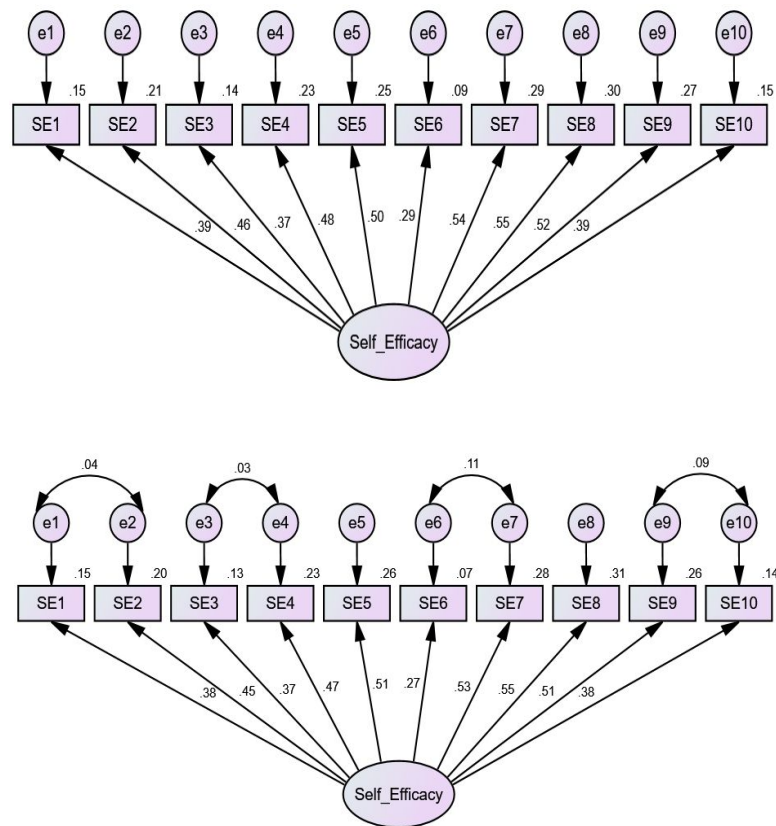


TABLE 4.8: Measurement Model of Self Efficacy

SN	Observed variable	St.FL	SMC
1	SE1	0.39	0.15
2	SE2	0.46	0.21
3	SE3	0.37	0.14
4	SE4	0.48	0.23
5	SE5	0.5	0.25
6	SE6	0.29	0.09
7	SE7	0.54	0.29
8	SE8	0.55	0.3
9	SE9	0.52	0.27
10	SE10	0.39	0.15

SE=Self Efficacy

4.3.1.8 Self-Confidence

Self Confidence 10 items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). In the measurement model values

of SC4, SC6 and SC10 showed low values and merged to make these one factor but the overall values in the measurement model were within an acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 3.2, GFI= 0.93, AGFI= 0.92, CFI= 0.91, and RMSEA= 0.04

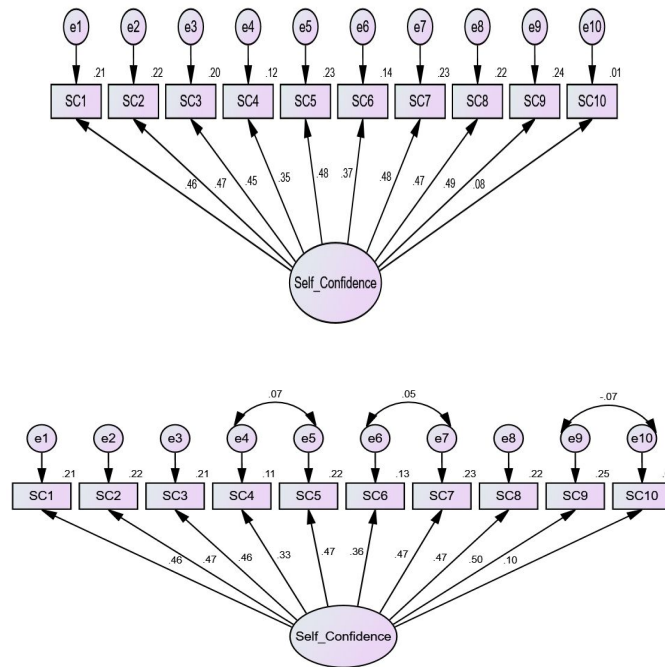


TABLE 4.9: Measurement Model of Self Confidence

SN	Observed variable	St.FL	SMC
1	SC1	0.46	0.21
2	SC2	0.47	0.22
3	SC3	0.45	0.2
4	SC4	0.35	0.12
5	SC5	0.48	0.23
6	SC6	0.37	0.14
7	SC7	0.48	0.23
8	SC8	0.47	0.22
9	SC9	0.49	0.24
10	SC10	0.08	0.01

SC=Self Confidence

4.3.1.9 Locus of Control

Social realization six items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). In the measurement model two values of LC1, LC2, LC3and LC6 showed low values and merged to make these one factor but the overall values in the measurement model were within an acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 4.3, GFI= 0.92, AGFI= 0.90, CFI= 0.91, and RMSEA= 0.05

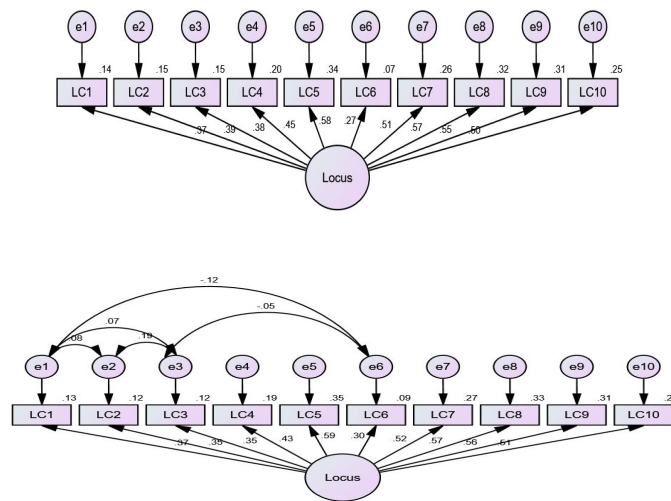


TABLE 4.10: Measurement Model of Locus of Control

SN	Observed variable	St.FL	SMC
1	LC1	0.37	0.14
2	LC2	0.39	0.15
3	LC3	0.38	0.15
4	LC4	0.45	0.2
5	LC5	0.58	0.34
6	LC6	0.27	0.07
7	LC7	0.51	0.26
8	LC8	0.57	0.32
9	LC9	0.55	0.31
10	LC10	0.5	0.25

LC= Locus of Control

4.3.1.10 Attitude Towards Behavior

Attitude towards behavior four items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). The table in the measurement model all values are in the acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e.

CMIN/DF= 2.0, GFI= 0.97, AGFI= 0.94, CFI= 0.96, and RMSEA= 0.02

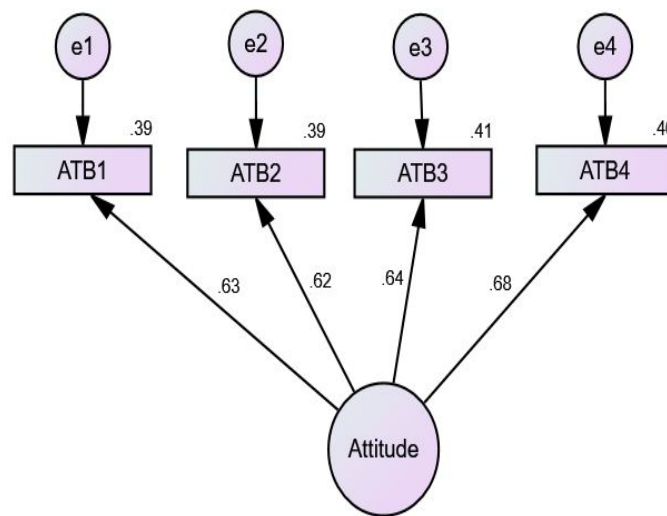


TABLE 4.11: Measurement Model of Attitude towards behavior

SN	Observed variable	St.FL	SMC
1	ATB1	0.63	0.39
2	ATB2	0.62	0.39
3	ATB3	0.64	0.41
4	ATB4	0.68	0.46

ATB=Attitude towards behavior

4.3.1.11 Subjective Norms

Subjective Norms five items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). Table shows, in the measurement model all values are in the acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 1.9, GFI= 0.96, AGFI= 0.95, CFI= 0.94, and RMSEA= 0.02

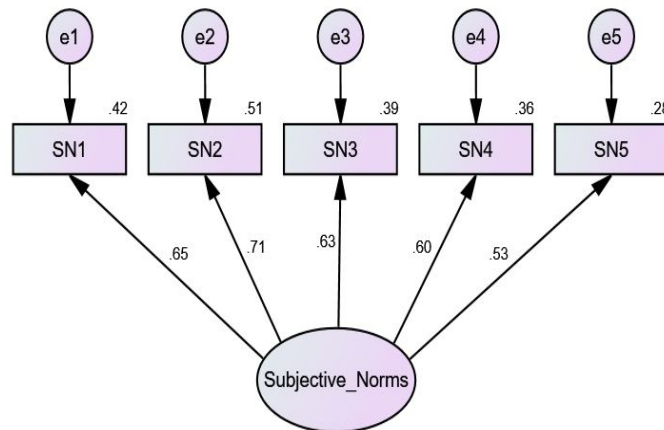


TABLE 4.12: Measurement Model of Subjective Norms

SN	Observed variable	St.FL	SMC
1	SN1	0.65	0.42
2	SN2	0.71	0.51
3	SN3	0.63	0.39
4	SN4	0.6	0.36
5	SN5	0.53	0.28

SN=Subjective Norms

4.3.1.12 Perceived Behavior Control

Perceived behavior control five items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). Table shows, the one factor PBC1 shows the low value in the measurement model and merged to make these one factor but all other values are in the acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 3.2, GFI= 0.92, AGFI= 0.90, CFI= 0.91, and RMSEA= 0.04

4.3.1.13 Women Entrepreneurial Intention

Women entrepreneurial intention five items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). Table shows, that

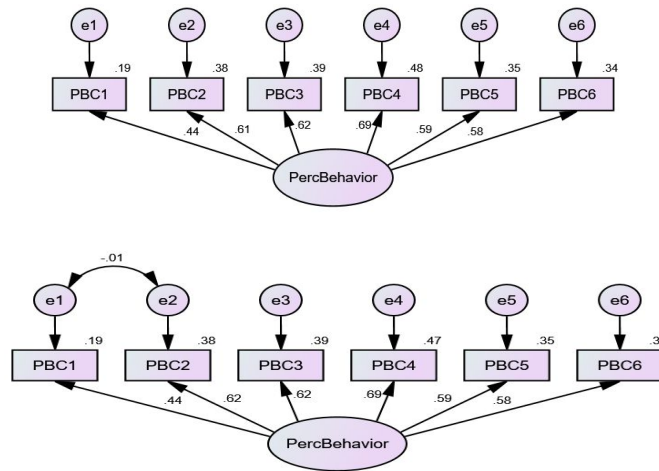


TABLE 4.13: Measurement Model of Perceived Behavior Control

SN	Observed variable	St.FL	SMC
1	PBC1	0.44	0.19
2	PBC2	0.61	0.38
3	PBC3	0.62	0.39
4	PBC4	0.69	0.48
5	PBC5	0.59	0.35
6	PBC6	0.58	0.34

PBC=Perceived Behavior Control

the factor WEI5 depicts slightly low value in the measurement model and merged to make these one factor but all other values are in the acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e.

