

Textile and clothing students' Interests and attitudes towards entrepreneurship

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Abstract:

This study was a pilot program for identification of entrepreneurship interests of Textile and Clothing (TC) students early in their careers. Using a modular method, the program focuses on awareness and assessment of entrepreneurship to develop a broad-based approach to encompass an essential understanding of entrepreneurial concepts (Niehm et al., 2005). The program has focused on creating awareness of TC-related career options and on enhancing opportunities for community development and strengthening rural economies. Educating Textile and Clothing students about previously-unconsidered entrepreneurial opportunities will potentially further attainment of these goals. The principal goal is to educate and encourage undergraduate university students who may not have considered all possibilities with respect to entrepreneurship as a career option (Niehm et al., 2005). Textile and Clothing (TC) Students increasingly need the skills and knowledge of entrepreneurial education to help them adapt to the changing needs of an uncertain tomorrow.

Keywords:

*entrepreneurship education
entrepreneurship attitudes
entrepreneurial intention
careers path*

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Introduction

Entrepreneurship is becoming an enticing activity for non-business majors interested in pursuing personal ventures. Reis (2000) points out that career and technically-oriented college educators are finding entrepreneurship education an ideal way to help students meet the challenges of the new century. Many students say this type of education gives them tools they can use in their careers, whether or not they elect to open businesses (Reis, 2000).

College graduates with intentions to pursue entrepreneurial ventures have become an important group for the business community as well as for the academic community. As baby boomers begin to reach retirement, a vacuum may be created in the business sector as well as in the entrepreneurial sector. This vacuum will most likely create new opportunities for young professionals who believe in themselves and are not afraid to take risks. One way to approach this situation is to develop understanding of the antecedents of Textile and Clothing (TC) students' intentions toward entrepreneurship, thereby providing insights for curricular development and experiential learning relevant to entrepreneurship education in of Textile and Clothing.

This study hopes to provide some insight into recognizing intentions of college student and their future career goals based on personal and situational factors that may influence them in their entrepreneurial intentions. Because Textile and

Clothing (TC) students tend to have educational skills that lend themselves to small business ventures, understanding their entrepreneurship interests will help to show how just how serious they are about their future career goals.

Understanding the intentions of students and factors influencing their choice to become entrepreneurs will contribute to existing knowledge with respect to intentions of students in future entrepreneurial ventures. Additionally, it will help determine how to better serve the academic needs of students who choose entrepreneurship as an aspect of their future goals.

Research Question

- 1Q- Does exposure to family members' entrepreneurial activities influence younger college students (first two years) differently from more advanced college students (three years and above) with regard to entrepreneurship interest?
- 2Q- Is there a difference between younger and older Textile and Clothing (TC) students with respect to leadership characteristics related to a future interest in entrepreneurship?
- 3Q- Is there a difference in the degree of interest in pursuing an entrepreneurial career path between younger and older Textile and Clothing (TC) students.

In this study, the following hypotheses were tested to assess of Textile and Clothing students' beliefs, attitudes, and intentions toward entrepreneurship.

Hypothesis 1: Exposure to family members' entrepreneurial activities will influence

younger students more than advanced students with respect to interest in entrepreneurship.

Hypothesis 2: Older students seeking entrepreneurship will take future planning more seriously than younger college students.

Hypothesis 3: Older students will show a higher degree of interest in pursuing an entrepreneurial career path than younger students.

Literature

Although students' entrepreneurial intentions have been assessed in various disciplines using different approaches and outcomes, relatively little research has been conducted in Textile and Clothing (TC). Muske and Stanforth (2000) revealed that some students planning to become entrepreneurs were choosing a variety of classes to help them achieve their future goals. Among the students they questioned, more showed interest in taking entrepreneurial courses than were actually planning to open their own business. Results revealed that more students worked to obtain the necessary skills with which to become entrepreneurs even if that was not their immediate or long term. The influence on career choices of family experience with entrepreneurship was demonstrated by the fact that 46.6% of the respondents indicated their family owned business, thus influencing their perceptions of entrepreneurship and their future decision-making in this respect (pp. 4-5).

Van Aukenet al. (2006) studied the concept of influence of role models in relation to entrepreneurial intention and found that, for populations of students from Mexico and the United States of America (USA), the father usually had the greatest influence. For the two Midwestern universities who collaborated in the study, 213 valid responses were found, and for the one Mexican University also contributing to the study, 87 responses were received for analysis. Students in this study were asked to indicate and rate the overall influence on career-thinking using a Likert scale (influence a lot = 1 and no influence = 5) of their most significant role model during their formative years (p. 329). From a technique such as this they found that specific role model variables used, such as parental influence, had a greater influence on students from Mexico than those from the USA (p. 334 -335).

