

1.0 Introduction

Entrepreneurship is one of the popular topic in the world; It is a vital force behind the development of each country`s economy. In essence Entrepreneurship is the lifeblood of every economy in the world, as it is the concept that enables the creation of jobs, wealth creation, innovation and country`s economic growth.(Morganthaler and Barber,(2007))

1.1 Background of the study

In the 1970`s the economies were driven by big companies and little companies were regarded as kind of nuisance(Morganther etal (2007)).However the trend has changed, since little companies and small businesses are now the engines of the economy worldwide in terms of job and wealth creation.(Morganthaler and Barber,(2007), Zahra (1999)).This can be proved by the remarks of the speech of former British Prime Minister Gordon Brown to IMF (Brown 1998) stated that Britain was having productivity level of 40% below America, 20% below France and Germany, so over next years, Britain had intention to dismantle every barrier to productivity, prosperity and employment creation. He added that, that required the policies that promote entrepreneurship and small business development.

Moreover one can consider situation in France, according to one website(justlanded.com 2008), said that, there were over 250 different grants and subsidies.....available to individual for starting up a personal enterprise or small business in France particularly in rural areas.

This shows that entrepreneurship intention which is represented in this case by self employment, small business and business enterprises are the new desirable employment options for most people and Governments these days.

This means that in most economies of the world, people have less prospects of being employed in established organizations. This does not matter whether higher learning Institutions prepare or don`t prepare people for entrepreneurship. People themselves can develop entrepreneurial alertness and utilize business opportunities that fall due. In other words people all over the world are considering entrepreneurship as an attractive and alternative carrier undertaking. (Fridoline, 2009).

1.2 Statement of the Problem

As Entrepreneurship has become a topic of considerable interest in the developing and developed world, European Union has included importance of entrepreneurship in its both social and policy discussions (Finland Ministry of Industry and trade (2004)). This has resulted into Universities being assigned a major role to play in regional development, innovation and economic growth. In this regard Universities are seen as key providers of new technologies and business ventures. (Laukknen M(2003), Tuunainen(2004)).

In Tanzania, Entrepreneurship is normally linked with Small and Medium enterprises. Policy on Small and Medium Enterprises in Tanzania was formulated so as to address the entrepreneurship issues, the policy states that SMEs play a great role in any country's social economic development. In this regard, the policy on entrepreneurship development advocates on inculcating entrepreneurship in the curricula of education from primary to University as well as devising favourable environment for SMEs (URT,2002).

This leads to a very interesting question; that, can every one become an entrepreneur?

The 2003 Organization for Economic Cooperation and development (OECD) statistics reports that 10% of adult people are interested in starting a business venture. This means that becoming an entrepreneur is not for everyone.

Krueger et al (2000) argued that at the individual level, it has been found that the single predictor of a person to become entrepreneur is his or her "entrepreneurial intent", that is the person's perceived intent to be entrepreneur. Moreover, Krueger and Carsrud (1993) argue that entrepreneurial behaviour such as starting a business is intentional and best predicted by intentions toward that precise behaviour. They stated that intentions are the motivating factors that influence behaviour.

Moreover, earlier researchers have established that what compels people to have intention of becoming entrepreneurs are their characteristics, (Baron and Kenay (1986)), external factors such as availability of capital, Protection of private property and institutions that promote rule of law (Bird B(1998) and personal situations that influence entrepreneurial self efficacy (education, prior experience role models and social networks) are factors that affects one's entrepreneurial intent. (Van Auken et al (2006)).

In addition to that, culture is an important element to be taken into consideration in the entrepreneurship Intentions discussions. Cultural factors have been considered by many as the causal factors behind the over-representation in self-employment of certain ethnic groups such as the South Asians in Britain (Ramand Jones 1998; Barrett, Jones, and McEvoy 1996). The cultural argument represents an attempt to attribute entrepreneurship to non-economic factors such as social networks and family influences.

Further to that, national culture that supports and encourages entrepreneurship is of great essence in the entrepreneurship growth and development. Berger,(1991) argued that individual personalities and behaviour, firms, political/legal systems, economic conditions and social mores are all intertwined with the national culture from where they originated. Lee SM and Peterson S.J (2000) proposed that culture foundation is the basis for a society ability to generate autonomous, risk taking, innovative, competitive aggressive and proactive entrepreneurs and firms. Basing on Hofstede (1980) and Trompenaars (1994) arguments, Lee and Peterson (2000) stated that culture that is low in power distance, weak in uncertainty avoidance, masculine in nature, individualistic, achievement oriented and universalistic will engender a strong entrepreneurial orientation characterized by autonomy, pro activeness, competitive aggressiveness, innovativeness and risk taking.

A strong entrepreneurial orientation culture (culture laden with characteristics of autonomy, pro activeness, competitive aggressiveness, innovativeness and risk taking) ultimately lead to increased entrepreneurial and global competitiveness.

Lee and Peterson (2000) stated that when entrepreneurs are able to seize new opportunities in the face of environmental cultural barriers then they can determine their nation's competitive position.

This study aimed at looking at the entrepreneurial intention of young people in Tanzania at the University level. The study desired to investigate what can cause entrepreneurial intention among University students in Tanzania. In other words, the study wanted to explore the probable causes of entrepreneurship intention among the University students in Tanzania.

Many studies have been done on entrepreneurship intentions on Universities students such as Kristiansens and Indart N (2004), Fatoki, O (2010) and Boisin etal (2009).However all these studies were done on European students, Asian students, American and Asian students and even South Africa students; but there has never been many studies that were done on the

entrepreneurship intention about African University students in East Africa; particularly on Tanzania University students, it is therefore the purpose of this study to fill this gap.

1.3 Objective of the Study

This study purported to investigate the entrepreneurship intentions of students of University in Tanzania; the case study being Mzumbe University. It can be explained by the way the students can personally employ themselves in self established firms while they are or after graduating from University.

In order to get necessary information it has been necessary as was done by Fridoline (2009) to:

- Examine previous research studies on entrepreneurship intention as they were put forward by various researchers.
- To review the literature on entrepreneurship, its importance to economy as well as showing the link between entrepreneurship and intention and establish variables that would guide the study analysis.

1.4 Research Questions

The general question of this study is what are the factors that make entrepreneurial intention possible in Tanzania among the University students?

From the above question then several specific questions were put forward to determine entrepreneurial intention in this study as follows:

1. Is entrepreneurship traits/orientation the cause of entrepreneurial intention among Tanzania students?
2. Does perceived entrepreneurial family background has any positive influence in the entrepreneurial intention to Tanzania students?
3. Does access to finance has any positive correlation to entrepreneurship intention?
4. Is there any difference between entrepreneurship intention between male and female students in Tanzania?
5. Do Government support and favourable regulation have any positive influence to the entrepreneurship intention?

2.0 THEORETICAL LITERATURE REVIEW

This chapter gives the clarity of terms that were used in this study. Entrepreneurship and Entrepreneurship intentions were elaborated and entrepreneurship significance to economic growth will be explained.

2.1 Definition of Terms

2.1.1 Entrepreneurship defined:

“Entrepreneurship is interdisciplinary nature of the topic, involving scholars from the fields of economics, business strategy, organisational behaviour, sociology and psychology, often further fragmented in competing strands and research traditions. For instance, scholars of business strategy and management typically apply a behavioural and process perspective, interested in how to act entrepreneurially. Conversely, economists primarily care about how the economic system works, and therefore characterise entrepreneurship by the particular functions it fulfils in order to enhance the operations of the overall system. Yet, when labour economists deal with entrepreneurship, they are specifically concerned with the occupational choice of either being a salaried employee or self-employed. Finally, sociologists and scholars of organisation studies investigate the social and organisational embeddedness of entrepreneurial behaviour, while psychologists add their expertise to explain how entrepreneurship relates to personal characteristics and individual cognitive processes within varying situational contexts”. ((Peneder (2009))

Thus, there are many definitions that explain about entrepreneurship. Some of them are:

Entrepreneurship can be defined as the transformation of innovation into a new product, service, or business in order to take advantage of a market opportunity. Entrepreneurship has been associated with creating economic growth and prosperity, introducing new products, processes, solution and services to consumers and manufacturers, creating most of the new jobs in both developed and transitional economies and providing meaning to individuals who seek autonomy, challenges and an opportunity to be creative. Schramm (2004), Sexton and Bowman (1990)

Venkatraman (1997, p. 120) states that entrepreneurship as a scholarly field seeks to understand how opportunities to bring into existence ‘future’ goods and services are discovered, created, and exploited, by whom, and with what consequences.

Sahlman et al. (1999, p. 7), defines the management approach to entrepreneurship as “the pursuit of economic opportunity without regard to resources currently controlled.”

Entrepreneurship is often defined as the opportunistic pursuit of economic wealth via creative initiatives of the individuals operating within a certain environment constrained by limited tangible resources (Austin et al 2006, Mitch et al 2002)

For the case of this study, the definitions to be used is that put forward by Kihlstrom and Laffont (1979), based on the occupational choice of people with less risk aversion to run their own business, and therefore make others become their employees.

This definition was chosen as it is associated with entrepreneurship intention which is about the choice taken by an individual of taking calculated risks in starting own business or becoming self employed while driven by both desire for autonomy and an expectation of economic gain.

2.1.2 Who is entrepreneur?

Bann (2009) states that the entrepreneur is an individual who views and acts upon the world differently from others. Furthermore, Hébert and Link (1989, p. 47) pointed that the entrepreneur is someone who specializes in taking responsibility for and making judgemental decisions that affect the location, form, and the use of goods, resources, or institutions.

Bird (1988) defines an entrepreneur as an individual who starts (create) an independent new, profit making business venture.

Oxford English Dictionary (2000) defines entrepreneur as a person who makes money by starting or running businesses especially when this involves taking financial risks.

For this study, the definition of entrepreneur accepted for use is the one put forward by Oxford Advanced English Dictionary (2000) which defines entrepreneur as a person who makes money by starting or running businesses especially when this involves taking financial risks. This definition is taken because it speaks of an individual (entrepreneur) who starts or run a business for the purpose of financial gain (profit), simultaneously, this individual normally takes financial risks such as loan or introduces new products in the market which

never existed before. This goes hand in hand with the person who is talked about in this study, an individual who start one`s own business or become self employed, driven by both desire for autonomy and expectation of economic gain.

2.1.3 Entrepreneurship Intention

Entrepreneurship intention is concerned with the objective of examining whether a certain group in the society be it youths or university students or any group under study that has an intention to start and operate their own business.