CMIN/DF= 2.5, GFI= 0.93, AGFI= 0.90, CFI= 0.90, and RMSEA= 0.03

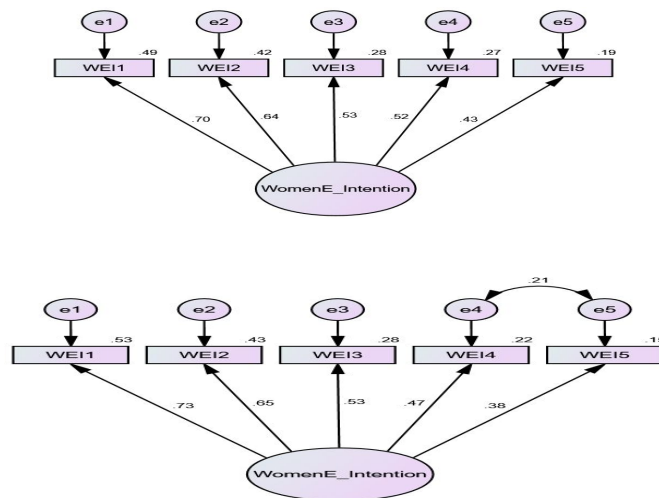


TABLE 4.14: Measurement Model of Women entrepreneurial Intention

SN	Observed variable	St.FL	SMC
1	WEI1	0.7	0.49
2	WEI2	0.64	0.42
3	WEI3	0.53	0.28
4	WEI4	0.52	0.27
5	WEI5	0.43	0.19

WEI=Women entrepreneurial Intention

4.3.1.14 Women Entrepreneurial Behavior

Women entrepreneurial behavior seven items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). Table shows, the factors WEB3 and WEB6 are slightly low in the measurement model and merged to make these one factor but all values are in the acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 4.5, GFI= 0.89, AGFI= 0.88, CFI= 0.89, and RMSEA= 0.05

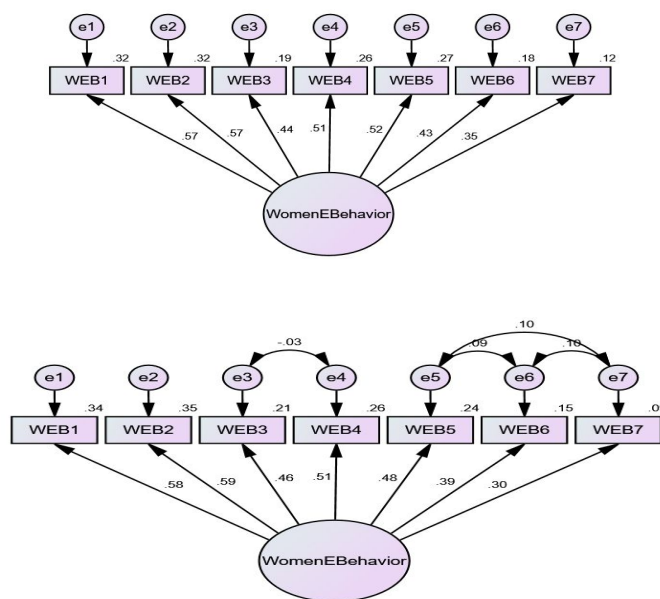


TABLE 4.15: Measurement Model of Women entrepreneurial Behavior

SN	Observed variable	St.FL	SMC
1	WEB1	0.57	0.32
2	WEB2	0.57	0.32
3	WEB3	0.44	0.19
4	WEB4	0.51	0.26
5	WEB5	0.52	0.27
6	WEB6	0.43	0.18
7	WEB7	0.35	0.12

WEB=Women entrepreneurial Behavior

4.3.1.15 Self-Trust

Self-trust six items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). Table shows, in the measurement model all values are in the acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 3.2, GFI= 0.92, AGFI= 0.90, CFI= 0.90, and RMSEA= 0.04

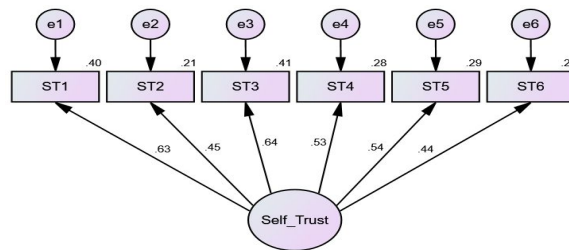


TABLE 4.16: Measurement Model of Self-Trust

SN	Observed variable	St.FL	SMC
1	ST1	0.63	0.4
2	ST2	0.45	0.21
3	ST3	0.64	0.41
4	ST4	0.53	0.28
5	ST5	0.54	0.29
6	ST6	0.44	0.2

ST=Self-Trust

4.3.1.16 Extraversion

Subjective Norms five items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). Table shows, the factors EXT3 and EXT8 are low in values but in the measurement model, all values are in the acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 5.6, GFI= 0.87, AGFI= 0.85, CFI= 0.88, and RMSEA= 0.06

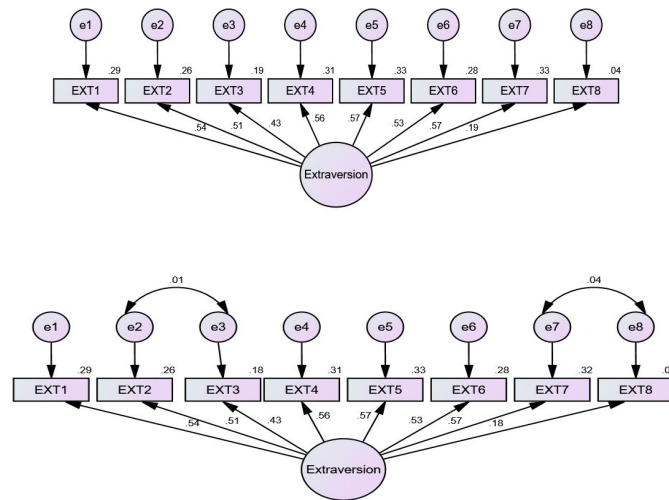


TABLE 4.17: Measurement Model of Extraversion

SN	Observed variable	St.FL	SMC
1	EXT1	0.54	0.29
2	EXT2	0.51	0.26
3	EXT3	0.43	0.19
4	EXT4	0.56	0.31
5	EXT5	0.57	0.33
6	EXT6	0.53	0.28
7	EXT7	0.57	0.33
8	EXT8	0.19	0.04

EXT=Extraversion

4.3.1.17 Personal Network

Personal networks four items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). Table shows, in the measurement model all values are in the acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 2.1, GFI= 0.95, AGFI= 0.94, CFI= 0.92, and RMSEA= 0.03

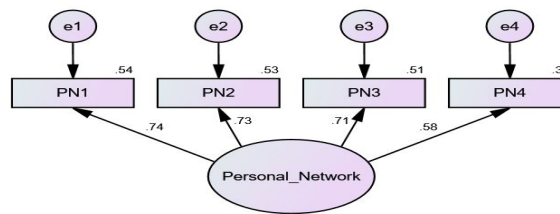


TABLE 4.18: Add caption

SN	Observed variable	St.FL	SMC
1	PN1	0.74	0.54
2	PN2	0.73	0.53
3	PN3	0.71	0.51
4	PN4	0.58	0.33

PN= Personal Network

4.3.1.18 Religiosity

Religiosity eleven items were analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). Table shows, the factors REL1.REL2, REL3, REL4 and REL 8 values are low but in the measurement model, all values are in the acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 7.2, GFI= 0.82, AGFI= 0.81, CFI= 0.85, and RMSEA= 0.08

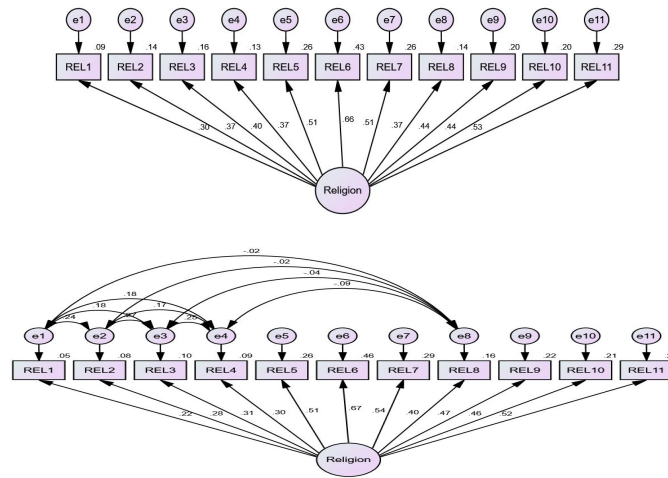


TABLE 4.19: Measurement Model of Religiosity

SN	Observed variable	St.FL	SMC
1	REL1	0.3	0.09
2	REL2	0.37	0.14
3	REL3	0.4	0.16
4	REL4	0.37	0.13
5	REL5	0.51	0.26
6	REL6	0.66	0.43
7	REL7	0.51	0.26
8	REL8	0.37	0.14
9	REL9	0.44	0.2
10	REL10	0.44	0.2
11	REL11	0.53	0.29

REL= Religiosity

4.3.1.19 Openness to Experience

Openness to experience ten items was analyzed and found the values of factor loading (FL) and squared multiple correlations (SMC). Table shows, the factors OE5, OE6, OE7, OE8, OE9 and OE10 values are low in the measurement model all values are in the acceptable range.

The table shows all values of FL and SMC were within an acceptable range.

Results also depict the model fitness and result values in acceptable range i.e. CMIN/DF= 5.2, GFI= 0.89, AGFI= 0.87, CFI= 0.88, and RMSEA= 0.06

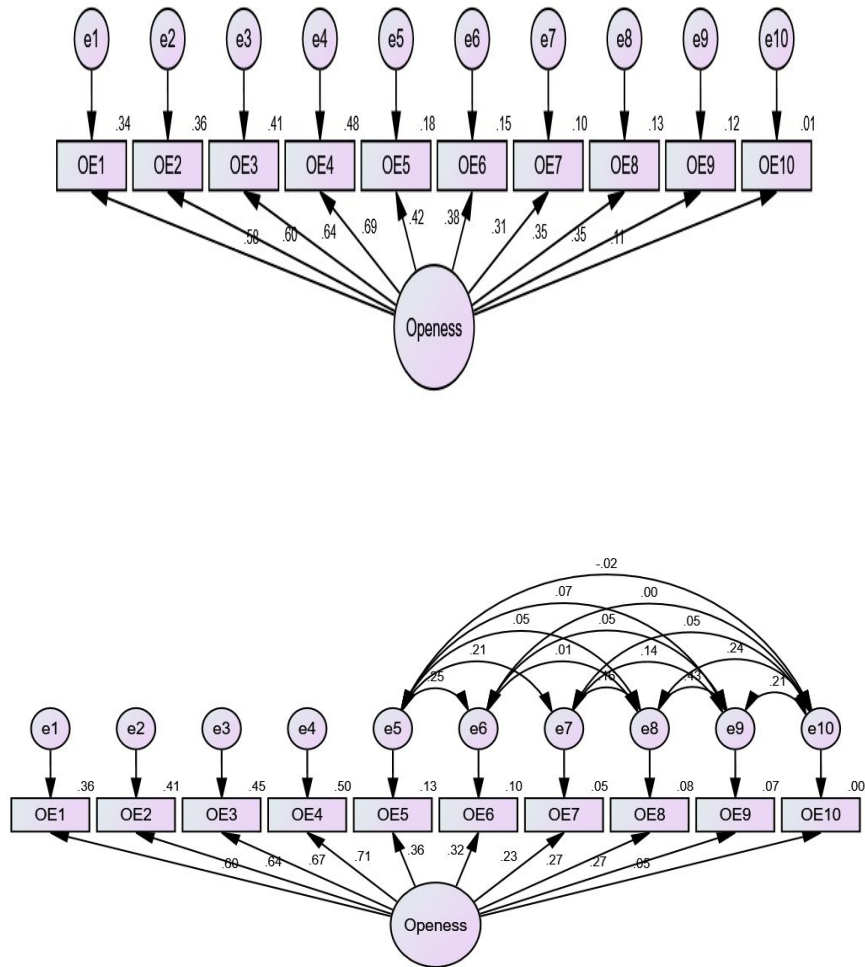


TABLE 4.20: Measurement Model of Openness to experience

SN	Observed variable	St.FL	SMC
1	OE1	0.58	0.34
2	OE2	0.6	0.36
3	OE3	0.64	0.41
4	OE4	0.69	0.48
5	OE5	0.42	0.18
6	OE6	0.38	0.15
7	OE7	0.31	0.1
8	OE8	0.35	0.13
9	OE9	0.35	0.12
10	OE10	0.11	0.01