Starting in middle and high school, students were given the opportunity to choose whether they want to take of Textile and Clothing courses and were also encouraged to determine whether they

expected to continue with such studies at the university level. Entrepreneurship in education has been recognized as important in expanding the knowledge of Saudi Arabia(SA) youth. Congress has recognized the importance of such education, stating that "the entrepreneurs of tomorrow are in our schools today," during recognition of the first annual national entrepreneurship week (Celebrate entrepreneurship week USA, 2010, p 3).

The Consortium for Entrepreneurial Education (CEE) has for the past 20 years advocated the development of entrepreneurial learning experiences in all types of vocational programs as well as for high school, community college, and adult students (State value entrepreneurship ed., 2016, p1). The CEE surveyed directors for each state with Career and Technical Education (CTE) programs to understand where entrepreneurship seems to be heading. They found:

17 of 37 state directors (46%) said that entrepreneurship was part of their state plan for CTE while others said that, although sometimes not explicitly, entrepreneurship is an appropriate subject to be taught.

26 state directors said that entrepreneurship was going to be even more important as part of the school-to-work program in their state.

20 state directors said that they include entrepreneurship in tech prep programs that provide for articulation between secondary and post-secondary programs.

States need more information, curriculum, and teacher training opportunities.

Marketing and business education were the two most frequently mentioned programs that infused entrepreneurship.

Trades and Industries (T & I) were not included in programs that have infused entrepreneurship in CTE (State value entrepreneurship, 2007).

The stated philosophy of the CEE is that "all students need to understand that becoming an entrepreneur is a career choice" (State value entrepreneurship, 2007). This idea is important because even though educational opportunities may be different throughout the nation, individuals still have choices with respect to what their career path will be. The idea of choosing an excellent career can have a profound effect on the decision-making of individuals, especially when they are in transition points in their life(high school, for example)that guide their future career decisions. Career decision-making represents an important turning point in a given person's life, and strategic thinking is required to orient an individual on the path to excellence (State value entrepreneurship, 2007).

It is important to understand the thinking process of individuals in their career choices, particularly if they are interested in orienting those decisions toward entrepreneurship. Strategic thinking and entrepreneurial orientation were closely linked in Krueger's (2005) study of growth opportunities in entrepreneurship. In looking at the perceptions of 46 entrepreneurs and 57 non-entrepreneurs from diverse backgrounds (age, gender, education, ethnicity, and socio economic status) they self-reported their intentions toward entrepreneurial training. He found that innovativeness, competitiveness, risk-accepting, autonomy, and proactiveness are linked to attitudes of future entrepreneurial orientation. He also points out that the evidence shows that opportunity-seeking is significantly associated with dimensions of strategic thinking.

Brannback et al. (2006) investigated the level of passion involved in entrepreneurial exploration. He surveyed 235 college students (216 in Finland and 19 in the USA) in class and immediately collected their answers. The survey measured entrepreneurial intentions, preserved desirability, feasibility, self-efficacy, and hobby as elements of student passion. The notion of finding a strong connection between people and the choices they make produced some interesting conclusions. Passion is defined as a feeling "not a homogeneous construct." Thus, the concept of finding an idea that conveys to all people an understanding of passion as it relates to entrepreneurial ventures is not easily described. The idea of capturing passion or human spirit is more complex and seems to involve a more subtle approach than defined in this study. This idea of understanding the human spirit is an important one because it involves connections among individuals, their ideas, and the self-efficacy with which to make their dreams and vision of the future a reality.

Quince and Whittaker (2003) surveyed 153 high-tech CEOs twice, the first time in 1998 and the second time in 2001. They discovered that proactive and innovative behaviors were related to risk-taking behavior. Also, "more pro-active and innovative businesses were more likely to have been founded by entrepreneurs with a clear perception of an opportunity related to the commercialization of a new or existing technology, to hold personal objectives reflecting an enterprise focus: with a concern for employees, and a perception of the business as an entity existing outside of and beyond themselves and who aimed for substantial growth (Quince & Whittaker, p 20)."