Davidson (1991) and Katz (1992) stated that starting a business reflects a process in which attitudes and intentions are involved and are based on the development of individual competence, experience and relations to the business context.

Krueger etal (2000) added that carrier decisions are clearly planned and the opportunity identification process is intentional and accordingly entrepreneurial intention merits attention in entrepreneurship research.

Fridoline (2009) stated that entrepreneurial intention plays a big role in determining individual propensity to set up a business enterprise.

For this study the definition accepted for use is the one put forward by Drost(2010) who defined Entrepreneurship Intention as one's intent to engage in entrepreneurship and one`s intention to start one`s own business or become self employed, driven by desire for autonomy and expectation of economic gain.

2.1.4 Entrepreneurship Intention Decisions

According to Drost (2010) entrepreneurship intention decision refers to one`s intentions to start one`s own business or becoming self employed driven by desire for autonomy and expectation of economic gain.

This study tries to uncover the propensities of students in starting their own business in search for self actualizing their autonomy and wealth creation. (Fridoline, (2009))

2.2 Significance of Entrepreneurship in Economic Development

Economic development of developed and developing world is associated with Entrepreneurship development. This implies that the developed economies have been able to tap on the entrepreneurial benefits than the latter.

Zahra (1999) argued that Entrepreneurship has long been considered a significant factor for socioeconomic growth and development because it provides millions of job opportunities offers variety of consumer goods and services and generally increases national prosperity and competitiveness. Thus some authors have called Africa a lost continent due to lack of economic development in comparison to Europe, Asia and most Latin American continent countries, this is because African countries have failed to foster entrepreneurship (Bambara (1995), Kiggundu (1988)) and this is proved by the way business environment is not (was not) conducive for the development of businesses.((Kiggundu (1988) ,Gray, Cooley, Lutabingwa, Mutai-Kaimenyi and Oyugi(1996))

For developed economies, entrepreneurial activity (new venture formation) is a means of revitalizing stagnated economies and of coping with unemployment problems by providing new job opportunities. Moreover, it is accepted as a potential catalyst and incubator for technological progress, product and market innovation. However, it has a more critical role for economies of developing countries since entrepreneurship is seen as an engine of economic progress, job creation and social adjustment. Thus, small business growth/new business formation is widely encouraged by national economic policies to stimulate economic growth and wealth creation (Mueller and Thomas, 2000; Jack and Anderson, 1999).

Adnan et al, (1992) stated that the motivation principle behind business venturing worked more on satisfying and fulfilling society's needs and wants. The entrepreneurs' normally participate in producing product and services to meet the needs of their societies.

Entrepreneurship also steers the movement of the societies from poverty level to more satisfactory or even wealthier societies at par with the rest of societies in the world.

This can be emphasized by Jon Butcher as quoted by Branson(2008:39) stating that for developing countries in Asia entrepreneurship has taken many countries out of poverty and

he prophesized that Africa's huge chunks of poverty will be taken away in the next ten years due to up and coming entrepreneurs. So entrepreneurship is a tool to drive away poverty and economic stagnation.

Schramm (2004,2006), stated that Entrepreneurship creates value and stimulate growth by bringing new ideas to market, be they new technologies, new business methods, or simply new and better ways of performing routine tasks; hence, creating wealth and raising living standards; being the engines of innovation and creation of employment, The best of entrepreneurial practices example is United States of America where many make their living in entrepreneurial settings whereas more than 500,000 "employer firms" (businesses with employees) are started every year. Schramm (2004, 2006) further stated that Entrepreneurship is what enables American-style capitalism to be generative and self-renewing.

Baumol (1968) argued that entrepreneurship is the source of success of those economies which have managed to grow significantly, where more emphasis being on the availability of entrepreneurial talents as the element that makes things to happen in these growing economies; moreover he added that entrepreneurship is the provision of means whereby the upcoming entrepreneurs can be trained and encouraged.

Bosma et al, (2004) stated that in European continent, Entrepreneurship development is closely linked to small and medium-sized enterprises (SMEs).He stated that SMEs have been proven to significantly contribute to economic development in Europe. They have been the potential employers for a long time. In 2003, for example there were about 17 million enterprises active in the European Union. This stresses the importance of the SME sector on economic performance from a static perspective of the enterprises in Europe.

Simultaneously, ECSB Newsletter, (1997) pointed out that more than 99% of retail enterprises are SMEs and about 99% of the European companies are small or medium sized and they provided 66% of the working places in Europe.

Thus when one talks about entrepreneurship one should consider the impact that this concept brings in revitalizing and making the economies of the world to grow as stipulated above.

2.3 Empirical Researches on Entrepreneurship Intention among University Students

There are number of studies that were done on entrepreneurship intention to university students.

All the studies aimed at investigating the entrepreneurial flair that exists to the university students.

Some of these studies are (Kristiansens and Indart, (2004)), a study that aim at identifying determinants of entrepreneurial intention among young people. This survey was done to Indonesia and Norwegian students. The study found that the level of entrepreneurship intention was in high in one society and low in another society. The reason for this was found to be high economic remuneration enjoyed by employees in one country and high in another due to economic challenges found in Indonesia.

Another empirical study was the study done by Boisin et al (2009). This was the study on entrepreneurship intention to French and American students. The study found that the level of entrepreneurship intention was stronger in the USA due to entrepreneurial cultural settings in which there was positive attitude in the creation of enterprise and this made students to be in favour of creating their own business ventures.

Moreover Plant et al (2010) came up with another study on entrepreneurship intention to Chinese and American students. The study found out that male University students in China exhibited a significantly greater intentionality toward self employment than University female students. It was also found that entrepreneurial intention was stronger in the US due to embedded culture of self independence manifested in self employment, but Chinese students with background in self employment experience had greater intention to become self employed.

Table 1. Some Empirical Researches on Entrepreneurship Intention among University Students in Different Countries

RESEARCHER	WHERE IT WAS DONE	NAME OF STUDY	REASONS FOR ENTREPRENEURSHIP INTENTION AMONG STUDENTS
1.Fatoki Olawale Olufonsu(2010)	South Africa	Graduate Entrepreneurial intentions in South Africa	<p>The study speaks of five motivators of entrepreneurial intention in south Africa which are capital, skills, Support, risk and crime and economy and culture.</p> <p>Students prefer entrepreneurship intentions as it is a way to create jobs as there are limited job opportunities in Government and in private sector.</p>
2.Kristiansens and Indart,(2004)	Norway and Indonesia	Entrepreneurship Intentions among Indonesian and Norwegian University students	<p>The level of entrepreneurship intention was seemed to be high among Indonesian since owning a business is not only paying but have high prestige than getting employed while in Norway it was found that there was low level of entrepreneurship intention due to remuneration enjoyed by employees compared to the economic remuneration that are enjoyed by new starters of business.</p>
3. Boissin Boissin, Jean-Pierre; Branchet, Bénédicte; Emin, Sandrine; Herbert, James I.(2009)	France and USA	University Students and Entrepreneurship: A study of France and USA	<p>The level of entrepreneurship intention was stronger in the USA.</p> <p>The study pointed important differences in beliefs between students in these countries, whereby Americans exhibited high degree of pro independence something that makes American students to thrive in formulating thriving and successful business as it is a matter which is encouraged and revered in their country.</p>

4. Anthony Gird and Jeffrey Bargain(2008)	South Africa	Theory of Planned Behaviour as Predictor of entrepreneurial intent among Final year students.	Study speaks of entrepreneurship promotion activities and experience toward entrepreneurship as a way to foster positive attitude toward entrepreneurship as a viable practical carrier alternative
5.Plant, ROBERT; REN, JEN (2010)	China and America(USA)	A study of Motivation and Entrepreneurship Intentionality: Chinese and American Perspective.	The study found out that males students in China exhibited a significantly greater intentionality toward self employment than female did. Entrepreneurial intention was stronger in the US students due to independence culture. However, Chinese students with experience background in self employment had greater intention to become self employed.
6. Leiffel, Anita, Darling and John(2009)	USA and Norway.	Entrepreneurial versus Organizational employment Preferences: A comparative study of Europe and America students.	This study sought to measure the success of the experiential nature of an entrepreneurial course. It was found that Entrepreneurship education is not the reason that makes a student entrepreneurial rather than the perceived social pressure which exert influence on the intention of either to enter into self employment or salaried employee position. In this study American students were more entrepreneurial in terms of self employment preference due to their social pressure influences where families and social arrangements seemed to put more emphasis on getting self employed.

3.0 THEORY AND HYPOTHESIS FORMULATION

3.1 Theory

What is theory? What is its contribution to the body of knowledge?

Though there are many answers to this question; yet there is little agreement on a universal definition of what theory is. Sutton & Staw, (1995:372) argued that Lack of consensus on what theory is may explain the difficulty in developing strong theory in the behavioural sciences.

In this study, a simple and general definition used is, theory is a statement of concepts and their interrelationships that shows how and/or why a phenomenon occurs (Gioia & Pitre, 1990).

Productive question to ask, and address, is what is a theoretical contribution in advancement of a phenomenon? Kilduff et al (2006) answered this question by saying that theory papers succeed if they offered important and original ideas. This means that one can associate theory significance to advancing knowledge and moving the field's thinking forward, providing new connections among previous concepts and exploring the practical implications of the connections between concepts.

In short Kilduff et al (2006) said theories were significant when they provided original insight into a phenomenon by advancing knowledge in a way that is deemed to have utility or usefulness for purpose intended.

Theories on entrepreneurship intention are emanating from so many fields and approaches. These approaches provide some insights on what could be the reason for students to engage in entrepreneurship and to start one's own business or becoming self employed.

Fridoline (2009) argued that there was causal relationship between the concept of entrepreneurship and the underlying intentions. The theories are built on the basis that intention to behave entrepreneurially will produce much more business operators.

The theories on entrepreneurship intention that were taken aboard for discussion in this study were Planned Behaviour, cultural model, Psychological trait theory and Environmental/Contextual approach.

3.1.1 Cultural model and its perceptions on Entrepreneurship Intentions

Cultural Model is the theory that explains that entrepreneurship appears to be more compatible with certain cultures than others.

People's needs to create new ventures and many firms' formation rates are compatible with culture that promote higher needs for autonomy, achievement, and self efficacy (Hayton et al., 2002).