OE= Openness to experience

Structural Equation Model (SEM) of the Theoretical Model

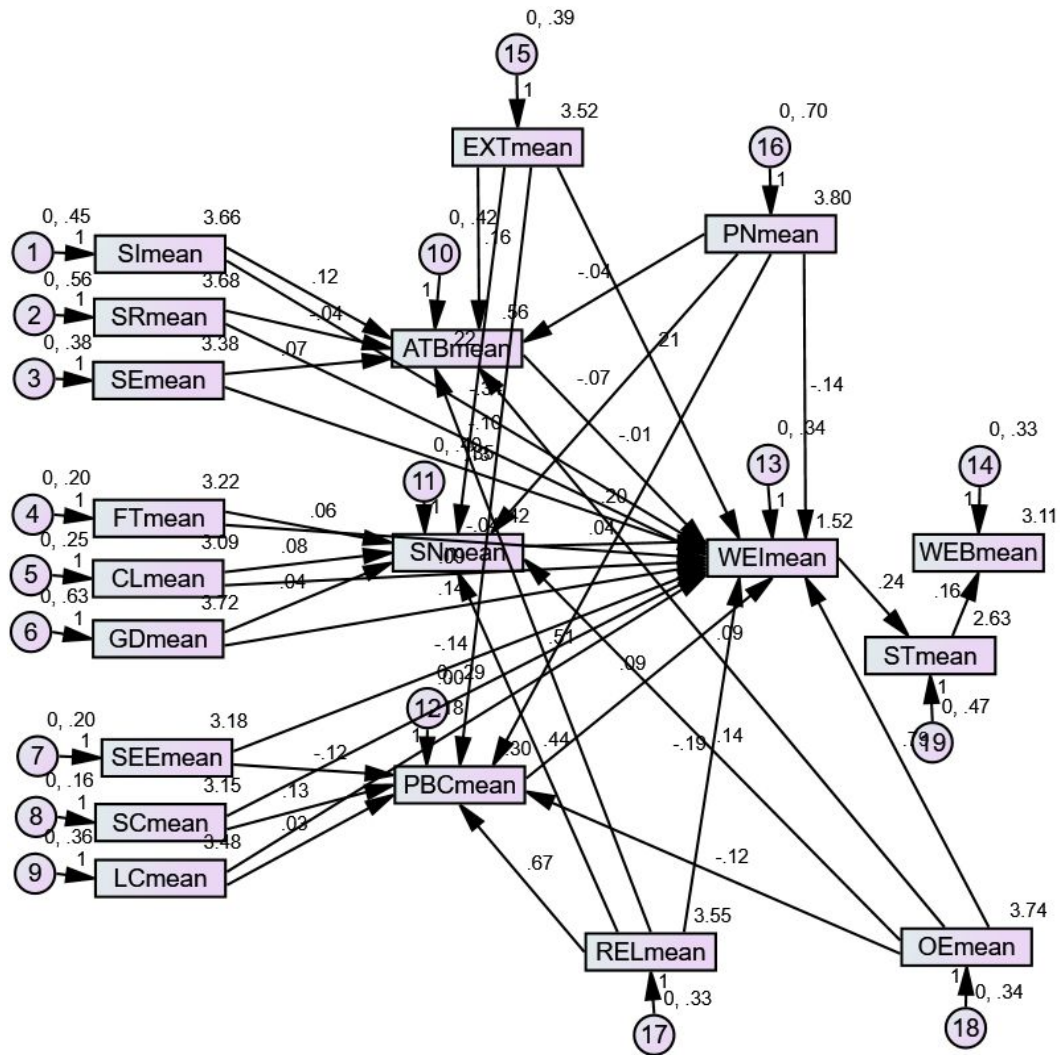


FIGURE 4.2: Structural Equation Model of All Composite Variables

To test the hypothesis, the structural equation model (SEM) was run on a complete theoretical model (see Figure) 4.18. The result depicts that social identity (SI) ($\beta=-.34$) has a negative effect on women entrepreneurial behavior (WEB). The effect of self-realization (SR) ($\beta=-.10$) on the WEB is also negative. Self-esteem (SE) ($\beta=.34$) has a positive effect on WEI. The result of SE with WEI is consistent with the theory of planned behavior. The SEM shows that family tradition (FT) has a positive effect ($\beta=.07$) on WEI. Positive results of Culture (CL) ($\beta=.09$) and gender discrimination (GD) ($\beta=.14$) are also observed on WEI. The constructs self-efficacy (SEE), self-confidence (SC) and locus of control (LC) have

shown negative effects on WEI. The regression weights in SEM of SEE ($\beta=-14$), SC ($\beta=-01$) and LC are ($\beta=-17$).

The mediating variable attitude towards the behavior (ATB) as a predicting variable shows a negative effect on WEI. The value in SEM of ATB is ($\beta=-01$), that clearly depicts that ATB as an independent variable has a negative effect on WEI. The moderating variable subjective norms (SN) calculated value in SEM is ($\beta=.04$) when used as a predicting variable with WEI. The result shows a positive effect of SN on the WEI. Similarly, perceived behavior control (PBC) also has a positive effect on WEI. The value of PCB ($\beta=.09$) shows a significant impact on WEI.

The moderating variable extroversion (EXT) has a positive effect on mediating variables ATB, SN and PBC. The regression value of EXT with ATB is ($\beta=.16$), with SN ($\beta=.22$) and with PCB is ($\beta=.15$). The result of moderating variable EXT shows the positive effect on all three mediating variables ATB, SN, and PCB when used as predicting variable.

The moderating variable personal network (PN) has a negative effect on ATB and SN but positive effect on PBC. The values of PN in SEM with ATB is ($\beta=-04$), SN ($\beta=-.07$) and with PBS are $\beta=.20$). The result shows that EXT moderator, when used as a predicting variable, shows a negative effect on ATB and SN but positive effect on PBC.

The moderating variable religiosity (RL) has a positive effect on ATB, SN, and PBC. The regressed value of RL with ATB is ($\beta=.51$), SN ($\beta=.44$) and PBC is ($\beta=.67$). The result shows that moderating variable RL when used as an independent variable shows a positive effect on the mediating variables ATB, SN, and PCB.

Moderating variable Openness to experience (OE) shows a positive effect on ATB and SN but a negative effect on PCB. The value in SEM of OE with ATB is ($\beta=.09$), SN ($\beta=.15$) and with PBC is ($\beta=-12$). The result shows that when moderator OE is used as an independent variable has a positive effect on ATB and SN but a negative effect on PBC.

The mediating variable women entrepreneur intention (WEI) has a positive effect on self-trust (ST). The SEM regression value of WEI is ($\beta = .24$) with ST. Result clearly depicts that mediating variable WEI when used as an independent variable has a positive effect on ST.

The mediating variable self-trust (ST), when used as an independent variable, has a positive effect ($\beta = .16$) on women entrepreneur behavior (WEB).

4.4 Mediation Analysis

For the mediation analysis Preacher and Hays bootstraps methods also applied because AMOS shows the direct effect while bootstrap also depicts the indirect effect.

TABLE 4.21: Mediation analysis of ATB between SI, SR, SE, and WEI

Path	Total Effect	Direct Effect	Indirect Effect	95% LLCI	CI ULCI
SI -> ATB -> WEI	0.314	0.309	0.005	-0.037	0.403
SR -> ATB -> WEI	0.232	0.202	0.03	0.016	0.049
SE -> ATB -> WEI	0.262	0.208	0.0546	0.024	0.088

Table 4.21 shows the mediation analysis of ATB between SI, SR, SE, and WEI. Results clearly depict that ATB does not mediate the relationship between SI and WEI. The bootstrap values LLCI = -.037, and ULCI = .408 are negative and positive. For mediation, it is imperative that both the values of LLCI and ULCI should be positive or negative and there should not fall any zero between LLCI and ULCI. The other findings show that ATB partially mediates between SR, SE, and WEI. There is no zero between the values of LLCI = .060, and ULCI = .049 of the mediation of ATB between SR and WEI. Similarly, LLCI = .024, and ULCI = .088 both values are positive and no zero exists in the mediation of ATB between SE and WEI. The analysis confirms that ATB mediates the relationship of SR and SE with WEI. Therefore the following hypothesis are rejected and accepted.

H4a	The attitude towards behavior mediates the relationship between social identity and women entrepreneurial intention	Rejected
H4b	The attitude towards behavior mediates the relationship between self-realization and women entrepreneurial intention.	Accepted
H4c	The attitude towards behavior mediates the relationship between self-esteem and women entrepreneurial intention.	Accepted

TABLE 4.22: Mediation analysis of SN between FT, CL, GD, and WEI

Path	Total Effect	Direct Effect	Indirect Effect	95% CI	
				LLCI	ULCI
FT -> SN -> WEI	0.192	0.107	0.084	0.051	0.129
CL -> SN -> WEI	0.175	0.093	0.081	0.05	0.119
GD -> SN -> WEI	0.19	0.155	0.035	0.024	0.088

Table 4.22 shows that subjective norms (SN) mediate the relationship of FT, CL, and GD with WEI. For mediation, it is imperative that both the values of LLCI and ULCI should be positive or negative and there should not fall any zero between LLCI and ULCI. The findings of the analysis show that SN partially mediates the relationship of FT, CL, and GD with WEI. The values of LLCI=.051 and ULCI=.129 are positive and no zero exists between LLCI and ULCI in the mediation of SN between FT and WEI. SN also mediates the relationship of CL and WEI as the LLCI=.050 and ULCI=.119 are positive and no zero falls between them. The partial mediation of SN is also observed between GD and WEI as no zero falls between LLCI and ULCI and values of LLCI=.024 and ULCI .088 are positive. SN partially mediates the relationship of FT, CL, and GD with WEI. Therefore the following hypothesis are accepted.

H6a	The subjective norm mediates the relationship between family tradition, and women entrepreneurial intention.	Accepted
H6b	The subjective norm mediates the relationship between culture and women entrepreneurial intention.	Accepted
H6c	The subjective norm mediates the relationship between gender discrimination	Accepted

Table 23 shows the mediation analysis of PBC between SEE, SC, SLC, and WEI. Results clearly depict that PBC does not mediate the relationship between SEE

TABLE 4.23: Mediation analysis of PBC between SEE, SC, LC, and WEI

Path	Total Effect	Direct Effect	Indirect Effect	95% CI	CI
				LLCI	ULCI
SEE -> PBC -> WEI	0.195	0.152	0.043	-0.014	0.105
SC -> PBC -> WEI	0.175	0.121	0.074	0.042	0.119
LC -> PBC -> WEI	0.256	0.178	0.078	0.041	0.118

and WEI. The bootstrap values LLCI=-.014, and ULCI=. 105 are negative and positive. For mediation, it is imperative that both the values of LLCI and ULCI should be positive or negative and there should not fall any zero between LLCI and ULCI. The other findings show that SN partially mediates the relationship of SC and LC with WEI. There is no zero between the values of LLCI=. 042, and ULCI.119 of the mediation of PBC between SC and WEI. Similarly, LLCI=. 042, and ULCI=. 118 both values are positive and no zero exists in the mediation of SN between LC and WEI. The analysis confirms that PBC mediates the relationship of SC and LC with WEI. Therefore the following hypothesis are rejected and accepted.

H8a	The perceived behavior control mediates the association between the constructs self-efficacy, and women entrepreneurial intention.	Rejected
H8b	The perceived behavior control mediates the association between the constructs self-confidence, and women entrepreneurial intention.	Accepted
H8c	The perceived behavior control mediates the association between the locus of control and women entrepreneurial intention.	Accepted

TABLE 4.24: Mediation analysis of WEI between ATB, SN, PBC, and WEB

Path	Total Effect	Direct Effect	Indirect Effect	95% CI	CI
				LLCI	ULCI
ATB -> WEI -> WEB	0.155	0.152	0.003	-0.051	0.06
SN -> WEI -> WEB	0.222	0.096	0.126	0.086	0.17
PBC -> WEI -> WEB	0.203	0.076	0.127	0.085	0.172

The table 4.24 shows the mediation analysis of WEI between ATB, SN, PBC, and WEB. Results clearly depict that WEI does not mediate the relationship between WEI and WEB. The bootstrap values LLCI=-.051, and ULCI=.060 are negative and positive. For mediation, it is imperative that both the values of LLCI and ULCI should be positive or negative and there should not fall any zero between LLCI and ULCI. The other findings show that WEI partially mediates the relationship of SN and PBC with WEB. There is no zero between the values of LLCI=.086, and ULCI=.170 of the mediation of WEI between SN and WEB. Similarly, LLCI=.085, and ULCI=.172 both values are positive and no zero exists in the mediation of WEI between PBC and WEB. The analysis confirms that WEI mediates the relationship of SN and PBC with WEI.

TABLE 4.25: Mediation analysis of ST between WEI and WEI

Path	Total Effect	Direct Effect	Indirect Effect	95% CI	
				LLCI	ULCI
WEI -> ST -> WEB	0.155	0.076	0.105	0.067	0.147

Table 25 shows the mediating effect of self-trust (ST) between WEI and WEB. The values of LLCI=.067, and ULCI=.147 are positive and no zero falls between these two values. Result confirms that ST partially mediates the relationship of WEI and WEB. Therefore the following hypothesis is accepted.

