

A Study on Attributes of Girl Students of Home Science Degree Colleges towards Capital Market as an Entrepreneurship Activity

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ABSTRACT

The current scenario of Indian Economy is highly favouring the sector of Capital Market. Huge withdrawal of funds by Foreign Institutional Investors (FII) from Indian Capital Market which was not very badly affected due to increase in investment in mutual funds. Sources predict that the BSE SENSEX would be reaching 100000 in near future. There is great scope for business in capital market directly as an investment mode and also there are opportunities for entrepreneurship activities for intermediaries to the capital market like merchant bankers, underwriters, stock brokers etc.

Home science provides a study package in India which is specifically suits the feminine category of population. The colleges run Home Science program in India are exclusively for girls. It relates career activities like nutritionist, textile, and beauty related activities and social entrepreneurship. Finance and capital market was considered as a masculine featured business activity by the society since years. Apart from gender biased view people also categorised capital market with demography like traders from the state Gujarat and Rajasthan will highly prefer this business or will be successful which is actually not true. We can analyse from these young women of home science that there is a fire in them to take up entrepreneurship activity as a career and also keeping in mind the versatility of this generation they have developed their interest in finance and capital market.

In this paper the researcher wants to find out the awareness of these young women for capital market and also their desire to take it as an entrepreneurship activity without having knowledge of finance or background in financial business.

Keywords: Entrepreneurship, Capital market, finance, home science.

Type of paper: Descriptive Type research

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INTRODUCTION

Since entrepreneurship education was introduced by the United States in the 1940s, this concept has been adopted and integrated into education in many countries as a component of new economic strategies for fostering job creation [1]. It has become such an important part of education that in 1998, UNESCO World Conference recognized its value and advocated cultivating entrepreneurship and skills in higher education. In the early 1980s, entrepreneurship has emerged as a topic of increasing interest among management scholars and social scientists. The subject has recently grown in authenticity, particularly in business schools [Cooper 2005]. This interest has been spurred by a set of recent developments in the United States: the strength of start-up firms in high technology industries, the expansion of venture capital financing, and the successes of regional clusters, notably Silicon Valley. Management scholars and social scientists interested in entrepreneurship have tended to focus their attention on studying new business formation.

STATEMENT OF PROBLEMS AND NEED FOR STUDY

We could see that empowerment of women is increasing progressively. Also the forecasting boom in the capital market and now after these issues in banking sectors, more and more savings are diverted to mutual funds. Home science has been always a great contributor in producing women entrepreneurs. After successions in food science, textile, consumer study and social entrepreneurship there was a vacuum in the field of finance related entrepreneurs. There was a need to provide an opportunity to these dynamics products of Home Science to explore in the area of capital market. This study may be successful in providing us the new insights amongst these women related to entrepreneurship in capital market.

REVIEW OF LITERATURE

3.1 Sari Pekkala Kerr, William R. Kerr & Tina Xu (2017) Personality Traits of Entrepreneurs: Entrepreneurs are a very heterogeneous group, and so it is not surprising that studies of their personalities are mixed. This review highlights places where empirical findings are consistent, while also embracing the heterogeneity where it is obvious. Some of this variance appears due to small sample sizes and selected subgroups, and so bigger studies and meta-analyses will likely yield a clearer picture in the long-term. The multi-disciplinary nature of the entrepreneurial characteristics and personality literature also means that the terminology is not well standardized, and the research dialogue does not easily lend itself to learning from past research and making incremental progress as a field. The sheer number of journals publishing research related to entrepreneurial characteristics, as well as the large differences across them in terms of academic field and quality also complicates the ability to have a linear, chronologically progressive research dialogue. This challenge too is

likely to diminish with time, as the greater depth and specialization of the emerging field begins to provide returns to scale.