Thus, cultural values and norms will either converge or conflict with a society ability to develop a strong conducive culture to the development of strong entrepreneurship orientation. For example, thinking about a new business ventures means confronting a great deal of uncertainty. Moreover in the developing of new ideas, entrepreneurs have to make their own decisions in business settings where there are few enterprises, and relative little direct information.

Culture affects how individuals in a society view entrepreneurship. Cultures that support entrepreneurial thinking are less tolerant to power distance, willing to accept living with uncertainty, are more individualistic, masculine, achievement oriented and universalistic.

That is to say, Cultural values affect the degree to which a society considers entrepreneurial activities to be desirable or not. (Hayton et al, 2002).

This theory tends to explain in which culture is entrepreneurship intention likely to occur. Hofstede (1980) demonstrated meaningful differences among countries in such cultural dimensions as power distance, uncertainty avoidance, individualism/collectivism and masculinity/femininity

The societies that express concern about class structures, commitment to the hierarchy, job security, consensus decision making and entitlement thinking will likely readily accept power distance, be more collective, feminine, ascription oriented and particularistic.

Entrepreneurship intentions depends upon unique blend of cultural factors (values, attitude, behaviour) that together combine to foster a strong entrepreneurship orientation which comprises of innovativeness, pro activeness, autonomy, risk taking and competitive aggressiveness. (Lee SM and Peterson S.J (2000))

Example of influence of culture in entrepreneurship intention is the one put forward by Begley and Tan(2001) stating that many developing nations including Tanzania, cultural social status predicts entrepreneurship intention interest significantly.

The reason for this phenomenon was put forward by (Kristiansen & Indart 2004) saying that in developing countries people are self employed because they are unemployed, dissatisfied with their conditions as employees or expect higher earnings as entrepreneurial self employed individuals. Simultaneously, in developing countries like Tanzania, it is easy to establish a small business in the informal sector, thus evading formal laws and regulations.

3.1.2 Planned Behaviour Theory on Entrepreneurship Intentions

Ajzen (1991) stated that behavioural activity such as entrepreneurship is an intentionally planned outcome. By studying perception and how individuals behave in a particular situation one can easily predict whether the person will eventually take a certain course of action.

Business venture creation is what is regarded as purposive behaviour in this regard. Intention towards this purposive behaviour has been singled out to be crucial in determining the end product of what a person will do(Fridoline,(2009)).

Behavioural control as explained in this approach can indicate if an individual feels s/he can easily engage in entrepreneurial venture. The spirit of 'I will do it' (Krueger, Reilly & Carsrud 2000) is the degree to which a student can feel individually able to start a business.

Literature presented by Ajzen shows that intentional elements such as expectation, attention and belief have major influence on behavioural outcomes. It is from these findings that the importance of entrepreneurial intentions can be replicated and shown as planned behaviour that can be developed to aim at creating a new venture (Fridoline, 2009).

Moreover in applying the Planned Behaviour Theory, the theory states that the antecedent of entrepreneurial behaviour is the intention to become an entrepreneur or entrepreneurial (Hytti and Kuopusjärvi 2004)

Fridoline (2009) argued that it can be theorized that if one knows such intention and its level of existence among individuals, then s/he can predict whether enterprising students exist in the University population. The assumption is that these students with this particular intention will end up setting up business ventures. Bird (1988) stated that intentions play a great role before launching an entrepreneurial venture.

Therefore if one manages to establish the antecedent of entrepreneurship it becomes easy to tell the level of entrepreneurship intention which also include starting a business and growing a business (how one wishes the business to be certain years after launching it)(Fridoline, 2009)

In this study, (entrepreneurial) behaviour of students is expected to be influenced by attitudes of particular people that cause an impact in respondents' lives. Such people can be close friends and members of the family, or other people that have established entrepreneurial businesses. Social networks can serve as a valuable source for new ideas and interesting opportunities as well. The network with a large number of loose connections to individuals outside the network seems to be a valuable source. (Fridoline, (2009))

Therefore this theory insists that entrepreneurial behaviour and its subsequent outcomes such as starting one's own business or self employment can be influenced and brought into being by a number of elements such as ones networking such as close friends, members of the family and role models who are successful in business(Fridoline,2009)) ; thus study from Tanzania by Olomi and Sinyamwale(2009) found that the students who had families which engaged in business had been better socialized to the entrepreneurial carrier and were likely to engage in starting their own businesses.

3.1.3 Environmental or contextual Approach on Entrepreneurship Intention

This is the theory that explains that entrepreneurship process is viewed as a response to a certain environmental conditions that can help or hinder entrepreneurship intention and business growth and development by the nature of the climate they are established.

Bloodgood, Sapienza and Carsrud (1995) suggest that factors such as support systems for instance family, financial institutions; local community, government agencies, and rules and regulation can potentially affect entrepreneurship intentions and activities.

In this regard a person who has a desire to create a new venture may never intend to do so because s/he is deterred by the perception that the environment is not favourable or the belief that starting a new venture is not feasible due to environment that surround him. (Nguyen et al. (2008))

In a way, this approach has come about to challenge the Trait approach as Trait approach speaks only about the internal characteristics such as self confidence, need for achievement, internal locus of control while forgetting the outside influences such as cultural characteristics, social relations, economic and political conditions, physical and institutional infrastructure which are conditions termed after this theory.

Mostly these environmental or contextual approaches are external environment that is they are beyond to the individual's control, however when combined they can together create threat or opportunities in the environment where the individual entrepreneur operate.

Entrepreneurship will always flourish in countries in which government regulations and societal norms support new ventures, and in which knowledge of creating new ventures is widely available (Busenitz et al., 2000).

The best reference here is how easy are the procedures in starting the business as it is experienced in different countries, for instance Drost (2005) states that Starting a new business in Finland is quite easy requiring registration with the tax authorities and the National Board of the Patents Registration (NBPR). The launching process of a new business

takes about 1 to 2 weeks. The cost of starting a business is relatively lower in Finland compared to other OECD countries.

In this study, one can look at this theory and make reflection to see whether an environmental condition that is cultural characteristics, social relations, economic and political conditions, physical and institutional infrastructure in Tanzania has any impact in entrepreneurial intention decisions. In this case for example, one would like to know how Tanzania environmental condition do support or bar the entrepreneurial endeavours. For instance (Nkya (2003) described business environment in Tanzania as “unlevelled playing field” in both the input as well as output markets as adverse practices in which Cheaper untaxed imported goods are cited as having intensified the unfair competition.

3.1.4 Psychological Trait Theory on Entrepreneurship Intention

This approach was introduced by McClelland (1965), who tried to relate entrepreneurship to psychology. In the trait approach or personal characteristics-oriented approach as it is sometimes called, there is an implicit assumption that an entrepreneur is the key actor. He is an individual who identifies opportunities, develops strategies, assembles resources and takes an action to set up and manage the business venture.

McClelland's (1965) study found that most of the laid-off workers stayed at home for a while before finding similar jobs. Yet, a small number of workers behaved differently. They tried to find a better job or started their own businesses. McClelland (1965) came out with the theory of the need of achievement. He discovered that the need of achievement was a crucial factor for personal career decision. Overall, McClelland (1965) postulated that the propensity of individual motivation to go into business is a force of entrepreneurship.

Many authors attribute entrepreneurship intention to the internal psychological traits of individual entrepreneurs, whereby those with a propensity towards risk taking,(Begley and Boyd,1987),high achievement(Mc Clelland,1965) or an internal locus of control(Brockhaus and Howitz 1986) are thought to be catalyst which provide the “sparks” for entrepreneurial intentions and economic growth(Berger,1991)

Bird (1989) added that sociologicistic characteristics such as being the first child, being an immigrant and having early role models have been associated with an entrepreneurial personality.

A (1982) identified 40 characteristic traits that could be attributed to entrepreneurial behaviour. However (Koh, 1996) reduced them to five core traits which are self confidence, flexibility, need for achievement, strong desire for independence and propensity to take risk. These traits have been used to distinguish those who are entrepreneurs and those who are not; in addition to that, those individuals who possess such entrepreneurial personality traits are much more likely to engage in entrepreneurship activities.

Assumption behind this theory is that individual resultant behaviours are deeply affected by personality which is regarded as pre programmed by the personality traits people which they inherit at birth and circumstances that surround them; as a result trait generate tendencies which induce individuals to act in a certain way since traits are easy to identify within individuals.

Fridoline,(2009) stated that Entrepreneurial traits However cannot predestined to an entrepreneurial career path. They simply make one more likely to engage in entrepreneurial activity. Thus, traits mostly are able to provide us with distant indications of behavioural responses. For instance, Blanchflower (1998) argued that the simplest kind of entrepreneurship is self employment. Most people who are self employed normally exhibit some entrepreneurial characteristics than those who are not. Thus in some societies some people are displaying more traits than other societies due to challenges of life such as tougher competition, unemployment and poverty (Begley and Tan (2011) and Earley (1997))

In this study, one can explore whether this theory can explain why some societies are more entrepreneurial than others, whether the developing country like Tanzania can display more of entrepreneurial traits among its university students.

Studies by Kristiansen and Indart(2004), Begley and Tan (2011) and Earley (1997) showed that there was high scores of entrepreneurial traits in items like self efficacy, need for achievement and entrepreneurship intention among the students from developing countries

like Tanzania due to life challenges they face in their daily undertaking such as unemployment and poverty.

3.2 Education and entrepreneurship Intention

One can start discussing this subtopic by this quotation from Fridoline (2009):

“Accumulated experience in a particular line of an activity (this accumulation can be attained also in studying at say, a university) can entice a person to develop a career in a particular activity. Such careers which can as well be developed in the course of job employment or school environment stand a greater chance into sparking intention in an individual. In the same way of contention we can easily establish for students that the course of study pre exposes them to a certain line of future career.”

Gartner (1988) states that "Entrepreneurship is the creation of new organizations" (p. 62). However, this implies that entrepreneurs are not only founders but also do the work of owning and managing the firms they have founded for growth and economic gains.

Evidence suggests that there is positive relationship between business and economic education with venture creation. This is proved by dramatic growth in entrepreneurship education in the United States of America which has resulted to greater levels of new business start ups (,Drost (2010)).

It is estimated that today there are more than 700 universities in the United States that have entrepreneurship education (Vesper and McMullan,(1988),Hills and Morris,(1998)). Thus, Base and Virick (n.d.) found that education can affect students' attitudes toward entrepreneurship and their entrepreneurial self-efficacy and Lack of entrepreneurial education leads to low level of entrepreneurial intentions of students (Franke & Luthje, 2004).