H17 Self-trust mediates the association between women entrepreneurial intention and women entrepreneurial behavior. **Accepted**

4.5 Moderation Tests

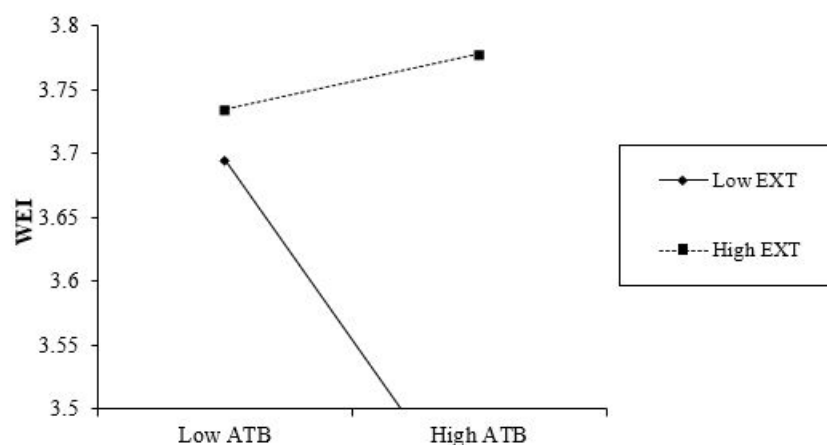
4.5.1 Slope Analysis of Moderation of Extroversion between ATB and WEI

To test the moderation of Extroversion (EXT) between attitude towards the behavior (ATB) and women entrepreneur intention (WEI) a simple two-way slope

analysis was conducted. Simple slope analysis explains that ATB has an insignificant negative effect on low levels of EXT of women but this effect changes to positive at the high level of EXT.

The schematic below (see Figure) suggests that the relationship between ATB and WEI may differ at different levels of EXT. At a low level of EXT, ATB is not only insignificant but also has a negative relationship with WEI. As the EXT level raises the relationship between ATB and WEI is also strengthened. The result shows that EXT moderates the relationship between ATB and WEI. Therefore the following hypothesis is accepted.

- H19 Extraversion moderates the association between attitude towards the behavior and women entrepreneurial intention. **Accepted**



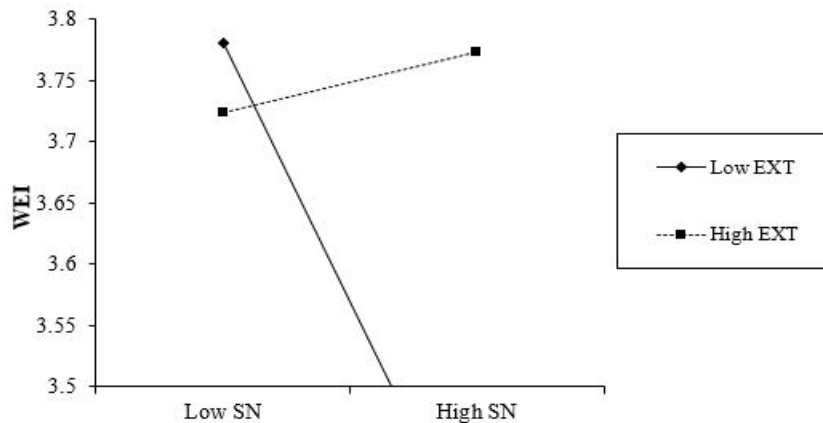
4.5.2 Slope Analysis of Moderation of Extroversion between SN and WEI

To test the moderation of Extroversion (EXT) between subjective norms (SN) and women entrepreneur intention (WEI) a simple two-way slope analysis was conducted. Simple slope analysis explains that SN has an insignificant negative effect on low levels of EXT of women but this effect changes to positive at the high level of EXT.

The schematic below (see Figure) suggests that the relationship between SN and WEI may differ at different levels of EXT. At a low level of EXT, SN is not only

insignificant but also has a negative relationship with WEI. As the EXT level raises the relationship between SN and WEI is also strengthened. The result shows that EXT moderates the relationship between SN and WEI. Therefore the following hypothesis is accepted.

- H10 The extraversion moderates the association between subjective norms and women entrepreneurial intention. **Accepted**

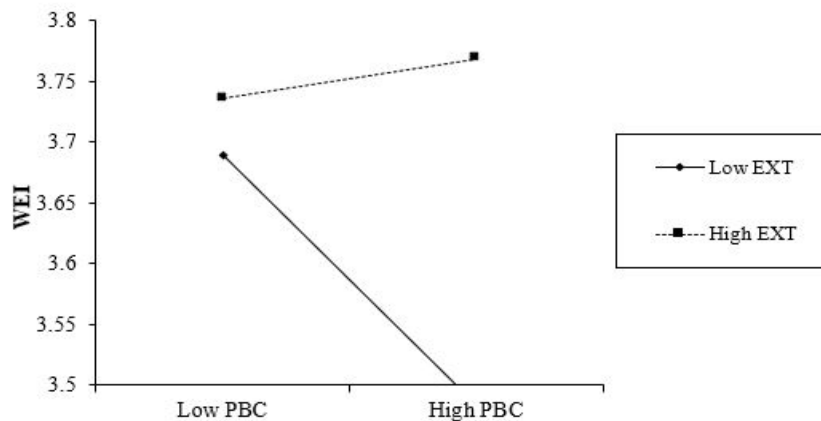


4.5.3 Slope Analysis of Moderation of Extroversion between PBC and WEI

To test the moderation of Extroversion (EXT) between perceived behavior control (PBC) and women entrepreneur intention (WEI) a simple two-way slope analysis was conducted. Simple slope analysis explains that PBC has an insignificant negative effect on low levels of EXT of women but this effect changes to positive at the high level of EXT.

The schematic below (see Figure) suggests that the relationship between ATB and WEI may differ at different levels of EXT. At a low level of EXT, PBC is not only insignificant but also has a negative relationship with WEI. As the EXT level raises the relationship between PBC and WEI is also strengthened. The result shows that EXT moderates the relationship between PBC and WEI. Therefore the following hypothesis is accepted

- H11 The extraversion moderates the association between perceived behavior control and women entrepreneurial intention. **Accepted**

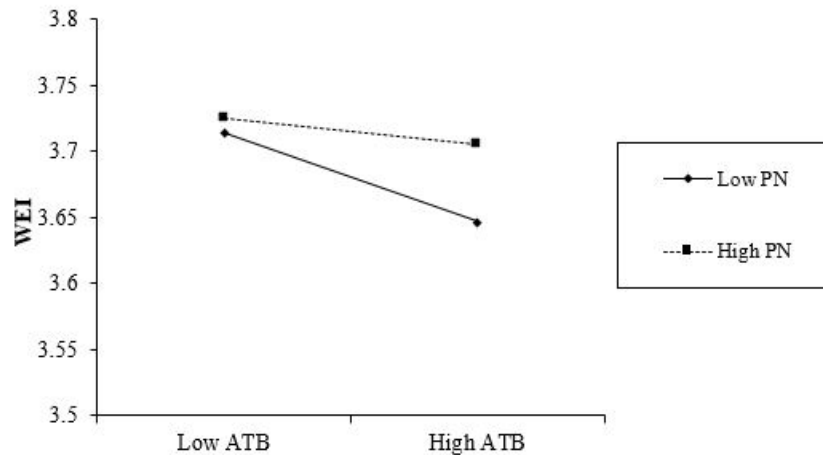


4.5.4 Slope Analysis of Moderation of Personal Network between ATB and WEI

To test the moderation of personal network (PN) between attitude towards the behavior (ATB) and women entrepreneur intention (WEI) a simple two-way slope analysis was conducted. Simple slope analysis explains that ATB has a negative and insignificant effect on levels of PN for employee's low level as well as on the high level of PN.

The schematic below (see Figure) suggests that the relationship between ATB and WEI may not differ at different levels of PN. We may conclude from the result that PN does not moderate the relationship between ATB and WEI. Therefore the following hypothesis is rejected.

- H12a The personal network moderates the association between attitude towards the behavior and women entrepreneurial intention. **Rejected**

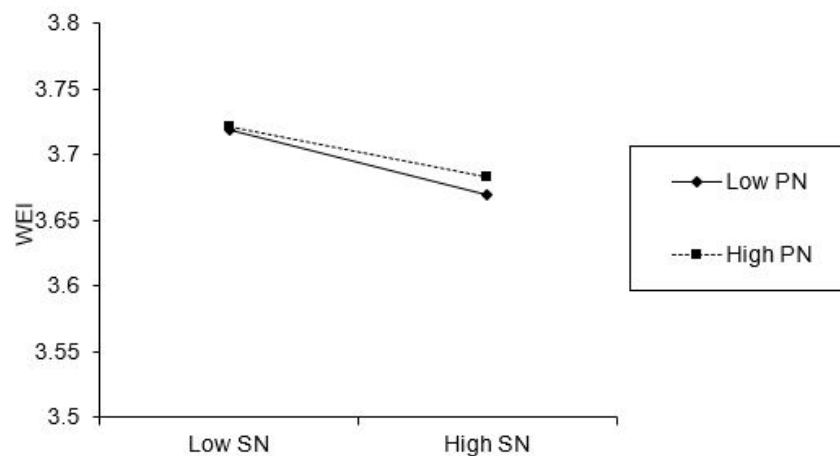


4.5.5 Slope Analysis of Moderation of Personal Network between SN and WEI

To test the moderation of a personal network (PN) between subjective norms (SN) and women entrepreneur intention (WEI) a simple two-way slope analysis was conducted. Simple slope analysis explains that SN has a negative and insignificant effect on levels of PN for women's low level as well as on the high level of PN.

The schematic below (see Figure) suggests that the relationship between SN and WEI may not differ at different levels of PN. We may conclude from the result that PN does not moderate the relationship between SN and WEI. Therefore the following hypothesis is rejected

- H12b The personal network moderates the association between subjective norms and women entrepreneurial intention. **Rejected**

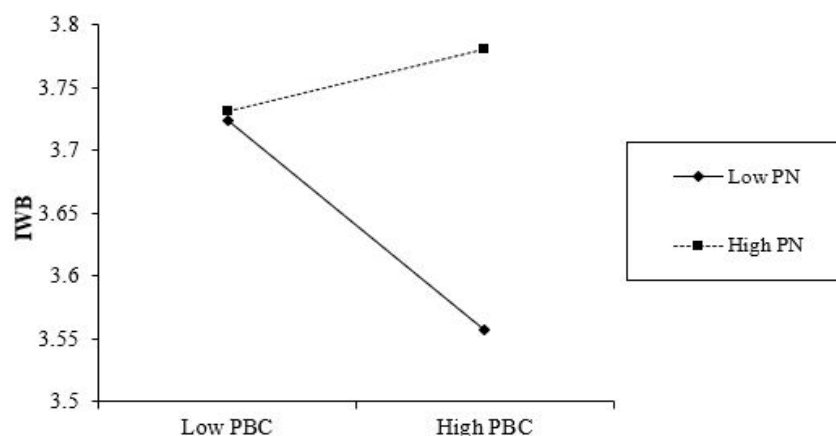


4.5.6 Slope Analysis of Moderation of Personal Network between PBC and WEI

To test the moderation of a personal network (PN) between perceived behavior control (PBC) and women entrepreneur intention (WEI) a simple two-way slope analysis was conducted. Simple slope analysis explains that PBC has an insignificant negative effect on low levels of PN of women but this effect changes to positive at the high level of PN.

The schematic below (see Figure) suggests that the relationship between PBC and WEI may differ at different levels of PN. At a low level of PN, PBC is not only insignificant but also has a negative relationship with WEI. As the PN level rises the relationship between PBC and WEI is also strengthened. The result shows that PN moderates the relationship between PBC and WEI. Therefore the following hypothesis is accepted.

- H12c The personal network moderates the association between perceived behavior control and women entrepreneurial intention. **Accepted**



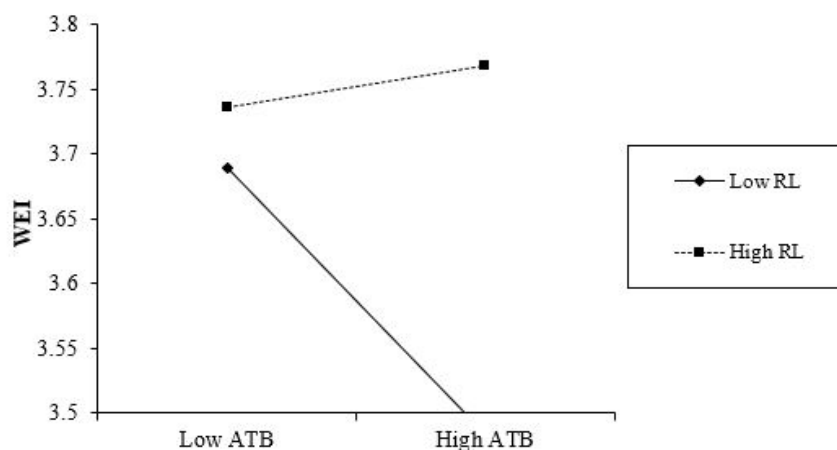
4.5.7 Slope Analysis of Moderation of Religion between ATB and WEI

To test the moderation of religion (RL) between attitude towards the behavior (ATB) and women entrepreneur intention (WEI) a simple two-way slope analysis

was conducted. Simple slope analysis explains that ATB has an insignificant negative effect on low levels of RL of women but this effect changes to positive at the high level of RL.