3.2 Michał Chmielecki & Robert Seliga (2015), A Comparative Study of Attitudes towards Entrepreneurship between Polish and British Students, Entrepreneurship and Management University of Social Sciences Publishing House: Entrepreneurship is being accepted as an important factor for economic growth and the restoration of economies. The decision to start a venture has both cultural and economic dimensions. The significance of different cultural dimensions and their effects on entrepreneurship has been noted in a numerous studies. This paper has attempted to explore the attitudes towards entrepreneurship between Polish and British students. The findings in this study have some distinctive implications for Polish government, policy makers and educators through determining the attitudes towards entrepreneurship among Polish students. High or moderately high entrepreneurial attitudes of the students require a long-term planning and policy making to facilitate new venture creation for younger generation through providing the funds and infrastructures as well as removing the impediments on the path to become an entrepreneur and fostering entrepreneurial culture.

3.3 Chalchissa Amentie* and Emnet Negash (2015) The Study on Female Undergraduates' Attitudes and Perceptions of Entrepreneurship Development (Comparison Public and Private Universities in Ethiopia) Department of Management, Jimma University, Jimma, Ethiopia: Female entrepreneurship is considered an important tool in enabling female empowerment and emancipation. It has been suggested by Weeks [1] that women-led businesses can make a significant contribution to the economy. They further substantiated the importance of female entrepreneurial activity on economic development, finding investment in female entrepreneurship an important way for a country to exponentially increase the impact of new venture creation. Furthermore, they noted women are more inclined to share the benefits gained through entrepreneurship with members of their family and the wider community. Families play an important role in female entrepreneurship; this study reveal half of family female students discourage to start their own business while some parents encourages them as they start their own business.

3.4 Temesgen Teshome,(2014) Department of Management, Wachemo University, Attitudes of Private Higher Education Students Towards Entrepreneurship: A Case of Distance Learners in Wolaita Sodo and Hossana Towns: students of higher educational institutions in Ethiopia have in the past had a guarantee of employment either in the public sector or in multinational firms. Currently they are finding it difficult to secure. They were also more likely to believe that they had the business skills and knowledge required for business ownership than students who did not want to start a business. The most inhibiting factors for students who do not want to start a business are the shortage of initial capital and fear of the risk involved. They also consider business ownership as giving them less control over their lives and therefore, believe it would be easier to work for someone else. Interestingly, 81% of these students expressed the belief that a good business support

structure would encourage more of them to start a business. Therefore, these findings have implications for academics, educators in entrepreneurship, policy makers, enterprise support agencies and future young entrepreneurs' employment in these sectors. Therefore, this study was aimed to explore self-employment intention of private higher education students and their attitudes towards entrepreneurship.

3.5 Anubha Shrivastav (2013) Influence of FII Flows on Indian Stock Market: Indian stock market is vast and attract investors as a hotspot of investment .The Indian market is steadily growing and had allured domestic investors community and foreign investors group in the past .the major part of investment in Indian market is attributed to institutional investors among whom foreign investors are of primary importance. One eminent concern in the matter is whether these foreign investors (FII) direct the Indian stock market. The market movement can be explained by these investors and their impact on the stock markets. FII, because of its short-term nature, can have bidirectional causation with the returns of other domestic financial markets such as money markets, stock markets, and foreign exchange markets. Hence, understanding the determinants of FII is very important for any emerging economy as FII exerts a larger impact on the domestic financial markets in the short run and a real impact in the long run.

3.6 Shikha Mahajan (2013) University of Delhi. Global Journal of Management and Business Studies: The elimination of obstacles for women entrepreneurship requires a major change in traditional attitudes and mind sets of people in society rather than being limited to only creation of opportunities for women. Hence, it is imperative to design programmes that will address to attitudinal changes, training, supportive services. The basic requirement in development of women entrepreneurship is to make aware the women regarding her existence, her unique identity and her contribution towards the economic growth and development of country. The basic instinct of entrepreneurship should be tried to be reaped into the minds of the women from their childhood. This could be achieved by carefully designing the curriculum that will impart the basic knowledge along with its practical implication regarding management (financial, legal etc.) of an enterprise.