Moreover, Entrepreneur with entrepreneurial education and experience can create higher profits from entrepreneurial businesses (Jo & Lee, 1996). In addition to that, findings from the study from India indicated that successful entrepreneurs are young people and their educational background is of importance for entrepreneurial intention as well as for business success (Sinha (1996)).

With education, a cultural setting is equally important as far as entrepreneurship intention is concerned. For instance, starting a business in Norway is not connected with high status or any particular social prestige compared to a graduate who secure permanent position as a manager in the private sector or public sector. (Kristiansen & Indart 2004).

Universities in the developing World, for example Indonesia and Africa have been criticized for their resistance against transferring of new technology or innovation. Most of them are still stuck in the traditional role of teaching and producing workers for Industry than job creators. This is mainly contributed by lack of capability and resources to produce new technology or innovation. Therefore Universities in these countries are required to widen their role in supporting the growth of their societies through entrepreneurship intention. (Soetanto et al, 2010)

However, how entrepreneurship education drives the intent to start a business is not clear; Zhao et al (2005) for instance stated that many courses labelled entrepreneurship courses are not the appropriate measure of such an education, instead entrepreneurship education can come for a wide variety of different disciplines, courses and academic experiences. Therefore such an education has to be the way students perceived that they had learnt about four critical skills needed by entrepreneurs which are recognizing opportunities of new business, evaluating opportunities, starting a business and organizational entrepreneurship. The high the perception that these skills were learnt could be the measure of entrepreneurial education.

3.3 HYPOTHESES FORMULATION

According to Cambridge on-line English Dictionary (Dec 2010) Hypothesis is defined as an idea or explanation for something that is based on known facts but has not yet been proved. It is also referred to as a proposition assumed as a premise in an argument.

Some of the Hypotheses used were used by another study done by Fridoline (2009) which are gender and family background. While those added are entrepreneurship orientation/traits, access to finance and Government support/favourable regulations.

Access to finance and Government support/favourable regulation were incorporated in this study because of their importance in the study as far as developing economies are concerned, since it was pointed out by Mardsden,(1992),and Steel(1994) and reported by Kristiansens and Indart,(2004) that Lack of access to capital and credit schemes and the constraints of financial systems are regarded by potential entrepreneurs as main hindrances to business innovation and success in developing economies as the potential sources of capital may be personal savings, extended family networks and informal sources of credit, though with high interest rates.

In addition to the above, the issue of favourable regulations and institutions arrangement was incorporated as one of the proposition and was addressed accordingly. It was also pointed out by Anderson (2000:102) and reported by Kristiansens and Indart (2004) that environment (context) is actually enacted and consequently become a subject in entrepreneurship intentions.

3.3.1. Hypotheses

Gender is an important aspect in entrepreneurial intention discussions. Many studies show that male have more entrepreneurial intentions and have more interest to start businesses than their female counterparts.(Phan, Wong & Wang 2002, Mazzarol, Voley, Doss & Thein 1999).

An example from Sweden showed that male dominated in entrepreneurial businesses, Delmar & Davidsson report that 67% of all businesses in Sweden were started by men, 28% by women and 5% by a joint venture between men and women (Delmar & Davidsson 2000).

The interesting question to ask is, why do women lag behind on entrepreneurial propensity as compared to men? Davidson argued that men universally are always on high rank to bear attitudes and values favouring them for competitiveness and achievement than women. Efforts to establish a business involves high degree of self efficacy, thus women seem to have lower perceptions in this aspect (Davidsson 1995).

Moreover, the perceived natural inequalities in gender roles are another issue to be taken into consideration. For example for many past years women were mainly regarded as responsible for children care and kitchen duties. Thus the traditional occupations for women did not

attract much of entrepreneurship efforts. Further to that, the institutional approach where there was patriarchal pressure in most societies hindered women into entering into business. Delmar & Davidsson (2000) for example, have shown that it is sometimes difficulties for women to face bank for getting loan than men especially in Arabic societies.

Fridoline (2009) stated that entrepreneurial undertakings are more related to male than to females, whereas percentage wise males counted for 55.1% of those who wanted to own their own business while female were 34%.

Study from Tanzania which explained about gender differences between female and male students was done by Olomi and Sinyamwale (2009), they stated that entrepreneurship intention between gender among vocational training students in Tanzania follow the traditional trend in which Women and men were socialized to prefer different activities with the main motivation being economic necessity. Women prefer activities such as Tailoring and printing while men prefer electrical, mechanics and Carpentry and Joinery.

The Olomi and Sinyamwale (2009) study went further saying that greater proportion of female trainees intended to start their own business after graduation than male counterparts. Moreover, the study showed that women were of fewer ambitions in terms of future growth of business than men.

Therefore the role of gender as documented by previous studies has prompted me to propose the first hypothesis of this study, which says:

Hypothesis 1: Male students will exhibit higher level of entrepreneurial intention than female students in Tanzania.

Family background is important variable that has been considered to contribute to the entrepreneurship intention. Generally, individuals who have families with businesses tend to show higher attitude toward entrepreneurship than those families that don't have business undertakings.

Davidsson showed that the average of 40% of small business owner managers in Sweden have had a self employed parent(s) (Davidsson 1995, p. 9). In his survey of more than 600

respondents in the UK showed 30 to 47% of entrepreneurs had a parent, particularly a father, in business. This gives confirmation that there exists a positive relationship between the roles of role models in an individual's potential of founding a firm.

Social network in terms of an individual relationship with other members of the society plays significant role as well. A person is most likely to be influenced by a particular group of individuals such as family members, friends, peers and other close ones in one's life. For example people who grow up around a society or family that runs business or where family business is practised are likely to learn and model entrepreneurial tendency, perceiving it to be feasible, more socially desirable and rewarding than formal employment in an established organization.

The desire to start or not to start a business may also be influenced by the meaning that one attaches to business, which in turn is socially generated and sustained. As for students this is very important as they may be at the stage to decide on their career choices preferences. (Hmieleski & Corbett 2006).

In connection to the above, one can add that, Influences of other people that are close to a person can have an influence on his or her intention to act in a certain way. The theory of planned behaviour terms this as subjective norms 'the perceived social pressure to perform or not to perform the behaviour'. It is impacted by social background that comprises broader cultural influences such as family friends and personal exposure to entrepreneurship (Fridoline,(2009)).

In this study of entrepreneurial intention, the entrepreneurial behaviour of students can be influenced by attitudes of particular people that cause an impact in respondents' lives. Such people can be close friends and members of the family, or other people that have established entrepreneurial business. (Fridoline, 2009).

The expectation of a family to a student to become an entrepreneur can influence the desirability of the individual student in setting up own business. The influence of role models for this matter remains important especially when it is involves parents. The more supportive the social norms are, the higher the intention (Wilson, Kickul & Marlino 2007).

Thus career choice preference of an individual could be at its highest point at student life and as such the influence of others can result in determining entrepreneurial intention (Gelderen, Brand, Praag, Bodewes, Poutsam & Gils (2008)).

On the other hand, Social elements could be controversial with regards to entrepreneurship inclinations if society around the individual emphasize on something different. For example if a society and family that surround students emphasizes on getting good education for the purpose of getting good jobs, then Entrepreneurship would then be regarded as less desirable career option.

On the opposite, students from entrepreneurship friendly environments will have their intentions strengthened and reinforced (Kuehn 2008). Furthermore, Krueger, Reilly & Carsrud (2000) indicated that the existence of external locus of control reduces the impact of social norms. It is believed that better connection provides resources in terms of information and other elements called '*social capital*' which is important element for business creation.

The study from Tanzania by Olomi and Sinyamwale (2009) found that the students who had their parents engaging in business had been better socialized to the entrepreneurial carrier and were likely to engage in starting their own businesses; while the study by Davidson (1995) argued that choice of carrier for students is influenced by family anticipation and expected support of friends and significant others.

In general the family background aspects result in the following hypothesis:

Hypothesis 2: The perceived entrepreneurial family background will have positive influence on entrepreneurial intention to University students in Tanzania.

Mc Clelland (1987) and Ibrahim (1994) have argued about characteristics which almost all successful entrepreneurs seems to display; these are high need for achievement, risk taking, self efficacy (self confidence), internal locus of control, creativity and Innovation.

As one studies entrepreneurship intentions among students, one can carry a belief that in the course of studying, students develop self esteem and confidence to have dominion on their external locus of control and to events in their respective lives. It is this quality that triggers

their alertness to take measures and act in circumstances with absolute expectation of outcome in future regarding the entrepreneurial event.

Blanchflower (1998) argued that most people who are self employed normally exhibit some entrepreneurial characteristics than those who are not. Such characteristics include self confidence which is expressed by desire for being self independent enough to starting one`s own business, ability to spot opportunities when others see chaos, risk taking, creativity and innovation which are all associated with entrepreneurial orientation and traits.

Lee and Peterson (2000)) insisted that strong entrepreneurship orientation comprises of self efficacy, innovativeness, pro activeness, autonomy, risk taking and competitive aggressiveness

Entrepreneurship intention among the students in the developing world such as Indonesia showed high score on the entrepreneurship traits. The reason for this was due to the fact that some people in these societies are having challenges of life such as tougher competition, unemployment and poverty (Begley and Tan (2001) and Earley (1997))

The argument and assumption given above concur with the Trait theory argues that individual resultant behaviours are affected by personality which is regarded as pre programmed by the personality traits people which they inherit at birth or at circumstances that surround them.

Thus, students in developing world (poor nations) are more concerned about acquiring an occupation of high social rank, achievement and accumulation of influence; as their Governments cannot guarantee quality and good life (Earley, 1997, Begley and Tan 2001).

This brings me to the third Hypothesis which states:

H3: Entrepreneurial orientation/traits will have positive influence on entrepreneurial intention to University students in Tanzania.

A crucial part of entrepreneurship promotion by the government is to formulate business, industrial and innovation policies in order to support entrepreneurship and the creation of new business through various programmes. (Chell and Allman (2003).

Further to that, Nkya (2003) argued that entrepreneurs require an enabling institutional environment which provides them with incentives to being both innovative and aggressive.

Entrepreneurship flourishes in countries in which government regulations and societal norms support new ventures, and in which knowledge of creating new ventures is widely available (Busenitz et al., 2000).

In some parts of the world, a person who has a desire to create a new venture may never do so because s/he is deterred by the environment which is not favourable or the belief that starting a new venture is not feasible due to rules, regulations, institutions and lack of right mechanism in place that hinder entrepreneurship intention processes.(Nguyen T.V et al. (2008)).