The schematic below (see Figure) suggests that the relationship between ATB and WEI may differ at different levels of RL. At a low level of RL, ATB is not only insignificant but also has a negative relationship with WEI. As the RL level raises the relationship between ATB and WEI is also strengthened. The result shows that RL moderates the relationship between ATB and WEI. Therefore the following hypothesis is accepted.

- H13a The religiosity moderates the association between attitude **Accepted**
towards the behavior and women entrepreneurial intention.



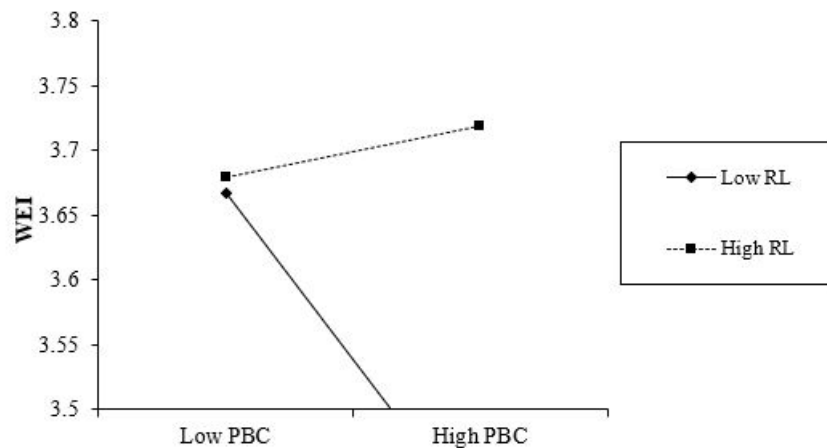
4.5.8 Slope Analysis of Moderation of Religion between SN and WEI

To test the moderation of religion (RL) between subjective norms (SN) and women entrepreneur intention (WEI) a simple two-way slope analysis was conducted. Simple slope analysis explains that SN has an insignificant negative effect on low levels of RL of women but this effect changes to positive at the high level of RL.

The schematic below (see Figure) suggests that the relationship between SN and WEI may differ at different levels of RL. At a low level of RL, SN is not only insignificant but also has a negative relationship with WEI. As the RL level raises

the relationship between SN and WEI is also strengthened. The result shows that RL moderates the relationship between SN and WEI. Therefore the following hypothesis is accepted.

- H13b The religiosity moderates the association between subjective norms and women entrepreneurial intention. **Accepted**

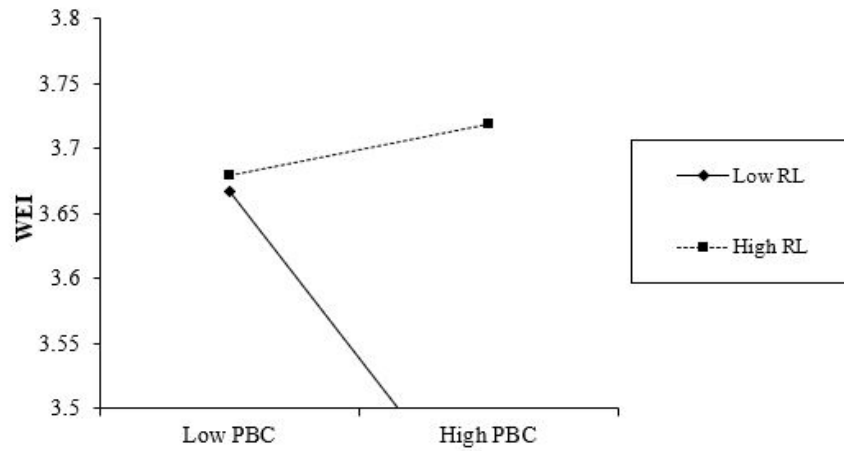


4.5.9 Slope Analysis of Moderation of Religion between PBC and WEI

To test the moderation of religion (RL) between perceived behavior control (PBC) and women entrepreneur intention (WEI) a simple two-way slope analysis was conducted. Simple slope analysis explains that PBC has a negative effect on low levels of RL of women but this effect changes to positive at the high level of RL.

The schematic below (see Figure) suggests that the relationship between PBC and WEI may differ at different levels of RL. At a low level of RL, PBC is not only insignificant but also has a negative relationship with WEI. As the RL level raises the relationship between PBC and WEI is also strengthened. The result shows that RL moderates the relationship between PBC and WEI. Therefore the following hypothesis is accepted.

- H13c The religiosity moderates the association between perceived behavior control and women entrepreneurial intention. **Accepted**

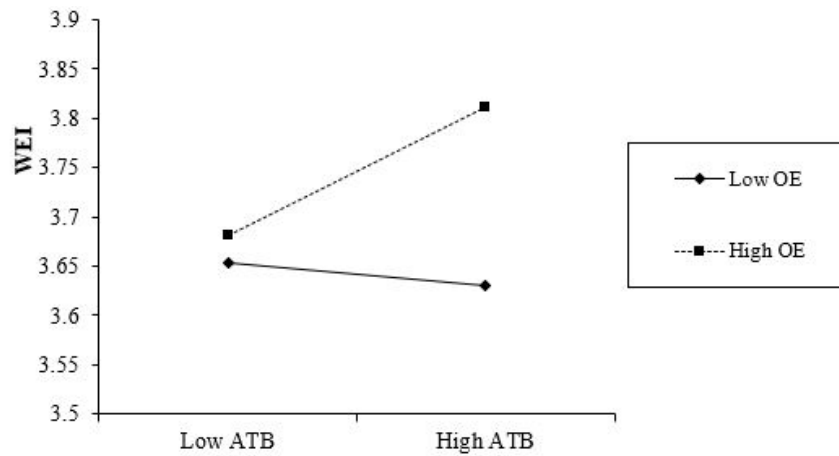


4.5.10 Slope Analysis of Moderation of Openness to Experience between ATB and WEI

To test the moderation of openness to experience (OE) between attitude towards the behavior (ATB) and women entrepreneur intention (WEI) a simple two-way slope analysis was conducted. Simple slope analysis explains that ATB has a negative effect on low levels of OE of women but this effect changes to positive at the high level of OE.

The schematic below (see Figure) suggests that the relationship between ATB and WEI may differ at different levels of OE. At a low level of OE, ATB is not only insignificant but also has a negative relationship with WEI. As the OE level raises the relationship between ATB and WEI is also strengthened. The result shows that OE moderates the relationship between ATB and WEI. Therefore the following hypothesis is accepted

- H14a Openness to Experience moderates the association between attitude towards the behavior and women entrepreneurial intention. **Accepted**

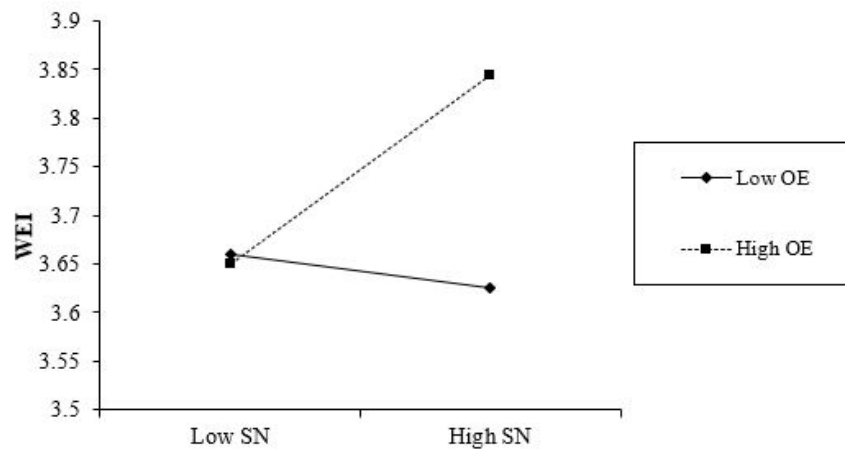


4.5.11 Slope Analysis of Moderation of Openness to Experience between SN and WEI

To test the moderation of openness to experience (OE) between subjective norms (SN) and women entrepreneur intention (WEI), a simple two-way slope analysis was conducted. Simple slope analysis explains that SN has a negative effect on low levels of OE of women but this effect changes to positive at the high level of OE.

The schematic below (see Figure) suggests that the relationship between ATB and WEI may differ at different levels of OE. At a low level of OE, SN is not only insignificant but also has a negative relationship with WEI. As the OE level raises the relationship between SN and WEI is also strengthened. The result shows that OE moderates the relationship between SN and WEI. Therefore the following hypothesis is accepted.

- H14b The Openness to Experience moderates the association between subjective norms and women entrepreneurial intention. **Accepted**



4.5.12 Slope Analysis of Moderation of Openness to Experience between PBC and WEI

To test the moderation of openness to experience (OE) between perceived behavior control (PBC) and women entrepreneur intention (WEI), a simple two-way slope analysis was conducted. Simple slope analysis explains that PBC has a negative effect on low levels of OE of women as well as on the high level of OE.

The schematic below (see Figure) suggests that the relationship between PBC and WEI may not differ at different levels of OE. The effect of PBC remains negative and insignificant at the low and high level of OE. The result shows that OE does not moderate the relationship between PBC and WEI. Therefore the following hypothesis is rejected.

No.	Hypothesis	Description	Results
1	H1	Social identity has a positive effect on women entrepreneurial behavior.	Rejected
2	H2	Self-realization has a positive effect on women entrepreneurial behavior.	Rejected
3	H3	Self-Esteem has a positive effect on women entrepreneurial behavior	Accepted
4	H4a	The attitude towards behavior mediates the relationship between social identity and women entrepreneurial intention	Rejected
5	H4b	The attitude towards behavior mediates the relationship between self-realization and women entrepreneurial intention.	Accepted

6	H4c	The attitude towards behavior mediates the relationship between self-esteem and women entrepreneurial intention.	Accepted
7	H5a	Family tradition has a positive effect on women entrepreneurial behavior.	Accepted
8	H5b	Culture has a positive effect on women entrepreneurial behavior.	Accepted
9	H5c	Gender Discrimination has a positive effect on women entrepreneurial behavior.	Accepted
10	H6a	The subjective norm mediates the relationship between family tradition, and women entrepreneurial intention.	Accepted
11	H6b	The subjective norm mediates the relationship between culture and women entrepreneurial intention.	Accepted
12	H6c	The subjective norm mediates the relationship between gender discrimination	Accepted
13	H7a	Self-efficacy has a positive effect on women entrepreneurial behavior	Rejected
14	H7b	Self-confidence has a positive effect on women entrepreneurial behavior	Rejected
15	H7c	Locus of control has a positive effect on women entrepreneurial behavior	Rejected
16	H8a	The perceived behavior control mediates the association between the constructs self-efficacy, and women entrepreneurial intention.	Rejected
17	H8b	The perceived behavior control mediates the association between the constructs self-confidence, and women entrepreneurial intention.	Accepted
18	H8c	The perceived behavior control mediates the association between the locus of control and women entrepreneurial intention.	Accepted
19	H9	Extraversion moderates the association between attitude towards the behavior and women entrepreneurial intention.	Accepted
20	H10	The extraversion moderates the association between subjective norms and women entrepreneurial intention.	Accepted
21	H11	The extraversion moderates the association between perceived behavior control and women entrepreneurial intention.	Accepted
22	H12a	The personal network moderates the association between attitude towards the behavior and women entrepreneurial intention.	Rejected

23	H12b	The personal network moderates the association between subjective norms and women entrepreneurial intention.	Rejected
24	H12c	The personal network moderates the association between perceived behavior control and women entrepreneurial intention.	Accepted
25	H13a	The religiosity moderates the association between attitude towards the behavior and women entrepreneurial intention.	Accepted
26	H13b	The religiosity moderates the association between subjective norms and women entrepreneurial intention.	Accepted
27	H13c	The religiosity moderates the association between perceived behavior control and women entrepreneurial intention.	Accepted
28	H14a	Openness to Experience moderates the association between attitude towards the behavior and women entrepreneurial intention.	Accepted
29	H14b	The Openness to Experience moderates the association between subjective norms and women entrepreneurial intention.	Accepted
30	H14c	The Openness to Experience moderates the association between perceived behavior control and women entrepreneurial intention.	Rejected
31	H15	Women entrepreneurial intentions positively influence the women entrepreneurial behavior.	Accepted
32	H16	Women entrepreneurial intentions positively affect self-trust	Accepted
33	H17	Self-trust mediates the association between women entrepreneurial intention and women entrepreneurial behavior.	Accepted

4.6 Summary

Chapter 4 consists of discussions and analysis of results. This chapter discusses the relationship of different correlations and verification of the model; the common factor analysis and confirmatory factor analysis (CFA) were performed. These two methods guarantee the model fitness and the dimensions of each variable as reliable and valid. These two tests establish the reliability and validity of the questions in constructs and discriminant and convergent validity of the model that is measured. The mediated and moderated analysis was used: Data was analyzed using AMOS

Structural Equation Model (SEM) of the Theoretical Model and also (bootstrap) Preacher and Hayes (2008) bootstrapping method are used to produce estimates of direct and indirect effects. The Bootstrapping method also helps to get better estimates due to its reorganization or resampling approach. 5000 startup samples were used with a 95% confidence interval. The mediation and moderation model was implemented for the analysis.