Shepherd et al. (1997) administered a questionnaire to 102 graduate students at a Midwestern business college that rated the overall attractiveness of alternative career choices (on an 11 point scale). They wanted to ascertain the future career decisions of the students. They discovered that students with stronger intentions to become entrepreneurs had more positive attitudes toward independence than those with weaker intentions in that direction. The findings show that individuals who view entrepreneurship as a positive venture will be more inclined to create it for themselves.

Textile and Clothing (TC) students do have an interest in entrepreneurial advancement, according to Stanforth and Muske (1999); who interviewed 153 TC students regarding their interest in entrepreneurial education. They found that personal traits, self-concept, and personal background were linked to entrepreneurial interest. Respondents who said they "definitely" planning to go into business for themselves scored higher on the overall self-concept scale than did those who said they "may" or "definitely are not" going into business for themselves.

Understanding the entrepreneurial interest of Textile and Clothing (TC) majors will help in developing an understanding of their intentions to make career choices, which in turn will help educators to develop academic programs that interest students. In developing new and expanding upon existing entrepreneurial programs students will gain knowledge that will benefit their future career goals and help them develop into responsible citizens. It is always important to understand the connection students have with their business in making career choices. In doing this they develop an awareness of their own personal future dreams as opposed to what might be dictated by society and the economy.

Theoretical Background

Although there are various possible approaches in evaluating intentions with respect to entrepreneurial activities, Azjen's (1991) Theory of Planned Behavior is a seminal work that can be used to understand the basic idea that an individual's intention is a precursor to actual engagement in the behavior. To understand this theory one must look at its structure, segmented into three types of beliefs having distinctive processes through which to interpret and explain an intention. The phases that influence the theory of planned behavior (Azjen, 1991) can be simplified into three features (behavioral, normative, and control) that converge on intention leading to behavior as follows: *Behavioral* beliefs affect attitude toward the behavior; *normative*

beliefs affect subjective norms; *control* beliefs affect perceived behavioral control. All converge on the intention toward the behavior.

In reality the phases constitute a complex process, but this simplified view helps to clarify intentions. Understanding the intentions of students in their career choices is a complex process, so it is essential to understand the factors that motivate students in their choice-making processes. Attempts to understand intentions of individuals in their entrepreneurial choices have led to greater understanding and broadened knowledge as to why intention-based models are so successful, as described in the literature (Krueger, Reilly, & Carsrud, 2000): For example,

Intentions are the single best predictor of any planned behavior, including entrepreneurship. Understanding the antecedents of intentions increases our understanding of subsequent behavior.

Personal and situational variables typically have an indirect influence on entrepreneurship through influencing key attitudes and general motivation.

Krueger, Reilly, and Carsrud (2000) point out that using Shapiro's model ("Entrepreneurial Event" - SEE) to determine if an entrepreneurial event will successfully take place requires the presence of three events. The first antecedent, the *perceived desirability* to act, is generally present. Shapiro points out that "inertia" will often keep an individual's life stuck until it is "displaced" by an event that is either positive (economic gain such as winning the lottery or inheriting an inheritance) or negative (economic loss such as job loss or divorce). The other two antecedents are *credibility* (desirable and feasible) and *propensity to act*, both of which must exist for an entrepreneurial action to take place (p 418).

The idea in this study that the combination of both desirability and feasibility creates the notion of credibility is an interesting concept. In other studies these properties were not combined but identified in a unique way. For example, Shepherd and Krueger (2002) found that, in an intentions-based model of entrepreneurship, the concepts of desirability and feasibility are subjectively important factors at both the individual and team level (p 180). Studies on other influencing factors have shown that role models, especially those provided by parents, have a unique place in guiding the intentions of students in their future entrepreneurial efforts.

In all of these studies one can see the influence of Ajzen's theory (1991). Krueger and Carsrud (1993) have successfully used the theory of planned behavior as a predictor of intentions in

entrepreneurial career choices. They showed that the attitudes of individuals account for almost half of the variance of intentions, while the intentions themselves account for about thirty percent of the variance of behavior. The significance of this in relation to the current project shows that the relationship between behavior and intentions has a distinctive pattern that allows one to interpret the intentions of individuals in the decision-making process. The decision-making process involves cognitive learning, which is a continuous process in which decisions must be made that involve how students perceive and process information conducted at all stages of life. (Driscoll, L.G., Stewart, D.L., Hayhoe, C .R., & Leech, I2007). In this study I have initially examined the problem of determining who the entrepreneurial-minded FCS student is and then identified both the motivations and interests of these students with respect to their future intentions.