The situation mentioned above substantiates the environment (contextual)theory that explains that entrepreneurship process is viewed as a response to a certain environment circumstances that can help or hinder entrepreneurship intention and business growth and development by the nature of the climate they are established.

Therefore, developing institutions that legitimize the private sector and entrepreneurship is a necessary condition for new and old ventures to flourish. (Nguyen T.V et al. (2008))

Additionally, entrepreneurship may be supported by entrepreneurial education programmes in creating new ventures, producing students with the appropriate skills to start a new venture, or assist in the growth of existing enterprises (Chell E and Allman K(2003)

For this reason, developing world Governments like that of Tanzania need to frequently see self employment as a route out of poverty and disadvantage condition of its people and for this reason offer aid and assistance for small businesses. The justifications for these actions are promotion of invention and innovation and thus create new jobs and new firms.

Competition in the product market also brings gains to consumers and greater self-employment with increased self-reliance and well being. (Blanchflower, 1998).

In this regard therefore state authorities have to make sure that there is fair competition in the business for the best interest of public and stakeholders who engage in entrepreneurship (Yang K,(2000)).

Nkya (2003) stated that rules, regulations, laws and administration practices in Tanzania are identified as adversely affecting the small scale entrepreneurs that own and manage enterprises. Such rules, regulation, laws and administrative practices are such as multiplicity of taxes, duties and fees since they are too many and too high. Moreover “unlevelled playing field” in both the input as well as output markets was identified as adverse practices in which Cheaper untaxed imported goods were cited as having intensified the unfair competition.

Furthermore, unfair business practices, including tax evasion were also cited to have contributed to the situation. This situation presented a big challenge to small entrepreneurs who are failing to cope or compete effectively in the free market situation in Tanzania, a situation which also threatens their survival.

Therefore for entrepreneurship intention to flourish Governments should develop institutions that legitimize the private sector and entrepreneurship for new and old ventures to flourish. (Nguyen T.V et al. (2008)) further to that provision of entrepreneurship education programmes seems to be the key in creating new ventures, producing students with the appropriate skills to start new ventures, or assist in the growth of existing enterprises (Chell E and Allman K(2003)

This leads to the hypothesis which states:

H4: Perceived Government support and favourable regulation will promote the entrepreneurship intention.

Financial sources are ways of funding a business which includes four Fs which are Founder, Friends, Family and Fool hardies among many others.(Whiteling, 2009).

One possible impediment to self employment is lack of capital. In recent work using US Micro data, it has been argued that entrepreneurs face liquidity constraints.

Simultaneously, Peng (2009) stated that the major drawback of SMEs is lack of enough resources including finances to turn home and overseas opportunities into profits.

This shows that where there is easy access to finance for seed and growing the business then there is great possibility for entrepreneurial activities to take place thus make self employment efforts thrive (Evans and Leighton (1989), Evans and Jovanovic (1989)).

This validates what was put forward by the environment (contextual) theory which advocates for situations beyond the scope of control of individual entrepreneur that can support or hinder the entrepreneurial processes. Thus, Bloodgood, Sapienza and Carsrud (1995) suggested that factors such as support systems for instance financial institutions; micro financial institutions, local community, government agencies can provide seed and growth capital that can affect positively entrepreneurship intention and activities.

Nkya (2003) argued about the access to finance in Tanzania, by stating that stringent credit terms and conditions represents the bad side of access to finance. These conditions posit credit regulations which are incompatible with liberalized financial markets.

Normally, these conditions don't get well with the requirements of the enterprises. In addition to that, they create technical disincentives which tend to raise the transaction costs of enterprises. Such constraints are such as high interest rates, the prohibitive requirement of collateral, the requirement of sophisticated project write ups, short or zero grace periods and the requirement of short repayment periods.(Nkya, (2003))

Further to that, (Kristiansens and Indart,(2004)) stated that Lack of access to capital and credit schemes and the constraints of financial systems are regarded by potential entrepreneurs as main hindrances to business innovation and success in developing economies, as the potential sources of capital may be personal savings, extended family networks and informal sources of credit, though with high interest rates.

This leads into last hypothesis which states that:

H5.Perceived Access to finance will have great correlation to entrepreneurship intention decisions.

3.4 Conceptual Framework

In this study, there are five independent variables and one dependent variable. The dependent variable is Entrepreneurship Intentions and Independent variables are Entrepreneurial orientation/traits, Access to finance, Gender, Entrepreneurial family background and Government support/favourable regulation.

Two among five of independent variables were used by another study done by Fridoline (2009), that is gender and family influence others variables in this study are entrepreneurship orientation/traits, access to finance and Government support/favourable regulations.

Apart from Fridoline (2009) another researchers who used almost the same type of conceptual framework (Research Model) was Kristiansens and Indart,(2004).However the difference between this conceptual frame work and that of Kristiansens and Indart,(2004) is that theirs was the comparative study and had three issues to measure which are demographic factors, Personality and attitudes and Contextual elements, and in each factor there were more than three items. So their model seemed bigger than the one used in this study.

In this study, the following operationalization for entrepreneurial intention constructs on dependent and independent variables were used:

Dependence variable is entrepreneurship intention. The abbreviation chosen for entrepreneurship intention was, ENTRINTENT which had the following constructs:

My professional goal is to become entrepreneur, I have intention to create a business venture one day, I have intention to start a venture five years after graduation and I am determined to create a business venture in the future.

The dependent variable is found in the question 13 of the questionnaire and it had items which were in the Likert scale 1 to 7 where one is strongly disagree and 7 is strongly agree. The dependent variable was therefore not categorical but metric.

A response to this question was related to all other the independent variables.

The independent variables were represented by the items that read the following in the questionnaire:

1. My gender is (Respondents were expected to say whether s/he is a male or female)
2. Entrepreneurship trait/orientation was represented by the question number 10 from the questionnaire which had several items. It was 7 likert scale question and respondents were supposed to fill in numbers beside the question. The items showed that the particular respondent had the entrepreneurship traits. The constructs were:

Ability to solve problems and remain calm when facing difficulties, to be resourceful and handle unexpected challenges, to think of solutions if faced by several problems. The variable was abbreviated and represented by the name ENTRTRET

3. Entrepreneurial family background was also one of the Independent variable represented by Question number 16 in the Questionnaire. It was 7 likert scale question and respondents were supposed to fill in numbers beside the question.

It had several items which showed that the respondent had family background influence that can make entrepreneurship intention possible.

The constructs that formed this variable were:

My closest family members think I should start my own business, My friends and class mates think i should start my own business, People who are important to me think I should start my own business. Represented and abbreviated by the name FAMINFL

4. Access to finance was last but one independent variable. It was represented by the question which says: How would you rate the level of accessibility of finance for self employment in Tanzania?

The operationalization of this variable intended that the respondents to rate the easiness of accessibility of financial sources for business, construct was intended to know whether the respondents will rate the access to finance as easily accessible or not easily accessible.

The question was in the Likert scale 1 to 7, where one was not easily accessible while 7 was easily accessible.

5. Last independent variable was Government policies and regulation and it was represented by the question:

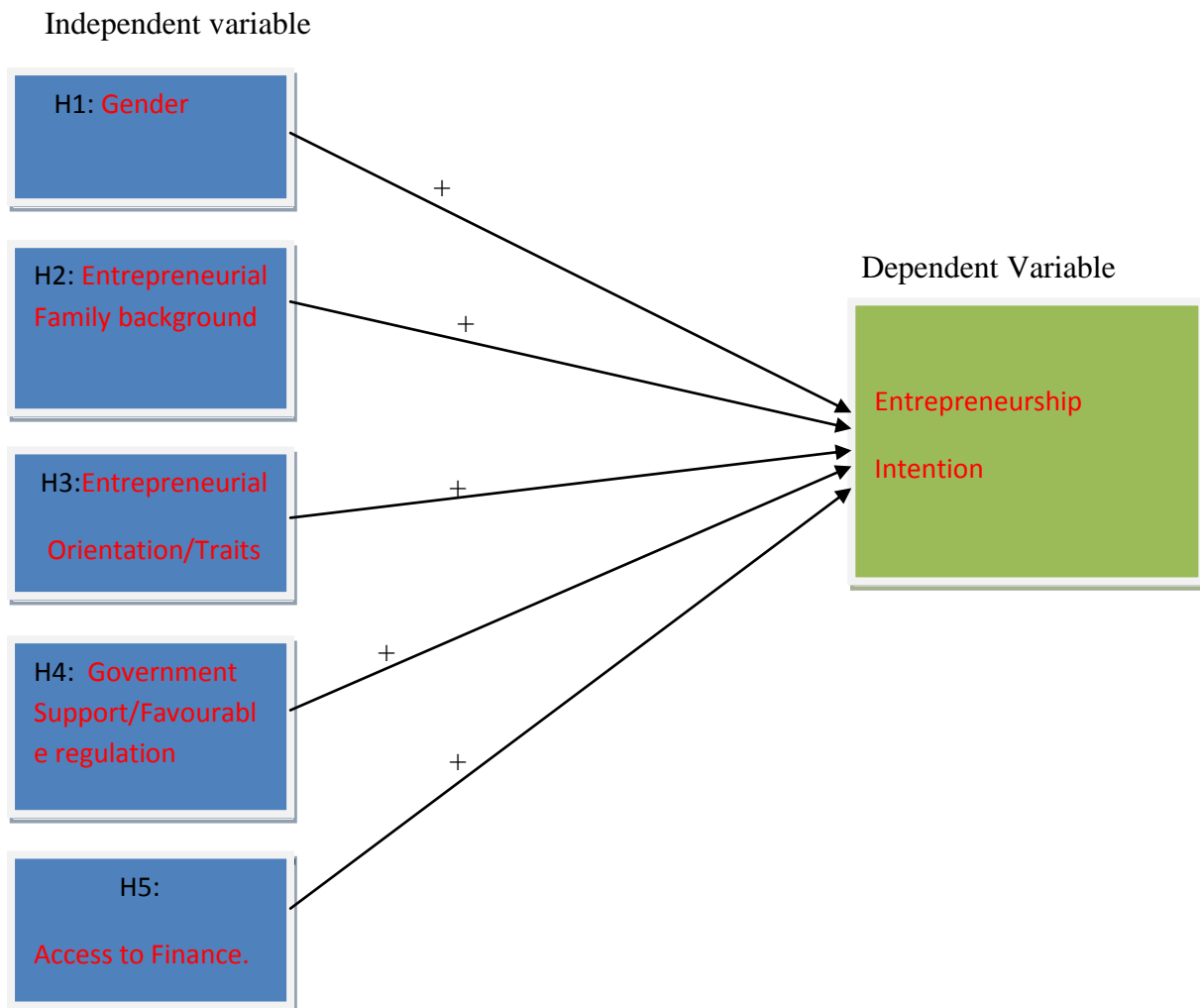
How would you rate the favourability of Government policies toward self employment in Tanzania?