Chapter 5

Discussion, Limitation, Implications and Future Recommendations

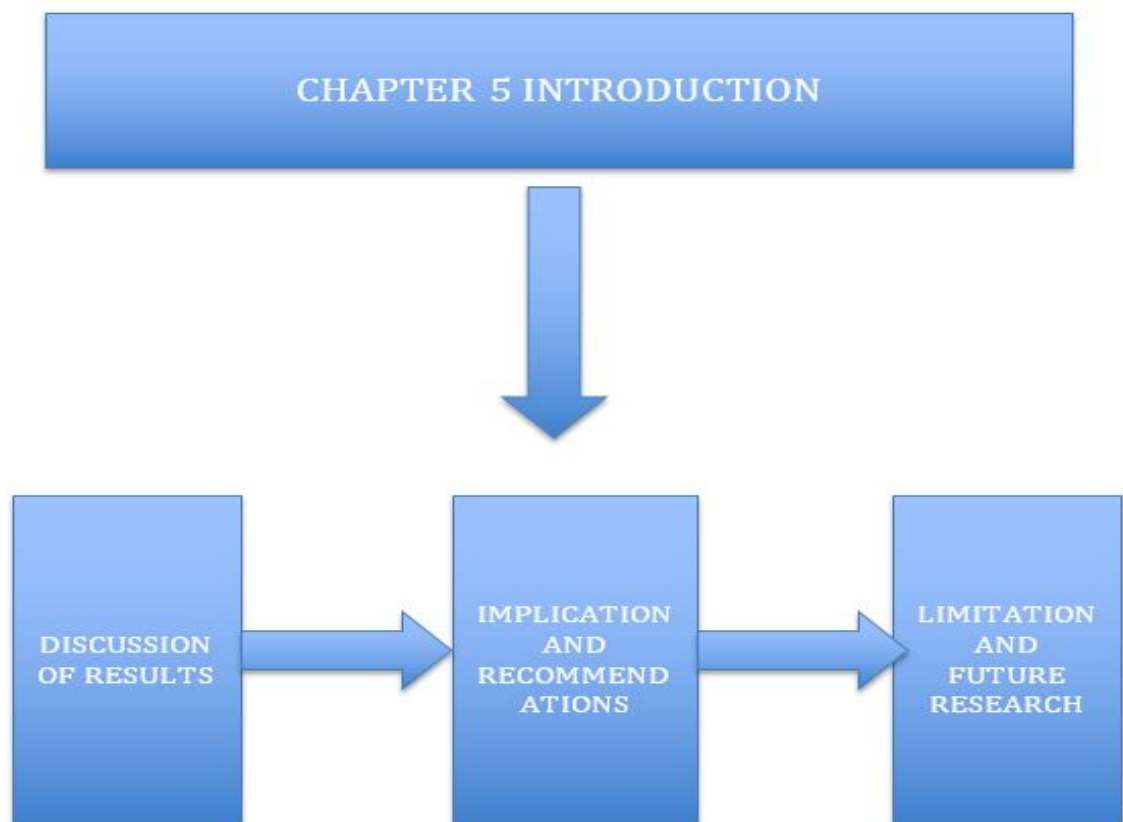


FIGURE 5.1: Structure of 'Conclusion and Recommendations' chapter

This chapter presents a conclusion of the thesis and then brings forward the practical implications and recommendations. The material of this chapter is organized as follows:

5.1 This Section discusses the presents the discussion and conclusion. In section 5.2 implications and presents the recommendations. Suggestions for future research are detailed and section 5.3 the limitations.

5.1 Discussion and Findings

The aim of this research was to explore the business intention of Pakistani student based on planned behavior theory (TPB). The findings of this study confirms the many accessible findings in the literature review and support the practicality of this theory to analyze and predict business intentions and backgrounds and, therefore, provides more support for the TPB act in predicting and understanding of business behavior (Ajzen, 2005; Souitaris et al., 2007; Basu and Virick, 2008; Gird and Bagraim, 2008; Engle et al., 2010; Mller, 2011; Angriawan et al., 2012; Karimi et al, 2012; Otuya et al., 2013; Malebana, 2014; Tarek Bin Ali, 2016; Nurdan & Nancy, 2016). In this research there are many variables in this study based on planned behavior theory that relates to the theory of as Theory Reason Action, TPB (Ajzen, 1991) concerning business intention in several parts of the world, are focusing on students of graduate (Fatoki, 2010, Piperopoulos, 2012), undergraduate (Masruki et al, 2013) and much more. The results show that there is a positive and significant association among the three variables to become an entrepreneur, in perceived behavior control, subjective norms, and attitude towards behavior.

The findings of this research link with previous studies and incorporate the mediating role of perceived behavior control, subjective norms, and attitude towards behavior.

(Chairwomen & Dimitra, 2015; Kuen-Hung et al, 2014; Kolvereid & Isaksen, 2006). In addition, the subjective norms (social norm) are also related to the women entrepreneurial intention and entrepreneurial behavior (Morianio et al, 2012; Wei-Loon et al 2014; Azrin et al, 2016). This research depicts the greater attitude

of the intention of entrepreneurship; a more favorable assessment of family and the perceived behavior control. Lakovleva et al, (2011) also identified those developing countries also shown higher scores in the Ajzen's entrepreneurial intention antecedents as compare to developed countries (Nurdan & Nancy, 2016).

The correlation and SEM show that three variables in **H4a** the attitude towards behavior mediate the relationship between social identity and women entrepreneurial intention **H4b** the attitude towards behavior mediates the relationship between self-realization and women entrepreneurial intention **H4c** the attitude towards behavior mediates the relationship between self-esteem and women entrepreneurial intention.

In this study, we argue that the social identity of women is emerging as the shaping women entrepreneurial intention. We test our model empirically using a representative sample and finding support for our theoretical prediction to be a view of women business and have an impact on the entrepreneurial behavior of women.

We also provide evidence that the entrepreneurial intentions of students are a really good predictor for future real choice to become entrepreneurs. The mediation model of the behavior and attitude toward the business intention of the women serve as potential variables intervene in the relationship between social identity and corporate behavior of women developed. Mediation analyzes showed that both attitude toward the behavior as women business intention mediators significantly in the model suggested. The variables fully mediated the relationship among self-realization self-esteem of women and corporate behavior of women but not there is any relationship between social identity and attitude towards behavior. The results provided support for the hypothesis. This study sheds light on the meaning of self-realization and self-esteem has long ignored entrepreneurship ago.

Additionally, conclusions of this study about women entrepreneurial behavior recommend that the more probably for students involved to start a new business in Asia like Pakistan are the aspiration of self-esteem and self-realization. The results of the study of Mau (2000) stated that these aspirations for Asian (Pakistani) women have been social pressure or traditional values, which partly justify the tendency of female entrepreneurs in Asia (Pakistan) to pursue recognition for

them and for society. The findings are also links with the study Dhaliwal (2000), suggesting that female are, a greater scope than men, are pleased with their self-respect and prestige and status, in relation to and monetary need, but sometimes worrying about factors that need more than men (Tambunan, 2009).

Self-esteem had a direct and indirect influence on women entrepreneurial intention and has a positive influence on behavior of businesswomen on university level students. Although previous researches (Kunday 2014; Azam & Maryam, 2013) has made essential contributed to the history of business intention of women, this research specifies a supportive of the character of self-esteem in the intention of entrepreneurship of students. The results also show the positive effect of self-esteem in the level of entrepreneurial intention of students Being human females also wants recognition at their work as men. Identity is a set of procedures of expectation for meaningful behavior.

These findings will redirect consideration to traits of personality as factors of intention of entrepreneurship on students. In addition, similarly support the following conclusions (Goksel & Aydnta, 2011; Darriel B.Mendoza & Jean Paolo 2015). While earlier studies had delivered essential contribution to the background of business intention, this research provides a supportive of the role of self-esteem, social identity, on the entrepreneurship intention of female students by highlighting the mediating role of attitude towards behavior and support the hypothesis H1a1.

Therefore, hypothesis **H4a** the attitude towards behavior mediates the relationship between social identity and women entrepreneurial intention rejected **H4b** the attitude towards behavior mediates the relationship between self-realization and women entrepreneurial intention **H4c** the attitude towards behavior mediates the relationship between self-esteem and women entrepreneurial intention accepted.

The respondents who have an entrepreneurial family background or a history of a positive opinion (success) of the family business the experience expressed greater intention to start their own business. The entrepreneurial family background is an important element to increase women entrepreneurial intention. Students in samples belong to family background of entrepreneurship have a positive opinion

about the success of the family business. The experience expressed greater intention to become an entrepreneur. This result in accordance with the findings of several authors (eg Linan et al., 2005; Mueller 2006; Alexandros et al, 2012; Nurdan & Nancy, 2016) which they suggest that women entrepreneurial families have higher tendencies Setting up their own businesses. This finding is expected since family offers the opportunity to acquire some young people business skills, confidence, experience, and vision, all of which contributed to the trend of starting a new business. Family tradition or family entrepreneurial background has a positive relationship with women entrepreneurial intention. Relatively entrepreneurial family tradition seems to influence on intentions of students are positive towards attitude towards business proprietorship.

Culture & Gender discrimination has a positive relationship and shapes the women to become an entrepreneur. This research provides verification that intentions of entrepreneurship are associated to culture and gender discrimination. The factors of culture are related significantly to the business intention of women. This research aligned with Hofstede (1980), Lee (1997), Morrison (2000) those who explore that culture has a strong impact on women's business values and intentions and their behaviors. Mark et al (2008) stated that the culture of the country directly associated with women entrepreneurial intention. Literature has proposed that gender play a part in entrepreneurship on women entrepreneurial intention and their entrepreneurial behavior (Dabic et al. 2012; Haus et al. 2013; Kickul et al. 2008; Wilson et al. 2007). Although many researches on business intention of women have explored the influence of gender (Daz and Moreno 2010; Haus et al., 2013), these researchers have determined the direct effect of gender on business intention.

The finding of this study depicts that indirect link between gender discrimination and women entrepreneurial intention mediated by subjective norms. This goes to the findings of several studies, suggesting that gender discrimination hardly important in women entrepreneurial intention (Farrington, and Louw Venter, 2012; Ymwregysa and Bagraim 2008; Engle et al, 2010). The results provide strong support the theory of planned behavior, showing a strong association between

women entrepreneurial intention and its antecedents. Thus, **H5a** Family tradition has a positive effect on women entrepreneurial behavior. **H5b** Culture has a positive effect on women entrepreneurial behavior. **H5c** Gender Discrimination has a positive effect on women entrepreneurial behavior accepted.

Female students with an internal locus of control when faced the choice of career, try to explore the search information about careers and attempt to identify the competencies it keeps, to be able to get accurate information that can be used in making business decisions to start the new venture. (Ilham & Musdalifah, 2015). But in this study self-efficacy, self-confidence and locus of control insignificantly associated with women entrepreneurial intention and their entrepreneurial behavior. Focusing on self-efficacy, that self-perceptions of women about their ability to succeed in business tasks can limit expressively their attitudes towards entrepreneurship. Self-efficacy affects the construction of women entrepreneurial intentions. It depicts that students have sufficient confidence in their ability to succeed and achieve challenging goals as entrepreneurship. But in this study self-efficacy, self-confidence and locus of control less likely intent to become and an entrepreneur.