3.7 Mansheng Zhou * and Haixia Xu (2012), A Review of Entrepreneurship Education for College Students in China, National Center for Education Development Research, Ministry of Education, Beijing,P. R. China;China today is not fully exploiting its entrepreneurial potential, and enhancing this will help the country in further transforming its economy and achieving future economic and competitive strength. Therefore, China still has a long way to go before entrepreneurship education is available in educational institutions at all levels and of all types and establishes itself as a mature field of study. In this sense, the recommendations stated above will help accelerate the way forward for the government and for individual institutions. Entrepreneurship education in China will benefit greatly from the combination of a clearer and broader meaning of the concept, an insightful and visionary strategic framework at the national level, an integrated curriculum across the disciplines, an intensified training program for the faculty, a closer link between the academy and the

industry, and a sound scheme to record the process and evaluate the impact of entrepreneurship education on a regular basis.

1. Purpose / Objectives:

- To find out the relationship between students' attributes like academic performance, family income, parent's occupation and behaviour type with their likeliness towards capital market as an entrepreneurship as carrier.
- To find out the relationship between students' attributes like academic performance, family income, parent's occupation, demography and behaviour type with their likeliness towards capital market.
- To find out the relationship between students' attributes like academic performance, family income, parent's occupation, demography and behaviour type with their likeliness towards entrepreneurship as a carrier.

2. Hypothesis:

Ho1. There is no significant relationship between students attributes like academic performance, family income, parent's occupation and behaviour type with their likeliness towards capital market as an entrepreneurship as career.

- i. There is no significance relationship between students Family Income, with their likeliness towards capital market as an entrepreneurship as career.
- ii. There is no significance relationship between students' Academic Performance, with their likeliness towards capital market as an entrepreneurship as career.
- iii. There is no significance relationship between students' Parents Income, with their likeliness towards capital market as an entrepreneurship as career.
- iv. There is no significance relationship between students Behaviour Type, with their likeliness towards capital market as an entrepreneurship as career.
- v. There is no significance relationship between students Behaviour Pattern, with their likeliness towards capital market as an entrepreneurship as career.

Ho2. There is no significance relationship between students Risk Taking nature, with their likeliness towards capital market as an entrepreneurship as career.

Ho3. There is no significant relationship between attributes like academic performance, family income, parent's occupation and behaviour type with their likeliness towards capital market.

- i. There is no significant relationship between students Family Income, with their likeliness towards capital market.
- ii. There is no significant relationship between students' academic performance, with their likeliness towards capital market.

- iii. There is no significant relationship between students' Parents Income (Father), with their likeliness towards capital market.
- iv. There is no significant relationship between students Behaviour Type (Introvert & Extrovert) with their likeliness towards capital market.

Ho4. There is no significance relationship between attributes like academic performance, family income, parent's occupation and behaviour type with their likeliness towards entrepreneurship as a career.

- i. There is no significant relationship between students Family Income, with their likeliness towards entrepreneurship as career.
- ii. There is no significant relationship between students' academic performance, with their likeliness towards entrepreneurship as career.
- iii. There is no significant relationship between students' Parents Income (Father), with their likeliness towards entrepreneurship as career.
- iv. There is no significant relationship between students Behaviour Type (Introvert & Extrovert), with their likeliness towards entrepreneurship as career.

RESEARCH METHODOLOGY

Source of data collection would be a primary data. The present paper is a descriptive type primary research that attempts to inspect the likeliness of degree college girls' students of Home Science towards taking capital market as an entrepreneurship activity for their career and their attributes like academic performance, family income, parent's occupation and behaviour type influencing the likelihood. The study would be carried out in Degree College of Home Science College located in Mumbai through a survey involving 250 students.