Methods

The goal of this study is to understand the educational involvement, influence factors, and personal characteristics of Textile and Clothing (TC) students and their entrepreneurial intentions. The data were collected from in-class and on-line surveys from Textile and Clothing (TC) students at mid-western land grant universities in Saudi Arabia. These surveys were specifically intended to determine the future entrepreneurial goals of Textile and Clothing (TC) students at university campuses involved in programs and majors related to Faculty of Home Economics. The data collection vehicle was an online self-administered questionnaire to be individually completed by each student.

Data Set

The focus of this research will be to develop an understanding of upper division (first and second year college students) and lower division (third year college students and above including PhD) of Textile and Clothing students' intentions with respect to entrepreneurial goals using an existing scale along with a 5-point Likert scale to measure general background demographics. The survey is two-fold. The first section requested participants' demographic information followed by the following question: "In general, how do you see yourself in terms of creativity in your college course assessments, on the job, or in how you deal with others? And when you confront a problem, can you often discover new opportunities." The next section asked students to rate their level of agreement with several statements related to their interests and intentions in deciding their path towards entrepreneurship using the following scale

(1 = strongly agree, 2 = somewhat agree, 3 = neutral, 4 = disagree, 5 = strongly disagree). The second set of 4 questions, using a Likert scale, where 1 = never and 5 = very often, asked students to provide information on their outlook concerning professional development and managing their of Textile and Clothing related career. All questions took form of: "How often do you...? For example, some questions included were: Plan for the future after graduation; Think of new ways of doing everyday things; Take chances when making plans for your future; Turn problems into opportunities." The third set of two statements used the same scaling method as the first set (strongly disagree=1/Strongly agree=5) and took the form of: "Indicate your agreement or disagreement with the following statement". Have you ever thought about starting your own business; Estimate the likelihood that you will start your own business someday." The last two questions used a Likert scale with different measures for each (never thought about it at all=1; have seriously thought about it=5) (very unlikely=1; very likely=5). The final question was a direct and simple one: "How many of your immediate family members (mother, father, sister, brother) are or have been self-employed?"

Sample

Demographic information (age, gender, major, GPA, class) was used to profile the student population. The independent variables were the lower division (first and second year) and upper division (third year and above to PhD) college students, and leadership, career path, family influences are the dependent variables. This study gathered data at two large mid-western universities to determine the interests of Textile and Clothing (TC) college students. This insight into the entrepreneurship intentions of lower and upper division students and their career choices is intended to provide educators, decision makers, and students with an expanded view of the ways in which entrepreneurial programs can benefit from career preparation and offer alternatives for students with entrepreneurship intention who are majoring in of Textile and Clothing (TC) programs.

Analysis

This study involved statistics analysis using – descriptive, correlation, and T-tests – intention and interest of lower and upper division of Textile and Clothing students towards entrepreneurship. The T-test was used to understand the group differences between lower division (younger students = first and second year) and upper division (older students = third year and above).

The T-test evaluated the differences between the means of lower division students and upper division students. The t-test calculates whether the mean value of the test variable for one group differs significantly from the mean value of the test variable of the second group.

SPSS was used to analyze the data. This study utilized data previously collected from Frazier and Niehm. 10 questions were initially identified as important to this study. The intention and personal characteristic questions were coded, combining the positive intentions (often/very often, agree/strongly agree, or disagree/strongly disagree) of the upper division and lower division of Textile and Clothing (TC) students as a variable to find the frequency of occurrence, percentage, T-test, and correlation.

Results

Descriptive

The sample consisted of 476 participants, approximately 87% females (n=343). *Table 1* shows the means, standard deviations, frequencies, and class level: Approximately 39.6% of participants were below 21 years of age and the remaining participants were 21 years or older. 59.3% of the participants had a GPA of 3.1 or higher, 37.9% had a GPA below 2.1 and 3, and 2.8% of the participants had a GPA below 2.0. Approximately 25.4% of the participants are freshmen and sophomores; while 74.6% are juniors, seniors, and graduate students (Masters and PhD).

Correlation

Correlation coefficients were computed among the ten self-assessment entrepreneurship scales. The p value of less than .05 was used for testing for significance. The results of the correlational analysis presented in *table 2* shows that 16 out of 45 correlations were statistically significant and were greater than or equal to .19. The correlations of scholarly knowledge self-assessment results suggest upper division college students are more likely to plan for their future entrepreneurial venture than lower division college students ($r = .60, P < .01$). Also, upper division students frequently consider thinking of new ways of doing things as well as taking chances as part of the entrepreneurial challenge and are not swayed by it in a negative way ($r = .41, P < .01$). Lower division students may view such activity with more trepidation. Given this tendency older students are likely to take entrepreneurship more seriously as they reach the end of their college career compared to those just starting out.