This result confirms previous studies (Chen et al., 1998, Hao et al., 2005, Shapero (1982); Azjen, 1991; Bandura, 1997; Chen et al, 1998; Kruger et al., 2000, Barnabas et al, 2012; Carmen et al 2016; Bonifasia, 2016, Nwankwo et al. 2012 'Kuen et al, 2014). The research also validated with straps of (Zhao, Seibert, and Hills, 2005; Linan, Rodriguez & Rueda Cantuche, 2005; Smit, 1996 and Boyed and Vozikis 1994) that narrated that self-efficacy negatively associate with women entrepreneurial intentions. The weak impact of self-efficacy on business intention of women business behavior.

Self-confidence has a negative relationship with women entrepreneurial intention and behavior and doesn't shape women for entrepreneurship. This finding linking with previous studies (Abir et al 2014: Trucker, 2009). While the confidence considered as a valuable single asset success because it makes people happier, easier to convince others female students (with or without reason), and improves women motivation to become entrepreneurs.

Locus of control had a negative relationship with women entrepreneurial intention linking with the previous study of Reaz & Tarun, 2012, Ilham and Musdalifah, 2015). The study also depicts that with internal locus of control female students are less likely to become entrepreneurs in the future and less sure about their internal capacities motivational strength to become an entrepreneur. These results are similar to other studies (Ajzen, 1991; Carter & Shaw, 2006; Gatewood et al; 2004 Shane, 2003, Darmanto & Prasilowati, 2014; Kai, 2017) conducted in other parts of the world, which found the less relationship with women entrepreneurial intention.

This study shows that there is a weak relationship between self-efficacy, the locus of control and intention of women entrepreneurship and behavior. Connecting these results with expectancy theory of Vroom (1964) suggests that women entrepreneurs have been less influenced by the desire to start the new venture and grow.

Thus, hypothesis **H7a** self-efficacy has a positive effect on women entrepreneurial behavior. **H7b** self-confidence has a positive effect on women entrepreneurial behavior **H7c** locus of control has a positive effect on women entrepreneurial behavior rejected.

This research shows that perceived behavior control, subjective norms, and attitude towards the behavior are determining factor in their business relationship with the intention of Asian countries like Pakistan participating in the study. The results are consistent with the results obtained in the studies of Franke and Lthje (2003), Shook and Bratianu (2010) and Kume et al. (2013), which argued that the desirability of pursuing a career in entrepreneurship is a strong predictor of intentions to become an entrepreneur.

In this study, it appears that the initiative an enterprise to be valued as a viable career option among students, which states that they are willing to accelerate their learning in a more realistic approach to the current needed in the learning process of business. Thus, the Universities of Pakistan should develop business competition among students to improve the perceived behavior. The findings also support previous research to validate the questionnaire intended entrepreneurial intentions

Linan and Chen (2009), as a trustworthy tool for calculating the background of business intention of women and behavior.

Personality characteristics Extraversion as a moderator strong influence on subjective norms and perceived behavior control but less effect on attitude towards intention. Therefore, **H14a**. The openness to experience moderates the association between attitude towards the behavior and women entrepreneurial intention, and **H14b**. The extraversion moderates the association between perceived behavior control and women entrepreneurial intention positive relationship with attitude towards behavior are accepted.

The result of this study shows that Extraversion of students of universities is valuable to understand the entrepreneurial intention of students. Contrary to the expectation of this study, the level of students fully moderated the relationship between attitude towards behavior, subjective norms and perceived behavior control and business intentions. But its connotation cannot be negated, therefore; it should be taken as an essential predictor of business intention of women to start the business.

According to Mitchell et al (2002) to start a new business are several features and personality dimension influencing the intention of the entrepreneurs like extraversion and openness to experience but varies culture to culture and nation to nation, in the culture of the country vary. Each country has its own culture, values, norms, and beliefs that affect to personalities of women intention to start the business. Because in Pakistan women entrepreneurs cannot work in isolate. They work under the same regulatory and organizational mechanism as their male counterparts in Pakistan ILO, (2003). Hofsetde (1991) stated that the women in Pakistan are tied with cultural norms based on collectivist society and cannot take any individual decisions for being entrepreneurs. Thus the hypotheses,

Extraversion, **H9** Extraversion moderates the association between attitude towards the behavior and women entrepreneurial intention.

H10. The extraversion moderates the association between subjective norms and women entrepreneurial intention. **H11** The extraversion moderates the association between perceived behavior control and women entrepreneurial intention accepted.

In this study personal network has a strong relationship between perceived behavior control and a weak relationship with attitude towards behavior, subjective norms, perceived behavior control, and entrepreneurial intention. And consistent with previous researches (Reese & Aldrich, 1995; Aldrich et al, 1997; Cooper, 2002; Muzaffar et al, 2016) and the present study sustenance their findings.

Thus, **H12a**. The personal network moderates the association between attitude towards the behavior and women entrepreneurial intention rejected

H12b. The personal network moderates the association between subjective norms and women entrepreneurial intention rejected.

H12a. The personal network moderates the association between perceived behavior control and women entrepreneurial intention is accepted.

This study provides a strong relationship between religiosity and women entrepreneurial intention. The findings of this research linking with earlier researchers (Garba et al, 2013; Isa & Shitu, 2015; Qasim et al, 2016).

Women respondents spoke broadly about the struggles at first as become entrepreneurs and how their relationship with God remained and gave them a sense of purpose and motivation to start the new venture. This research furthermore discovered that the religiosity is the important source for women to become an entrepreneur and they can handle different stresses and pressure to start the business. Women would personally exercise, including basic skills, knowledge of the Quran, prayers (dua), and trust in God. Pay Zakat, and gratefulness (Shuker) to God and individuals and the remembrance of Allah (Dhiker) and forgiveness others. These act as effective strategies to cope with the stresses of life. For al- Ghazali (2002) stated that the basic Islamic practices such as prayer, fasting, pilgrimage (Hajj) and support Zakat assistance the Persons to avoid erroneous facts. Achour et al., (2014) stated that recitation of the Qur'an and know its meaning and support at the same time Encourage Muslims to deal effectively with the difficulties of life and auxiliary improve decision-making.

A.B et al, (2013) determined that Islamic religion or faith has influenced and shaped the women for entrepreneurship. For successful entrepreneurs, religiosity

influences their high locus of control. Additionally, religiosity also develops the believers self-confidence, self-esteem, and self-efficacy (Rulindo et al., 2011)

H13a The religiosity moderates the association between attitude towards the behavior and women entrepreneurial intention.

H13b. The religiosity moderates the association between subjective norms and women entrepreneurial intention.

H13c The religiosity moderates the association between perceived behavior control and women entrepreneurial intention is accepted.

Openness to experience **H14a.** The openness to experience moderates the association between attitude towards the behavior and women entrepreneurial intention,

H14b. The openness to experience moderates the association between subjective norms and women entrepreneurial intention, has an insignificant moderator with the attitude towards behavior but **H14c** the openness to experience moderates the association between perceived behavior control and women entrepreneurial intention, has negative relationship perceived behavior control between women entrepreneurial intention. But the strong relationship with attitude towards behavior and subjective norms. A woman who is impressive and ambitious (extrovert), and intellectual (openness to experience) is stimulated by her self-esteem self-efficacy and self-confidence and can result to become women entrepreneur (Saba & Rizwan, 2016). The results of this study are similar to the study of Rauch and Frese; 2007, Saba & Rizwan, 2016) that suggests the combination of personality characteristics are essential in the women entrepreneurial intention and behavior. The relationships **H14c**, found in this study are not very strong.

Given the prior literature on business intentions, these findings appear to be in line with what was discovered in that area. Review of entrepreneurship literature by Schlaegel and Koenig (2014) has recognized eighty eight researches on business intention two-thirds of them have used the planned behavior theory. In a number of studies on the link between entrepreneurial intention and behavior. Intentions are measured many years before measurement of Behavior (Gielnik et al., 2014 Kautonen et al., 2013, Galina et al, 2015). A shortfall of a research lies actually

that the only once period data collected. Therefore, it is impossible to collect causal relationships and actual behavior. Though, Ajzen and Cote (2008) propose the impact of women entrepreneurial behavioral on being strong while real control over the behavior is high rather than low. Hence, provide business encouragements to women who have exposed an interest in starting a new venture are increasing observations of control over behavior. This study is based on the view that women corporate behavior

Strong-willed, stimulated by cognitive mechanisms (Kautonen et al, 2013; Krueger, 2005) and described by the planned behavior theory. In line with this viewpoint, the starting point of business deeds is formed by business intentions (Kruger et al., 2000).

In this study, self-trust has a positive relationship with women entrepreneurial intention and women entrepreneurial behavior and fully mediates between these variables. The result is links with earlier researches (Gordon, 2006; Colquitt et al., 2007). Self-trust has a positive influence on entrepreneurship behavior Walter, (2012). Therefore, H4a1. Women entrepreneurial self-trust mediates the association between women entrepreneurial intention and women entrepreneurial behavior.

In this study woman, entrepreneurial intention has a positive relationship with women entrepreneurial behavior.

Taking into account women business operations intentionality lens allows thorough structural analysis, "The intention is to bring the behavior perception. It permits the receiver to identify the intentions and actions of the structure and in the current complex movement of human beings "(Malle, Moses, Baldwin, 2001). The study of Stavros (2015) proved the practical utility of the model under what conditions intention-behavior relationship demonstrates stability.

Thus, H4a. Women entrepreneurial intentions positively and significantly influence the women entrepreneurial behavior is accepted.

5.2 Implications and Recommendations

The analysis provides information on specific areas of universities students in Pakistan. This analysis is mainly descriptive and the purpose of survey research was to produce statistics on women intention for entrepreneurship. The results of the present study are generalizable for the women entrepreneurial intention. However, within the limits of present under discussion analysis of results and conclusions the implications and recommendations are discussed as follow:

5.2.1 Theoretical and Practical Implications

This research reflects the practical implications for regulators and policymakers to develop policies to support the women entrepreneurs. The results can help for policymakers and educators in developing training and development programs by Firstly, educating women entrepreneur for their rights and factors that can influence their business so that they should potentially be exposed to different types of opportunities. Secondly, suggesting them to improve educational plan of business folks so that they should be continuously monitored through improved training programs, practical experience, and personality development programs to improvise their overall level of personality.

Thirdly, the government should establish appropriate training institutions to improve their business knowledge and skills to take risks. Fourthly, provide them enabling environment to motivate them to take the risk, which will put more women in business.

Fifth, the banking system should be sufficiently responsive to the needs of women entrepreneurs that could not create social barriers to women's access to use credit. Sixth: educational reforms are required by to promoting entrepreneurship in universities need to understand and find ways to develop and encourage women entrepreneurs.

On the one hand, this study verifies that attitudes towards behavior, subjective norms and perceived behavior control positively impact on women entrepreneurial

intention, in this way contributing to the planned behavior theory. This research also establishes an association between women entrepreneurial intention and entrepreneurial behavior. These results propose that students confident become their entrepreneurial skills, and competences Thus, the change the attitude is the practical implication it should be seen as an essential measure of business education. In this respect, the literature highlights that attitudes towards entrepreneurship are central to clarifying the new venture. Therefore, the introduction of entrepreneurship for students in the business process can be favorable because they develop positive attitudes towards initiative to the new ventures (Phan et al, 2002), as well as initiating and implementing new Ideas within existing institutions (Phan et al., 2002). Moreover, it should include entrepreneurship courses and specially focused on practice rather than theory, so students to experience rather than just learning about entrepreneurship.

Therefore, this research will provide vision to the planners and policy makers of the future to think of the women entrepreneurial intention and actual behavior by providing a platform for them to maximize their potential. Further, this research will help and allow universities to understand the role of women entrepreneurship in the near future.

5.3 Limitations and Future Research

Each research has some limitations and this specific study is no exclusion also.

Firstly, the research is limited to the participant & universities in twin cities due to the cost bearing issue. Further researches can be extended to rest part of the country with a large sample size to investigate the similar case. It is true that this research is not deprived of limitation. As mentioned earlier, this research can suffer a common method bias, Secondly, Cross-sectional data used in this research at an available time; therefore, it reflects the observation of a certain time. Thirdly, It is difficult to convince respondents that the questionnaires were distributed only for academic purposes. Thus, respondents are doubtful about the investigation, but the accuracy of the answers depends on the attitude of the respondents. Fourthly,

the full attention of participants; respondents who complete this questionnaire in their respective universities asked Time, because all participants are students there they the pressure to focus on work rather than a questionnaire. We evaluated the students' perceptions about their future business intention, not actual behavior of entrepreneurs.