The elements of attributes' of students as a descriptive statistics would be measured and compared with likeliness towards capital market & entrepreneurship in terms of low to high. The overall analysis would be done by applying appropriate research method by using statistical tools like Chi-Square or One-way ANOVA as applicable on SPSS software supported by bar charts, pie charts etc.

Sample Size

270 Respondents through Simple Random Sampling (SRS)

DATA ANALYSIS

Ho5 There is no significant relationship between students attributes like academic performance, family income, parent’s occupation and behaviour type with their likeliness towards capital market as an entrepreneurship as career.

Sub Hypothesis i to vi

- i. There is no significant relationship between students Family Income, with their likeliness towards capital market as an entrepreneurship as career.

Table 1.1

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.772 ^a	12	0.03
Likelihood Ratio	26.742	12	0.008
Linear-by-Linear Association	0.026	1	0.872
N of Valid Cases	268		
a. 6 cells (30.0%) have expected count less than 5. The minimum expected count is .90			

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the p value is less than 0.05 i.e. 0.03 as shown in table 1.1, it implies that there is a significant relationship between students’ Family Income, with their likeliness towards capital market as an entrepreneurship as career.

Null hypotheses is Rejected

- i. There is no significant relationship between students’ academic performance, with their likeliness towards capital market as an entrepreneurship as career.

Table 1.2

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.152 ^a	8	0.419
Likelihood Ratio	9.524	8	0.3
Linear-by-Linear Association	1.918	1	0.166
N of Valid Cases	268		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.01.			

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the p value is greater than 0.05 i.e. 0.419 as shown in table 1.2, it implies that there is a no significant relationship between students' Academic Performance, with their likeliness towards capital market as an entrepreneurship as career.

Null hypotheses is Accepted

- ii. There is no significant relationship between students' Parents Occupation (Father & Mother), with their likeliness towards capital market as an entrepreneurship as career.

Table 1.3.1 (Father's Occupation)

ANOVA					
Likelihood towards Capital Market as Entrep					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	25.907	5	5.181	4.476	0.001
Within Groups	300.98	260	1.158		
Total	326.887	265			

Interpretations: As per the One Way ANOVA the F statistics significance p value is 0.001 as shown in table 1.3.1, If Sig. p value is less than 0.05 \rightarrow it implies that there is a highly significant relationship between students' Parents Occupation (in case of Father) with their likeliness towards capital market as an entrepreneurship as career.

Null hypotheses is Rejected in case of Father

Table 1.3.2 (Mother's Occupation)

ANOVA					
Likelihood towards Capital Market as Entrep					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.566	4	1.391	1.11	0.352
Within Groups	332.301	265	1.254		
Total	337.867	269			

Interpretations: As per the One Way ANOVA the F statistics significance p value is 0.352 as shown in table 1.3.2, If Sig. p value is greater than 0.05 \rightarrow it implies that there is a no significant relationship between students' Parents Occupation (in case of Mother) with their likeliness towards capital market as an entrepreneurship as carrier.

Null hypotheses is Rejected in case of Mother

- iii. There is no significant relationship between students Behaviour Type, (Introvert & Extrovert) with their likeliness towards capital market as an entrepreneurship as career.

Table 1.4

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.506 ^a	4	.021
Likelihood Ratio	11.832	4	.019
Linear-by-Linear Association	9.348	1	.002
N of Valid Cases	266		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.01.			

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the p value is less than 0.05 i.e. 0.021 as shown in table 1.4, it implies that there is a significant relationship between students' Behavioural Type (Introvert & Extrovert), with their likeliness towards capital market as an entrepreneurship as career.

Null hypotheses is Rejected

- iv. There is no significant relationship between students Behaviour Pattern (Optimistic or Pessimist), with their likeliness towards capital market as an entrepreneurship as career.

Table 1.5

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.128 ^a	8	0.014
Likelihood Ratio	22.072	8	0.005
Linear-by-Linear Association	0.073	1	0.786
N of Valid Cases	270		
a. 5 cells (33.3%) have expected count less than 5. The minimum expected count is .71.			