T-Test

An independent sample T-test shown in *Table 3*

was conducted to evaluate the hypothesis that there is a difference between lower division and upper division students with respect to their plans for the future after graduation. The T-test was significant, ($t = -2.294$, $P < .05$) and the results show that students in the upper division ($M = 4.20$, $SD = .85$) on average plan more than those in lower division ($M = 3.98$, $SD = .90$). The 95% confidence interval for the difference of the means range from $-.397$ to $-.031$.

An independent sample T-test was conducted to evaluate the four hypothesis questions: Discovering a new opportunity, taking chances, turning problems into opportunities, and think of new ways of doing things. The goal was to find differences between lower and upper division students in discovering opportunities, taking chances, turning problems into opportunities, and thinking of new ways of doing things. The tests were not significant, all p values being greater than $.05$. This shows that the students in upper and lower division are almost the same in terms of discovering opportunities, taking chances, turning problems into opportunities, and thinking of new ways of doing everyday things.

Two independent sample T- tests were conducted to evaluate the hypothesis that there is a difference between lower division and upper division students in their intention and likelihood of starting a new business. Both tests were not significant, $P > .05$. This shows that the upper and lower division students have the same level of intention and likelihood of starting a new business. An independent sample T-test was conducted to evaluate the hypothesis that there is a difference between lower and upper division students in their plans after graduation. The t test was significant ($t = -2.294$, $P < .05$.) The results show that upper division students plan more for the future as compared to lower division students. There was a 95% confidence interval range from $-.397$ and $.031$.

An independent sample T-test was conducted to evaluate the hypothesis that there is a difference between lower and upper division students with respect to family influence and their interest toward entrepreneurship. The T-test was significant ($t = -2.114$, $P < .05$.) The results show that upper division students are influenced more by family members entrepreneurship compared to lower division students. The 95% confidence interval ranged from $-.557$ to $-.020$.

An independent sample T-test was conducted to evaluate the hypothesis that future family commitment could influence future entrepreneurship. The T-test was not significant (t

$= 1.060$, $P = .290$, $\alpha = .05$), the results showing that upper division students tend to consider future family commitment to affect their future entrepreneurship. There was a 95% confidence interval range from $-.121$ to $.405$.

Discussion and Implications

The results support the idea that as students' progress in academic careers they consider entrepreneurship as a viable future alternative. The influential factors that sway an individual's future career choices can come from past experiences or from expectations placed on them by future family commitments. Whatever the reality may be, for some it is shown in this study that entrepreneurship is something in the thoughts of emerging students who are independent-minded decision makers and not afraid to take a risk. These future business leaders have goals, so it is important to understand their educational needs to deal with whatever life brings.

Insight regarding of (TC) students' entrepreneurial intentions and interests will aid in future course and curricular development. Entrepreneurial emphasis in of Textile and Clothing curricula will enhance students' core knowledge needed for a changing job market and career applications, thus allowing them more versatility in making future career choices that will reflect their skills and knowledge gained while at the university.

Understanding situational factors, life experiences, and personal characteristics relevant to entrepreneurship can assist students and academic professionals in effective preparation for future ventures. The significance of this can be seen in the future benefit communities will gain by having a new group of entrepreneurs to develop ventures based on knowledge and skills gained from an enhanced of Textile and Clothing curriculum developed to support their future entrepreneurial ventures.

The theory of planned behavior (Ajzen,1991) presents the idea that intentions are an antecedent of behavior. The significance of this idea is that in order to determine an individual's behavior one must first understand her intentions. Understanding the intentions of lower and upper division Textile and Clothing (TC) majors regarding their future entrepreneurial goals is the result of this analysis.

Future Implications

Integrating these findings into an introductory entrepreneurship education module for Textile and Clothing (TC) undergraduate students will benefit those students who are interested in developing as future entrepreneurs. Replicating the survey with a broader scope of Textile and Clothing (TC)

majors at King Abdul-Aziz University and tracking students over time will allow for a more thorough understanding of the implications with respect to the overall (TC) experience. Finally, a

national survey to develop a universal understanding of the impact of the future entrepreneurial intentions of (TC) majors is planned.