The question was in the Likert scale 1 to 7, where one (1) was not favourable while 7 was very favourable.

The operationalization of this variable intended that the respondents rate the favourability of Government policies toward business success on self employment basis.

Construct was intended to know whether the respondents would rate the favourability of Government as not favourable or very favourable.

Figure 1. Conceptual framework (Research Model)



4.0 RESEARCH DESIGN AND METHODOLOGY

4.1 Context of the Study

This study was conducted in Tanzania, one of the developing nation in the African continent. Tanzania's GDP per capita (PPP) is 1416 Us Dollars, Gini 34.6 (Medium) with population of 44 million people.(Estimates 2011). (Wikipedia free encyclopaedia, January 28, 2011)

In 2011 human Development Index world ranking, Tanzania was ranked number 165 (Wikipedia free encyclopaedia, April 28,2011)

In world economic freedom Tanzania had a score of 57 and she is number 108 meaning mostly un free, slightly lower than the world average. (Wall street Journal, April 2011)

In the developing economies such as Tanzania due to low social and economic remuneration given to those employed in the private or public sectors individuals have to engage in entrepreneurship intentions as a means of economic necessity. (Kristiansen and Indart (2004)).

Unlike many developed nations, Tanzania does not have many large enterprises. There are handful of enterprises for consumer goods such as beverages, cigarettes, tires and mining companies originated from Foreign Direct Investments. The majority of the Tanzania economy is actually made up of Small and Medium enterprises, and many of them are in the informal sector (SIDO,2005). Small and Medium enterprises in Tanzania contribute the total of Gross domestic product (GDP) in 25-27% while its contribution to the labour force is about 20%.The contribution of large industrial sector is about 8-9%.(SIDO,2005)

4.2 Research design

According to Bryman and Bell (2007), a research design provides a framework for the collection and analysis of data in a research process. A choice of research design reflects decisions about the priority given to a range of dimensions of the research process.

In this study, a cross-sectional (survey) design was used. The design was found appropriate because it entails the collection of data on more than one case and at a single point in time in connection with many variables which were then examined to detect patterns of association

(Bryman and Bell, 2007). Typically surveys attempted to describe what was happening or to learn the reasons for a particular activity.

This cross-sectional study was designed to explain the exploratory characteristics that constitute of entrepreneurial intention between individual students of Tanzania with their intentional propensity to establish business.

4.3 Unit of Inquiry

The unit of analysis for this study was the on-going university students of Certificate, Diplomas, undergraduate and postgraduate level (Masters Students) in Tanzania from Mzumbe University

4.4 Sampling Methods and procedures.

Sampling refers to any procedure that draws conclusions based on measurements of a portion of the population.(Zikmund, et al (2010))

In order to achieve the stated sample size, Judgement Sampling Method a non-probability techniques was used in this study.

4.4.1 Judgement Sampling Method

It is a non probability sampling technique in which an experienced individual selects the sample based on his or her judgement about some appropriate characteristics required of the sample member. Researchers select samples that satisfy their specific purposes, even if they are not fully representative.(Zikmund, et al (2010:396)).

Researcher used Judgement Sampling method as it has been proven convenient and successful in other study by Kristiansen and Indart (2004).The method had the advantage of balancing the representation of age and gender groups and ability to have requirement of percentage of students faculty wise.

This technique seemed fit to be used to obtain respondents from Mzumbe University.

4.5 Sampling Method

Since Sampling can be determined either probabilistically or non-probability (Saunders, Lewis & Thornhill 2007), then sampling frame for the Tanzania study comprised of respondents from students of Mzumbe university at Mzumbe main campus, Mzumbe Dar es Salaam campus and Mzumbe Mbeya campus respectively. Students were from Certificate, Diploma, undergraduate and Master's levels.

The decision about sample size is not a straightforward one as it depends on a number of considerations and there is no one definitive figure (Bryman and Bell, 2007). Among important considerations include time and cost, non-response rate, heterogeneity of the population, kind of analysis intended, the magnitude of acceptable error and the confidence level (Zikmund, et al, 2010). A substantial sample was required if the population is homogeneous like that of University students.

Considering all the above criteria for sample size selection, the study constituted 253 respondents from Mzumbe University in Tanzania.

As response rate refers to the number of questionnaire returned or completed divided by the number of eligible people who were asked to participate in the survey (Zikmund, et al, 2010), a response rate for this study was 84 percent as the researcher expected to get 300 respondents but he got 253 respondents who returned the questionnaires.

4.6 Data collection techniques

As a survey design, this study will accomplish the data collection process through the following technique:

4.6.1 Questionnaires

Questionnaire is a means of data collection that has been approved to be the most appropriate tool in exploratory research studies (Saunders, Lewis & Thornhill 2007).

Structured and Self-completion questionnaires including closed-ended questions were sent to individual students to fill in Tanzania in order to acquire the primary data.

Before the collection of data, the questionnaires of Tanzania was approved by the Supervisor and found to be suitable for data collection. The questionnaire was also tested to handful of 20 students and found that it was suitable for data collection.

Some of the Questionnaires questions were used in the study in the Norway study in the Agder University by Fridoline (2009). Questionnaires collected primary data offline due to internet limitation availability issues.

The questionnaire was in English as all University students use English as a medium of communication from Secondary school to University in Tanzania.

In the questionnaire there were the likert scale questions where Respondents were asked the extent to which they agreed or not agreed with underlying statements on each item. For each statement (for example, i am able to deal effectively with unexpected events), The scale included the choices 1(strongly disagree), 2 (more strongly disagree), 3 (most strongly disagree), 4 (neutral), 5 (strongly agree) 6 (more strongly agree) and 7 (most strongly agree).

The questionnaire also included basic demographic factors (such as age and gender), experience in self employment undertakings, job, training in entrepreneurship and parents' experience in entrepreneurship. Students' status was also explored in the questionnaire for it was felt necessary to establish various classifications such as faculties, level of study, year and whether someone has taken courses in entrepreneurship.

4.7 Data Analysis Techniques

After the relevant data were gathered, activities such as editing were conducted in order to ensure for consistency and completeness of data prior to carrying out the analysis work.

It was expected that both qualitative and quantitative techniques would be used. Qualitative analysis was used to describe some thoughts and opinions from respondents. Quantitative analysis on the other hand was carried out to test the hypotheses developed in the study. The available statistical package (SPSS 18.0) was used to simplify the analysis. Frequencies, cross-tabulations, the principal component analysis and multiple regressions were used in assessing some associations of variables furthermore the analysis of a t-test was also used.

4.8 Measurement of variables

Ideas to develop the questionnaire were borrowed from a manual for researchers on the Theory of Planned Behaviour (Francis, Eccles, Johnston, Walker, Grimshaw, Foy, Kaner, Smith & Bonetti 2004), Fridoline (2009) and from literatures that explains about entrepreneurship intentions possibilities.

Independent variables in this study included: Entrepreneurial orientation/Traits, family background, gender, Government Support/favourable policies and access to finance for Tanzania context.

Dependent variable is Entrepreneurship Intention .The independent variables scales were used to measure entrepreneurial traits/orientation, family background, gender, Favourable policies, and access to finance.

4.9 Factor Analysis, Reliability and Data analysis

4.9.1 Factor Analysis

It is a technique of statistics used in identifying a reduced number of factors from a large number of factors of measured variables, the factors are normally latent constructs and the researcher need to distinguish between independent and dependent variables to conduct factor analysis (Zikmund et al 2010).Moreover it is a data reduction technique in the SPSS, which takes a large set of variables to be reduced or summarised using a smaller set of factors or components.

Dependent and independent variables were subjected to factor analysis to reduce them to smaller set of factors or component. Moreover factors were subject to reliability test.

4.9.2 Reliability

Reliability as used in research refers fundamentally to consistency of measures which allows for replication of the same results when similar studies are carried out (Bryman and Bell, 2007).

A Cronbach's alpha was used to measure reliability of concepts, The main reason being to reduce the measurement error while the rule is drawn that the higher the value of Cronbach's alpha the higher the degree of inter correlation among items in the scale.(Hair, Money, Samouel & Page 2007,244)

This measurement ranged between 1 (denoting a perfect internal reliability) and 0 (denoting no internal reliability). However, a measure above 0.6 suggests a good reliability and above that the better (Zikmund et al 2010:306) this study seeks to achieve the good reliability.

The entire factor loaded well for the independent variables and Dependent variable in this study and therefore cronbach alpha reliability proved successful.

4.9.3 Data analysis method to be deployed in the study

Multiple regression was the method used in the data analysis. Multiple Regression method was used because the dependent variable used was metric. Moreover, multiple regression is a method normally used to address a variety of research questions, it normally tells how well a set of variables was able to predict a particular outcome and can be used to statistically control for an additional variable when exploring the predictive ability of the model (Pallant 2010)

4.9.4 FITNESS OF THE MODEL

R Square, Significance level, F Test and Beta (β)

In order to check how Data fits the Model In this study, R square, significance level and Beta (β) and F Test were deployed in the analysis.

On regression analysis a value of R squared showed how much the percentage of the variance in the dependent variable is explained by the independent variables. (Zikmund 2010:586).Moreover it shows how the model was well arranged and therefore show the measure explanatory power of the model.

On Beta coefficient (β), the standardized coefficient Beta see the contribution of each independent variable toward the model, the larger the beta coefficient shows that the variable contributes largely in explaining the dependent variable.(Pallant,2010)

The value of β is used to show which independent variable is most predictive of the dependent variable. The advantage of β is that it tends to provide a constant scale, and that the β s are comparable, that the greater the value of standardized regression coefficient the more the independent variable is responsible for explaining the dependent variable(Zikmund 2010:586).