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the p value is less than 0.05 i.e. 0.014 as shown in table 1.5, it implies that there is a significant relationship between students Behaviour Pattern (Optimistic or Pessimist) with their likeliness towards capital market as an entrepreneurship as career.

Null hypotheses is Rejected

- v. There is no significance relationship between students Risk Taking nature, with their likeliness towards capital market as an entrepreneurship as career.

Table 1.6

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	39.593 ^a	12	0.0001
Likelihood Ratio	46.527	12	0
Linear-by-Linear Association	0.705	1	0.401
N of Valid Cases	270		
a. 10 cells (50.0%) have expected count less than 5. The minimum expected count is .36.			

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the *p* value is less than 0.05 i.e. 0.0001 as shown in table 1.6, it implies that there is a high significant relationship between students Risk Taking nature with their likeliness towards capital market as an entrepreneurship as career.

Null hypotheses is Rejected

Ho6 There is no significant relationship between attributes like academic performance, family income, parent’s occupation and behaviour type with their likeliness towards capital market.

Sub Hypothesis i to iv

- i. There is no significant relationship between students Family Income, with their likeliness towards capital market.

Table 2.1

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.497 ^a	12	0.002
Likelihood Ratio	36.298	12	0
Linear-by-Linear Association	2.339	1	0.126
N of Valid Cases	268		
a. 8 cells (40.0%) have expected count less than 5. The minimum expected count is .45.			

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the p value is less than 0.04 i.e. 0.002 as shown in table 2.1, it implies that there is a highly significant relationship between students' Family Income, with their likeliness towards capital market.

Null hypotheses is Rejected

- ii. There is no significance relationship between students' academic performance, with their likeliness towards capital market.

Table 2.2

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.055 ^a	8	0.11
Likelihood Ratio	12.766	8	0.12
Linear-by-Linear Association	1.216	1	0.27
N of Valid Cases	268		
a. 2 cells (13.3%) have expected count less than 5. The minimum expected count is 2.51.			

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the p value is greater than 0.05 i.e. 0.110 as shown in table 2.2, it implies that there is a no significant relationship between students' Academic Performance with their likeliness towards capital market.

Null hypotheses is Accepted

- iii. There is no significance relationship between students' Parents Occupation (Father), with their likeliness towards capital market.

Table 2.3 (Father's Occupation)

ANOVA					
Likelihood towards Capital Market					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.411	5	2.882	3.099	0.01
Within Groups	241.799	260	0.93		
Total	256.211	265			

Interpretations: As per the One Way ANOVA the F statistics significance p value is 0.010 as shown in table 2.3, If Sig. p value is less than 0.05 → it implies that there is a significant relationship between students' Parents Occupation (in case of Father) with their likeliness towards capital market.

Null hypotheses is Rejected

- iv. There is no significance relationship between students Behaviour Type, (Introvert & Extrovert) with their likeliness towards capital market.

Table 2.4

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.831 ^a	4	0.305
Likelihood Ratio	4.897	4	0.298
Linear-by-Linear Association	1.267	1	0.26
N of Valid Cases	266		
. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.50.			

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the p value is greater than 0.05 i.e. 0.305 as shown in table 2.4, it implies that there is a no significant relationship between students' Behavioural Type (Introvert & Extrovert), with their likeliness towards capital market.

Null hypotheses is Accepted

Ho7 There is no significant relationship between attributes like academic performance, family income, parent's occupation and behaviour type with their likeliness towards entrepreneurship as a career.

Sub Hypothesis i to iv

- i. There is no significance relationship between students Family Income, with their likeliness towards entrepreneurship as a career.

Table 3.1

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.123 ^a	12	0.145
Likelihood Ratio	20.79	12	0.054
Linear-by-Linear Association	0.503	1	0.478
N of Valid Cases	268		
a. 5 cells (25.0%) have expected count less than 5. The minimum expected count is 1.04.			