Several future research directions are possible built on the results of this research. A comprehensive search of the existing literature found no previous study that explores or develops a comprehensive psychological model for women; the results of this research may be compared with similar studies at the national level. In the same way, by repeating this study in universities students of the other countries of South Asia will provide valuable information. The positive relationship between intention and behavior in business, culture, the locus of control, combination of personality traits are explored. A study of mixed or qualitative research may be determined new insights or information about women entrepreneurship because it is not revealed in this research,

An interesting aspect to explore further is the quality of the other three- dimension of the personality and the degree to which this quality positively or negatively affects their attitudes, subjective beliefs of the norm and behavior control in relation to the startup venture.

Longitudinal studies are needed to determine the intentions and conduct other business variables actually develop gradually. Therefore, this study can be transformed into a longitudinal study. A strong positive attitude towards women entrepreneurship finds that another important support of business creation and business has high self-efficacy. This research focused on the indirect relationship of religiosity between attitude towards behavior, subjective norms, and perceived behavior control and women entrepreneurial intention. Thus, strongly suggested that future research should be a focus on the direct relationship with women entrepreneurial intention and entrepreneurial behavior.

Last but not least there is also the perception of terrorism and corruption in the country. Future research should explore the impact of terrorism and corruption on women business intentions and their behavior.

5.4 Summary

This chapter presents a conclusion of the thesis and then brings forward the practical implications and recommendations. This chapter material is organized as follows: the discussion and conclusion, implications and recommendations, suggestions for future research and limitations. The chapter has further discussed the theoretical and practical implications of this study like educating women entrepreneur for their rights and factors that can influence their business so that they should potentially be exposed to different types of opportunities. This section has included the recommendation for the planners and policymakers to think of the women entrepreneurial intention and actual behavior by providing a platform for them to maximize their potential. Further, this research will help and allow the universities to understand the role of women entrepreneurship in the near future.

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Annexure

Research Survey

Questionnaire

Dear Respondent

I am a PhD Scholar and this survey is being administered to know the attitude of female towards various entrepreneurial intention aspects and daily life activities. My thesis title is “Factors determining women entrepreneurship in a South Asian context”. Please take few minutes to complete the survey and return it within three days. I would like to ensure that the information/feedback provided by you will be kept confidential and will only be used for the academic/research purposes. Your cooperation in this regard shall be highly appreciated.

Jamila Khurshid

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Age <input type="checkbox"/> Less than 22 years <input type="checkbox"/> 22-25 <input type="checkbox"/> 26-30 <input type="checkbox"/> 31-35 <input type="checkbox"/> 36-40 <input type="checkbox"/> 41-45 <input type="checkbox"/> Above 45	Education/Designation <input type="checkbox"/> BBA <input type="checkbox"/> MBA <input type="checkbox"/> MS <input type="checkbox"/> Ph.D.	University/ Institution <input type="checkbox"/> CUST <input type="checkbox"/> NUST <input type="checkbox"/> FAST <input type="checkbox"/> IIUI <input type="checkbox"/> COMSATS <input type="checkbox"/> AIR <input type="checkbox"/> BEHRIA <input type="checkbox"/> NDU <input type="checkbox"/> NUML <input type="checkbox"/> IQRA <input type="checkbox"/> RIU <input type="checkbox"/> HAMDARD <input type="checkbox"/> QAU <input type="checkbox"/> FJWU <input type="checkbox"/> PIDE <input type="checkbox"/> OTHERS _____
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Scale	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
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(Please encircle or tick the appropriate number against each statement)

Social Identity						
1	My personal values and moral standards are important for social identity.	1	2	3	4	5
2	Being a part of the many generations of my family, I care about my identity.	1	2	3	4	5
3	The ways in which other people react to what I say and do I respect them.	1	2	3	4	5
4	My reputation, what others think is central to me.	1	2	3	4	5
5	My attractiveness to other people is important for me.	1	2	3	4	5
6	I care about my gestures and mannerisms on others.	1	2	3	4	5
7	My relationships with the people I feel close to are important for me.	1	2	3	4	5
8	Knowing that I continue to be essentially the same inside even though life involves many external changes are important for me.	1	2	3	4	5
9	My occupational choice and career plans are valuable for me.	1	2	3	4	5
10	Developing caring relationships with others is my priority.	1	2	3	4	5
Self- Realization						

1	I do not feel ashamed of any of my emotions.	1	2	3	4	5
2	I feel free to be angry with people I care for.	1	2	3	4	5
3	I can show my feelings even when people might see me.	1	2	3	4	5
4	I can like people even if I dont agree with them.	1	2	3	4	5
5	I am afraid of doing things wrong.	1	2	3	4	5
6	It is better to be yourself than to be popular.	1	2	3	4	5
Self-esteem						
1	On the whole, I am satisfied with myself.	1	2	3	4	5
2	At times I think I am no good at all.	1	2	3	4	5
3	I feel that I have a number of good qualities	1	2	3	4	5
4	I am able to do things as well as most other people do.	1	2	3	4	5
5	I feel I do not have much to be proud of.	1	2	3	4	5
6	I certainly feel useless at times.	1	2	3	4	5
7	I wish I could have more respect for myself.	1	2	3	4	5
8	All in all, I am inclined to feel that I am a failure.	1	2	3	4	5
9	I take a positive attitude toward myself.	1	2	3	4	5
Family Tradition						
1	My parents / guardian (s) feel	1	2	3	4	5
2	My father feels	1	2	3	4	5
3	My brother/sister feels	1	2	3	4	5
4	In general my relative feel	1	2	3	4	5
5	My neighbour feels	1	2	3	4	5
6	My co-worker(s) feels	1	2	3	4	5
7	In general my acquaintances	1	2	3	4	5
8	My close friends feel	1	2	3	4	5
Culture						
1	Being accepted as a member of a group is more important than having autonomy and independence.	1	2	3	4	5
2	Being accepted as a member of a group is more important than being independent.	1	2	3	4	5

3	Group success is more important than individual success.	1	2	3	4	5
4	Being loyal to a group is more important than individual gain.	1	2	3	4	5
5	Individual rewards are not as important as group welfare.	1	2	3	4	5
6	It is more important for a manager to encourage loyalty and a sense of duty in subordinates than to encourage individual initiatives.	1	2	3	4	5
Gender Discrimination						
1	Your career choice influenced by the encouragement of others to pursue education in more stereotypical female-oriented professions.	1	2	3	4	5
2	You are not enjoying good job opportunity in market.	1	2	3	4	5
3	You are not encouraged to work in field.	1	2	3	4	5
4	You are not allowed to participate in family decisions.	1	2	3	4	5
5	You can move freely round the clock like your male family members.	1	2	3	4	5
Self-Efficacy						
1	I can manage to solve difficult problems if I try hard.	1	2	3	4	5
2	If someone opposes me, I can find the means and ways to get what I want.	1	2	3	4	5
3	It is easy for me to stick to my aims and accomplish my goals.	1	2	3	4	5
4	I am confident that I could deal efficiently with unexpected events	1	2	3	4	5
5	Thanks to my resourcefulness, I know how to handle unforeseen situations.	1	2	3	4	5
6	I can solve most problems if I invest the necessary effort.	1	2	3	4	5

7	I can remain calm when facing difficulties because I can rely on my coping abilities.	1	2	3	4	5
8	When I am confronted with a problem, I usually find several solutions.	1	2	3	4	5
9	If I am in trouble, I can think of a solution.	1	2	3	4	5
10	I can handle whatever comes my way.	1	2	3	4	5
Self-Confidence						
1	I know intuitively what is right for me.	1	2	3	4	5
2	I have confidence in my Self.	1	2	3	4	5
3	I have challenged all my limiting beliefs.	1	2	3	4	5
4	I fear nothing.	1	2	3	4	5
5	I have a clear vision for my life.	1	2	3	4	5
6	I make my own choices.	1	2	3	4	5
7	My wisdom is innate, not learned	1	2	3	4	5
8	I accept the authority of others as their authority is mine	1	2	3	4	5
9	I am the author of my own life.	1	2	3	4	5
10	I never make other people to do wrong.	1	2	3	4	5
Locus of Control						
1	Most problems get solved themselves if one just does not become fool with them.	1	2	3	4	5
2	You have ability to stop yourself from catching a cold.	1	2	3	4	5
3	Getting good grades mean a great deal to you.	1	2	3	4	5
4	You are blamed for things that just arent your faults.	1	2	3	4	5
5	Through studying hard enough one can pass any subject.	1	2	3	4	5
6	Things start out well in the morning makes a good day.	1	2	3	4	5
7	Mostly parents listen to what their children say.	1	2	3	4	5
8	Wishing good can make good things happen.	1	2	3	4	5
9	Doing something wrong leads to all wrong.	1	2	3	4	5

10	The best ways to handle most of the problems is to ignore them.	1	2	3	4	5
Attitude towards the Behavior						
1	I would rather be my own boss than to have a secure job.	1	2	3	4	5
2	A career as entrepreneur is attractive for me.	1	2	3	4	5
3	Being an entrepreneur would entail great satisfaction for me.	1	2	3	4	5
4	I believe that if I start my business, I will certainly be successful	1	2	3	4	5
Subjective Norms						
1	My parents are positively oriented towards my future career as an entrepreneur.	1	2	3	4	5
2	My friends are positively oriented towards entrepreneurship as a logical choice for me.	1	2	3	4	5
3	I believe that people, who are important to me, think that I should pursue a career as an entrepreneur.	1	2	3	4	5
4	In my university, students are actively encouraged to pursue their own ideas.	1	2	3	4	5
5	There is a well- functioning support infrastructure in my university to support the start up of new firms.	1	2	3	4	5
Perceived behavior control						
1	To start a firm will be easy for me.	1	2	3	4	5
2	To keep a firm working well is easy for me.	1	2	3	4	5
3	I know how to develop an entrepreneurial project.	1	2	3	4	5
4	If I tried to start a firm, I would have a high probability of succeeding.	1	2	3	4	5
5	If I want, I could become self-employed after my studies.	1	2	3	4	5
6	To start my own firm would probably be the best way for me to take advantage of my education.	1	2	3	4	5

Women entrepreneurial intention						
1	I prefer to be an entrepreneur rather than to be an employee a company.	1	2	3	4	5
2	My professional goal is to become an entrepreneur.	1	2	3	4	5
3	I am determined to create a firm in a future.	1	2	3	4	5
4	I will make every effort to manage my own firm.	1	2	3	4	5
5	I have a very serious thought in starting my own firm.	1	2	3	4	5
Extraversion						
1	I feel comfortable around people.	1	2	3	4	5
2	I make friends easily	1	2	3	4	5
3	I am skilled in handling social situations.	1	2	3	4	5
5	I know how to captivate people.	1	2	3	4	5
6	I start conversations.	1	2	3	4	5
7	I warm up quickly to others.	1	2	3	4	5
8	I talk to lots of different people at parties	1	2	3	4	5
Religiosity						
1	Islam helps me to lead a better life.	1	2	3	4	5
2	Saying my prayers helps me a lot	1	2	3	4	5
3	I believe that Allah helps me	1	2	3	4	5
4	I read the Quran for inspiration and motivation.	1	2	3	4	5
5	I regularly perform my qiamullail (such as praying/reciting Quran/dua after midnight)	1	2	3	4	5
6	I performed my daily prayers in the mosque regularly.	1	2	3	4	5
7	I regularly spend some amount from my monthly income for charity/ sadaqah.	1	2	3	4	5
8	I fast the whole month of Ramadan.	1	2	3	4	5
9	I pray five times a day.	1	2	3	4	5
10	I perform the obligation of zakat fitrah annually.	1	2	3	4	5
11	I perform the obligation of zakat maal (asset/income) annually.	1	2	3	4	5

Openness to experience						
1	I believe in the importance of art.	1	2	3	4	5
2	I have a vivid imagination.	1	2	3	4	5
3	I tend to vote for liberal political candidates.	1	2	3	4	5
4	I carry the conversation to a higher level.	1	2	3	4	5
5	I enjoy hearing new ideas.	1	2	3	4	5
6	I enjoy thinking about things.	1	2	3	4	5
7	I can say things beautifully.	1	2	3	4	5
8	I enjoy wild flights of fantasy.	1	2	3	4	5
9	I get excited by new ideas.	1	2	3	4	5
10	I have a rich vocabulary.	1	2	3	4	5
Women Entrepreneurial behavior						
1	I tend to trust people, even on those who I have just met for the first time.	1	2	3	4	5
2	Unless you remain alert, someone will soon take advantage.	1	2	3	4	5
3	My typical approach is to be cautious with people until they have demonstrated their trustworthiness.	1	2	3	4	5
4	I usually give acquaintances the benefit of the doubt if they do something that seems selfish.	1	2	3	4	5
5	Most people pretend to be more honest than they really are.	1	2	3	4	5
6	I believe that most people are generally trustworthy.	1	2	3	4	5

Thank you very much for your cooperation