Table 1: Correlation Coefficient (n=476)

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|-------|--------|-------|-------|-------|-------|-----|------|-----|----|
| 1. Plans about business | -- | | | | | | | | | |
| 2. Likelihood of starting business | .60** | -- | | | | | | | | |
| 3. Plans for future | .18 | .15 | -- | | | | | | | |
| 4. Discover new opportunity | .14 | -.03 | .16 | -- | | | | | | |
| 5. Taking chances | .15 | .14 | .29** | .27** | -- | | | | | |
| 6. Turning problems into opportunities | .15 | .17 | .24** | .36** | .39** | -- | | | | |
| 7. Think of new ways of doing everyday things | .02 | .05 | .20** | .30** | .41** | .34** | -- | | | |
| 8. Family members been self-employed | .13 | .16 | .07 | .00 | -.04 | -.24 | .01 | -- | | |
| 9. Family responsibilities cause difficulty when starting a business | -.09 | -.23** | .00 | .12 | -.00 | .02 | .00 | -.70 | -- | |
| 10. Identifying opportunities will be an important part of my success | .19** | .19** | .20** | .34** | .28 | .37** | .27 | .06 | .01 | -- |

** . Correlation is significant at the 0.01 level.

* . Correlation is significant at the 0.05 level.

Table 2: Frequency Distribution for Demographic Independent Variables (n=476)

| Demographics Independent Information | Mean | SD | N | Percent |
|---|-------|------|-----|---------|
| Age | | | | |
| < 21 | 21.38 | 3.45 | 183 | 39.6 |
| ≥ 21 | | | 279 | 60.4 |
| Gender | | | | |
| Male | 1.87 | .34 | 52 | 13.2 |
| Female | | | 343 | 86.8 |
| Grade point average | | | | |
| ≤ 2.0 | 3.25 | 1.39 | 12 | 2.8 |
| 2.1-3.0 | | | 163 | 37.9 |
| 3.1-4.0 | | | 253 | 59.3 |
| Major in (HE) | | | | |
| Family Studies | -- | -- | 65 | 14.4 |
| Child Development | | | 24 | 5.3 |
| Textile & Clothing | | | 208 | 46.0 |
| Housing & Interior Design | | | 17 | 3.8 |
| Other | | | 138 | 30.5 |
| Class level | | | | |
| Freshman & Sophomore (Lower Division) | -- | -- | 116 | 25.4 |
| Junior , Senior & Graduate Student (Upper Division) | | | 341 | 74.6 |

Table 3: Independent Sample T – test

| Dependent Variable | Mean | SD | t | df | P |
|---|------|------|-------|-----|------|
| Plans about business. | | | | | |
| Lower Division 1 | 3.86 | 1.16 | 1.09 | 455 | .276 |
| Upper Division 2 | 3.72 | 1.25 | | | |
| Likelihood of starting business. | | | | | |
| Lower Division 1 | 3.01 | 1.26 | -1.00 | 455 | .318 |
| Upper Division 2 | 3.15 | 1.36 | | | |
| Plans for future. | | | | | |

| | | | | | |
|---|------|------|-------|-----|------|
| Lower Division 1 | 3.98 | .90 | -2.29 | 455 | .022 |
| Upper Division 2 | 4.20 | .85 | | | |
| Discover new opportunity. | | | | | |
| Lower Division 1 | 3.86 | .77 | .053 | 450 | .957 |
| Upper Division 2 | 3.86 | .81 | | | |
| Taking chances. | | | | | |
| Lower Division 1 | 3.70 | .90 | -.76 | 455 | .447 |
| Upper Division 2 | 3.77 | .89 | | | |
| Turning problems into opportunities. | | | | | |
| Lower Division 1 | 3.70 | .91 | -.22 | 455 | .829 |
| Upper Division 2 | 3.72 | .84 | | | |
| Think of new ways of doing everyday things. | | | | | |
| Lower Division 1 | 3.80 | .86 | -.81 | 455 | .421 |
| Upper Division 2 | 3.88 | .92 | | | |
| Identifying opportunities will be an important part of my success. | | | | | |
| Lower Division 1 | 4.10 | .81 | -2.48 | 453 | .014 |
| Upper Division 2 | 4.30 | .72 | | | |
| Family responsibilities cause difficulty when starting a business. | | | | | |
| Lower Division 1 | 3.23 | 1.25 | 1.06 | 455 | .290 |
| Upper Division 2 | 3.09 | 1.24 | | | |
| Family members been self-employed. | | | | | |
| Lower Division 1 | .84 | 1.04 | -2.11 | 321 | .035 |
| Upper Division 2 | 1.13 | 1.13 | | | |

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