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the p value is greater than 0.05 i.e. 0.145 as shown in table 3.1, it implies that there is a significant relationship between students' Family Income, with their likeliness towards entrepreneurship as a career.

Null hypotheses is Accepted

- ii. There is no significant relationship between students' academic performance, with their likeliness towards entrepreneurship as a career.

Table 3.2

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.980 ^a	8	0.043
Likelihood Ratio	15.82	8	0.045
Linear-by-Linear Association	0	1	0.989
N of Valid Cases	268		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.85.			

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the p value is less than 0.05 i.e. 0.043 as shown in table 3.2, it implies that there is a significant relationship between students' Academic Performance, with their likeliness towards entrepreneurship as a career.

Null hypotheses is Rejected

- iii. There is no significant relationship between students' Parents Occupation (Father), with their likeliness towards entrepreneurship as a career.

Table 3.3 (Father's Occupation)

ANOVA					
enterp career					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.503	5	1.101	0.834	0.53
Within Groups	343.3	260	1.32		
Total	348.8	265			

Interpretations: As per the One Way ANOVA the F statistics significance p value is 0.527 as shown in table 2.3, If Sig. p value is greater than 0.05 \rightarrow it implies that there is a no significant relationship between students' Parents Occupation (in case of Father) with their likeliness towards entrepreneurship as a carrier

Null hypotheses is Accepted

- iv. There is no significant relationship between students Behaviour Type, (Introvert & Extrovert) with their likeliness towards entrepreneurship as a carrier

Table 3.4

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.753 ^a	4	0.019
Likelihood Ratio	12.11	4	0.017
Linear-by-Linear Association	0.021	1	0.886
N of Valid Cases	266		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.01.			

Interpretations: As the Sig. (2 Sided value) of Pearson Chi Square the p value is less than 0.05 i.e. 0.019 as shown in table 2.4, it implies that there is a significant relationship between students' Behavioural Type (Introvert & Extrovert) with their likeliness towards entrepreneurship as a career.

Null hypotheses is Rejected

DISCUSSION

Attributes like students' family income, father's occupation, their behaviour in terms of extrovert or introvert, their approach as optimistic or pessimist and nature as risk taker or non-risk taker influence their likeliness towards taking up the capital market as an entrepreneurship activity for their career whereas other attributes like students' academic performance and mother's occupation doesn't affects their likeliness.

If we analyse students liking towards capital market, the attributes like students' family income and parents (Father's) income only influences them. Rest two attributes i.e. students' academic performance and their behaviour of introvert or extrovert doesn't show any significant relation with students approach towards capital market. On the other side we analysed students' likeliness towards entrepreneurship, we have found that completely vice versa i.e. the attributes like students' family income and parents (Father's) income does not show any relations and the other two attributes i.e. students' academic performance and their behaviour of introvert or extrovert influences these students to take up entrepreneurship as a career.

CONCLUSION

This study shows that girl students are inclined to take up the capital market as an entrepreneurship activity for their career. Decision of these girl students highly depend upon their father's occupation and overall family income. A lot more depend upon the attitudes of these girl students in terms introvert or extrovert personality type, approach towards life as optimistic or pessimistic and their risk taking nature.

This study has resulted into a new horizons for Home Science girl students, providing career opportunities in the heart throbbing and sensational Indian Capital Market which will lead to one more area for women entrepreneurship and also surely add one more chapter in a tale of successes of woman entrepreneurs in India.

LIMITATIONS

The study is carried out in the city of Mumbai only especially considering degree college girl students. The results may vary if we take all type of students with both genders. It will also show different results when students sample from commerce & management is taken. Survey from working class and earners would have different views as compared to students who are not earners. There is a scope for further detailed study in this area of research by taking more variables and increase in number of sample size.

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