For significance level, one can check at the column marked sig. This tells whether the variable made any statistical significant contribution to the equation. If the Sig is less than 0.05, then the variable made a significant contribution to the prediction of dependent variable. If greater than 0.05 then one can conclude that it was not making any unique contribution to the prediction of the dependent variable. (Pallant, 2007)

Basing on above argument, the entrepreneurship intentions would be considered statistically significantly contributing to the Entrepreneurship intention basing on whether they were less than 0.05

4.9.5 Anova Table.

To assess the fitness of the results and of the model, one has to look at the ANOVA table. This table tests the null hypothesis that Multiple R in the population equals to zero (0) The model reaches statistical significance Sig=0.000, this really means $P \leq 0.0005$ (Pallant 2007:158).

Therefore to see whether the model is significant, F test has to be the focus. This can be obtained through Anova table. The model F is significant (low p-value), the independent variable explains a significant portion of the variation in the dependent variable. (Zikmund etal 2010:572)

CHAPTER FIVE

5.0 Introduction

This is chapter five of this report. It is a chapter where the results and outcome of research are displayed vividly. Moreover, it is a chapter that tries to answer the research questions and assess the applicability and validation of the hypotheses. Analysis was done in order to show what was put forward by the data and their subsequent interpretation was accurate through the research results.

In short this chapter strived to discuss the analysis of study findings.

5.1 Characteristics of Respondents in Tanzania

As the name of the study refers, The University students' entrepreneurial intention, it is a study on Entrepreneurship intention on Tanzania students; the respondents were students from Tanzania.

The respondents were 253 students from Mzumbe University .The respondents marital status was 80% single, 19% married, Separated was 0.8% and Divorced was 0.4%.At the same time 83% of respondents did not have children or dependants.

The respondents originally came from Small Towns (43.1%), big city (28.5%) and rural areas (28.5%) respectively.

On international exposure, about 14.6% respondents had lived abroad for more than five months and mostly for study purposes (8.7%), family (2.4%) and work (2%).

Language wise, respondents spoke fluently the following languages: English (87%), Afrikaans (10%), English and French (7%), Arabic (2%),English and Luganda (2%) and the rest of other languages such as Rwandese, Shona, Swahili, Espanola and Portuguese with (1%).

About 15% of respondents showed that they were currently self employed while 85% said that they were not self employed, However 92% showed that they would like to choose self employment as their carrier undertaking.

5.2 Preliminary Descriptive Findings on Respondents

The survey had 253 respondents out of 6,165 students from Mzumbe University students in Tanzania.

All respondents qualified for answering the questionnaire as the questionnaire aimed at Mzumbe University students only.

The sample had respondents from female category totalled 106(42%) and male counter parts consisted of 147 (58%).

160 respondents (63%) said they had their parents with entrepreneurship experience. In which both parents accounted for 66 (26%) were engaging on entrepreneurship undertaking.

It was also discovered that among all respondents, 116(46%) had entrepreneurship education/training. This justifies why only 36% have been involved in setting up a business and 15% of respondents showed that they were currently self employed.

Many respondents age was between 21-30 years old thus confirming what was said by Reynolds et al (2000) that individuals aged 25-44 years are most active in entrepreneurial endeavours.

Many respondents were coming from the Faculties of Commerce, Public administration, Economics and Social science and Law. However many who had greater entrepreneurship intention were coming from Faculty of Commerce as this is the Faculty with entrepreneurship studies; and normally many entrepreneurship students are more likely than the other students groups to consider starting their own business in the future.

The summary of age, gender, status, Faculty and entrepreneurship training of respondents from Mzumbe University is shown in the table below:

Table 2 Summary of Information about respondents in Tanzania at Mzumbe University

Age	Gender	Status	Faculty	Parents self employed	Entrepreneurship Training
0-20 - 15%	Male- 58%	Bachelor- 82%	Faculty of Economics and Social science - 12%	YES - 63.2	YES – 45.8
21-30 - 67%	Female-42%	Master- 14%	Faculty of Science and Technology -10%	NO - 36.8	NO - 54.2
31-40 - 15%		Diploma and Certificate-4%	Faculty of Commerce - 44%		
41-50 - 4%			Faculty of Public Administration - 22.5%		
Above 51- 0.4%			Faculty of Law – 11.5%		

SOURCE: Field data.

5.3 Factor Analysis

5.3.1 Factor Analysis

It is a technique of statistics used in identifying a reduced number of factors from a large number of factors of measured variables; the factors are normally latent constructs and the researcher need to distinguish between independent and dependent variables to conduct factor analysis (Zikmund etal 2010).

Moreover it is a data reduction technique in the SPSS 18, which takes a large set of variables to be reduced or summarised using a smaller set of factors or components.

Factor analysis was performed to determine the dependent variable, and independent variables; underlying factorial constructs structure of scale and the crobach alpha (α) were conducted for the same to check for their reliability.

Basing from the SPSS Tanzania data set, the Dependent variable had the following factor loading and it was called Entrepreneurship Intention abbreviated as ENTRINTENT

Table 3 Communalities –Factor analysis-Items of Dependent Variable

Communalities		
Type of Variable	Factors loaded	Extraction
Dependent Variable	My professional goal is to become an entrepreneur	.704
	I am determined to create a business venture in the future	.793
	I have the intention to start a firm one day	.687
	I have the intention to start a firm within five years after graduation	.540
	I prefer to be self employed	.581

Source: Field data. Communalities – Items of Dependent Variable

The reliability of Dependent variables through the Crobanch alpha(α) was as follows:

Table 4

Entrepreneurship Intention crobanch alpha (α)	.867
--	------

Field data: Crobanch alpha(α) of Dependent Variable

From the above extraction one can see that the factor loading was reliable as the Crobanch alpha (α) had 0.867 from Tanzania. That means that the scale used was reliable as the scales with coefficient above 0.60 are reliable but those above .80 are considered to be very good reliability. (Zikmund etal 2010).

Therefore one can say that the dependent variable was reliable.

Basing on the score above in the dependent variable, Entrepreneurship intention was the name selected for dependent variable.

For Independent variables the factor analysis had the following loading:

Family background influences abbreviated as FAMINFL

Table 5 Communalities –Factor analysis-Items of Independent Variable

Communalities

Type of Variable	Factors loaded	Extraction
Independent Variable	My closest family members think i should start my own business	.715
	My friends and classmates think i should start my own business	.656
	People who are important to me think i should start my own business	.627

Field data: Items of Independent Variable

The factor loading had three items and the crobach alpha (α) was .749 which means the factors were reliable.

Last Independent variables for factor analysis in Tanzania had the following loading and was given the name Entrepreneurship traits/orientation abbreviated as ENTTRET

Table 6 Communalities –Factor analysis-Items of Independent Variable

Type of Variable	Factors loaded	Extraction
Independent Variable	Ability to solve and remain calm on facing difficulties	.555
	To be resourceful and to handle unexpected challenges	.583
	To think of solutions if faced by several problems	.614

The factor loading had three items for entrepreneurship traits as shown above with crobach alpha (α) of .638 which means the factors were reliable.

5.3.2 Regression Assumptions

The measurement of the value of the alpha (α) was deployed, Literatures give the range of up to .05 or value closer to 1 as better (Field 2009); and all the variables used in the study had alpha ranging between .06 and .08);

Tanzania study measurement was above alpha (α) 0.05 as shown in the box below:

Table 7

Reliability & Validity Measurement in Tanzania

Variable	α
Entrepreneurship Traits ENTRTRET	0.638
Family Influence FAMINFL	0.749

Source: Field data: The cronbach Alpha of Independent Variables

The Run linear regression on the dependent variable and the independent variables were as follows:

Table 8

ANOVA^{c,d}

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40.602	5	8.120	9.546	.000 ^a
	Residual	208.410	245	.851		
	Total	249.012 ^b	250			

a. Predictors: Gender, FAMNFL, ENTRTRET, favourability of Government Policies, accessibility of finances

b. Dependent Variable: ENTREPRENEURSHIP INTENTION (ENTRINTENT)

c. Linear Regression through the Origin

Table 9 The output of Multiple Regression Table

Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Partial	Tolerance	VIF
1	FAMNFL	.319	.060	.319	5.319	.000	.201	.437	.312	.322	.311	.951	1.051
	ENTRTRAIT	.120	.060	.120	1.983	.048	.001	.239	.146	.126	.116	.937	1.067
	accessibility of finances	.012	.038	.046	.319	.750	-.062	.087	.062	.020	.019	.167	5.984
	favourability of Government Policies	-.068	.033	-.289	-2.088	.038	-.133	-.004	.005	-.132	-.122	.178	5.605
	Gender	.420	.112	.321	3.743	.000	.199	.641	.139	.233	.219	.466	2.148

a. Dependent Variable: ENTREPRENEURSHIP INTENTION (ENTRINTENT)

b. Linear Regression through the Origin

5.4 Multicollinearity and Singularity

In regression analysis, Multicollinearity shows how strongly interrelated in relationship are independent variables. (Zikmund et al (2010). Multicollinearity exists when the independent variables are highly correlated ($r=0.9$ and above). This occurs when one independent variable is a combination of other independent variables (Pallant 2007).

Multicollinearity is normally checked at Variance inflation factors (VIF) for each variable. As a rule of thumb, if VIF is above 5.9 suggests that there is problem with Multicollinearity (Zikmund 2010).

From Regression tables the data shows that there was no problem with Multicollinearity as all numbers at VIF column goes above $r=0.9$ and below 5.9, as shown below:

Table 10 Multicollinearity table

Variable	Tolerance	VIF
Finance	.167	5.984
Favourability of Government Policies	.178	5.605
Gender	.466	2.148
Entrepreneurship Traits	.937	1.067
Family background	.951	1.051

There were no Multicollinearity problems, as the table above shows the independent variables were strongly interrelated. In other words there were great relationships among the independent variables.

5.5 Measure of Association between Variables

Zikmund (2010) states that the technique to show relationship between one variable and another is correlation. While a statistical measure of co variation or association is Covariance. Correlation can be termed as standard Covariance.

The correlation estimates relationship occur when correlation coefficient, r , ranges from -1.0 to +1.0. If the value of r equals +1.0, a perfect positive relationship exists. If the value of r equals -1.0 then there exist negative relationship. No correlation is indicated if r equals to 0. (Zikmund (2010)).

The variables in this study were very well correlated and as such the variables were systematically associated with each other.

The correlation between variables can be shown by using Correlation matrix which is the standard form for reporting observed correlation among multiple variables.(Zikmund et al 2010)

This is well depicted in the table below together with its subsequent table that show the summary of correlation that is Pearson Product Moment Correlation.

The table below shows the relationship of concepts between Independent variables in Tanzania.

Table 11 Association between Variables in Tanzania

		Correlation Matrix					
		Constant	Gender(1)	Finance	Favourability	ENTTRAIT	FAMINFL
Step 1	Constant	1.000			-.579	.167	.225
	Gender(1)		1.000		-.106	.376	-.204
	Finance			1.000	-.456	-.159	-.213
	Favourability				1.000	.060	-.030
	ENTTRAIT					1.000	-.379
	FAMINFL						1.000

5.6 FITNESS OF THE MODEL

Anova Table, R Square, Better (β), F Test and Significance level

Pallant (2007:158) states that to assess the fitness of the results and of the model, one has to look at the ANOVA table.

This table tests the null hypothesis that Multiple R in the population equals to zero (0).

The model reaches statistical significance Sig=0.000, this means $P \leq 0.05$ ($p \leq 0.05$).

Zikmund et al (2010) state that Model F and significance value is what tells whether the model is significant or not. When the model is significant it will have low p value which explains that there is significant portion of the variation in the dependent variable. F test is found in the Anova table.

Basing on this argument one can comment that the model is significant as it had the F value of 9.546 with significance level of 0.000a. This shows that there is significant portion of the variation in the dependent variable.

On regression analysis, Over R square, Zikmund et al (2010) states that guidelines for R square is not straight forward one neither simple as good or bad values for the coefficient of determination depend on so many factors that a single precise guideline is considered inappropriate.

Therefore Focus on model significance should be on F Test found in the ANOVA table.

In the model summary table, a value of R squared =0.146 meaning that almost 15 percent of the variance in the dependent variable was explained by the independent variables. (Zikmund 2010:586).

On Beta coefficient, one can look at standardized coefficient Beta and to see the contribution of each independent variable toward the model, the larger the better coefficient showing that the variable contributed largely in explaining the dependent variable.(Pallant,2010)

The value of β is used to show which independent variable is most predictive of the dependent variable. The advantage of β is to provide a constant scale, and that the β s are comparable, that the greater the value of standardized regression coefficient the more the independent variable is responsible for explaining the dependent variable(Zikmund 2010:586).Therefore the regression analysis on Beta is shown in table 12 below.

On significance level, one can check at the column marked sig. This tells whether the variable made any statistical significant contribution to the equation. If the Sig is less than 0.05, then the variable is making a significant contribution to the prediction of dependent variable. If Sig is greater than 0.05 then one can conclude that it was not making any unique contribution to the prediction of the dependent variable.(Pallant,2007)

Basing on above argument the results showed the score of .000, which is less than 0.05 were more statistically significant to the prediction of dependent variable.

The results are shown in the table 12 below.

5.7.0 Summary of the Findings

Factors that contribute to Entrepreneurship Intention among Tanzania Students

Table 12

INDEPENDENT VARIABLES	DEPENDENT VARIABLE: ENTREPRENEURSHIP INTENTION (ENTRINTENT)	DEPENDENT VARIABLE: ENTREPRENEURSHIP INTENTION (ENTRINTENT)
	BETA	Sig T
Family background influence (FAMNFL)	0.319	0.000
Entrepreneurship Traits (ENTRTRAIT)	0.120	0.048
accessibility of finances	0.046	0.750
favourability of Government policies	- 0.289	0.038
Gender	0.321	0.000
		Adj.R Sq:0.146 Significance.F:0.000 N= 253

Firstly, the model was significant and this can be proved in the Anova table in the F significance (P=0.000) and explains 15 percent of the variation of entrepreneurship intention.

There were three variables which are Family background influence, Gender and Entrepreneurship traits which had statistic significance on the dependent variable.

One can analyse about Family background influence by stating that it is positively related to entrepreneurship intention at an acceptable level of significance (beta 0.319,P=0.000).This indicates that family background is of more importance to the making of entrepreneurship intention.

Gender was positively related to entrepreneurship intention at an acceptable level of significance level (beta 0.321, P=0.000).Therefore gender is also related to entrepreneurship intention possibilities.

Entrepreneurship intention is also related to entrepreneurship intention at an acceptable level of (beta 0.120, P=0.048), it also had significant direct effect on the dependent variable.

Favourability of Government policies is related to entrepreneurship intention at significance level but the relationship was negative (beta -0.289,P=0.038).

5.8.0 Hypothesis Testing

This study had five hypotheses that were put forward. The aim of this section is to see how the hypotheses were tested and also to see whether they were rejected or accepted as follows:

Hypothesis 1: Male students will exhibit higher level of entrepreneurial intention than female University students in Tanzania.

Basing on multiple regression analysis whereby for the Hypothesis to be accepted, the scale must have statistically significant coefficient of less than 5% ($p \leq 0.05$) and above that it has to be rejected, then one can say that this hypothesis was accepted as the statistic significant coefficient for this variable was 0.000 hence less than 0.05 ($p < 0.05$). (Pallant,2007)

Therefore Male students will exhibit higher level of entrepreneurial intention than female University students in Tanzania.

Hypothesis 2: The perceived entrepreneurial family background will have positive influence on entrepreneurial intention to University students in Tanzania.

This hypothesis was accepted as the family background influences had statistically significant coefficient to support it. Its statistically significant coefficient was below 0.05 as it got 0.000, less than 0.05. ($p \leq 0.05$).

Therefore perceived entrepreneurial family background will have positive influence on entrepreneurial intention to University students in Tanzania

H3: Entrepreneurial orientation/traits will have positive influence on entrepreneurial intention to University students in Tanzania.

The hypothesis was accepted as the variable was statistically significant as it was below 0.05 by 0.048. ($p \leq 0.05$).

Therefore Entrepreneurial orientation/traits will have positive influence on entrepreneurial intention to University students in Tanzania.

H4: Perceived Government support and favourable regulation will promote the entrepreneurship intention.

This variable showed statistical support in making Tanzanian respondents entrepreneurial as it gave a figure which is less than 0.05 which was 0.038 ($p \leq 0.05$). This shows that it did have statistical contribution in the entrepreneurship intention but the relationship was negative with entrepreneurship intention.

Therefore the Hypothesis was rejected as there was less statistical proof to say Perceived Government support and favourable regulation will promote the entrepreneurship intention to university students in Tanzania.

H5. Perceived Access to finance will have great correlation to entrepreneurship intention decisions.

Access to finance was a rejected Hypothesis as it did not show any statistical contribution to entrepreneurship intention as it got 0.750 which was greater number than 0.05. It therefore had no significant contribution in making entrepreneurial intention possible.

Therefore Perceived Access to finance will not have great correlation to entrepreneurship intention decisions to University students intention in Tanzania.

5.8.1 Reflection on Hypothesis testing in the study

The findings from this study have shown that family influence, gender and Entrepreneurship traits/orientation had substantial statistical significance contribution on entrepreneurial intention among Tanzanian University students.

Chapter six

6.1 Discussion and Conclusion

This is the chapter that has the objective to summarize the outcome of results and findings of presentations from the survey. It attempt to give general discussion as well as linking the findings to the pronounced previous and existing studies on entrepreneurship intentions.

This chapter intends as well to show that the research questions had been answered and the hypotheses were tested.

Limitation of the study will be shown, theoretical implications will be told, suggestion and identification of gaps and areas for further studies will be elaborated vividly.

6.2.0 General Level of on Entrepreneurial Intentions among Tanzania Students

This study was related to matters that regards to the entrepreneurship intention.

Findings from many researchers such as Robinson, Heuner & Hunt (1991, Lakovleva & Kolvereid (2009, Levenburg, Lane & Schwarz (2006) showed students that undertake entrepreneurship or business subjects are more entrepreneurial.

Through descriptive findings from the study, one can concur with the idea that the course and area of study showed that Faculty of Commerce is the one that has great number of respondents (46.6%) who would like to be self employed (nearly half of all respondents) compared to Faculty of Public Admin (20.3%) and Economics and Social science (12.5%). the reason for this trend is entrepreneurship courses and subjects related to entrepreneurship which available in the Faculty of Commerce.

6.2.1 Age

Reynolds etal (2000) found that individuals aged 25-44 years are most active in entrepreneurial endeavour. This seems similar to what was found in Tanzania that many of those who wanted to participate in entrepreneurship endeavours are those from the age 21-30 (67%).

6.2.2 Gender

In this survey, female respondents were 42% and Male counter parts were 58% of two hundred fifty three (253) respondents.

In Tanzania, 58.6% of male respondents said that they would like to be self employed than 41.4% females. This concurred with Mazzarol etal(1999) who found that females were generally less likely to be the founders of new businesses than males.

About the propensity of entrepreneurship intention among parents (Father and mother) in Tanzania. It was found that mothers (females) were more entrepreneurial than fathers (males). In which both parents accounted for 66 (26%) were engaging on entrepreneurship undertaking.

Moreover the statistical significance of the study has shown that male students had exhibited higher level of entrepreneurial intention than female students in Tanzania.

Therefore male students were different from their female counterparts in entrepreneurial intention flair by showing that they had more entrepreneurial intention than female students in Tanzania. This is the answer of the research question.

6.3 The family background

In the descriptive findings, Most Tanzanian respondents showed that Entrepreneurial family and social influences showed positive correlation on entrepreneurship intention.

The 76 family culture survey by (Gurol & Atsan 2006) come out with the same findings that parents has great influence on entrepreneurship intention of their children.

Over parents with entrepreneurship experience in Tanzania, 160 respondents (63%) had their parents with entrepreneurship experience. In which both parents accounted for 66 (26%) were engaging on entrepreneurship undertaking. 92% of respondents showed that they would like

to choose self employment as their carrier undertaking. Simultaneously, about 15% of Tanzania respondents showed that they were self employed (at the time of data collection)

This shows that entrepreneurship intention and family background goes together when family background is in favour of entrepreneurialism as R & P (1986), Krueger (1993) who stated that one can distinguish students from entrepreneurial families in terms of preference to business start up attitudes than those from non entrepreneurial families.

In addition to that, family background influences had positive statistical significance proof to merit the entrepreneurship intention to Tanzania University students.

Therefore perceived entrepreneurial family background had positive influence in the entrepreneurship intention to Tanzania students. This is the answer of the research question.

6.4 Entrepreneurial training and normal formal education

Studies on investigating the impact of entrepreneurial training for example (Hostager & Decker 1999, Luthje & Franke 2003)) found that there is no relationship between entrepreneurship intention and inclinations on the training in entrepreneurship as being good preparation for an individual for entrepreneurship.

In Tanzania, The descriptive findings discovered that among all respondents, 116(46%) had entrepreneurship education/training. Out of these 65(26%) undertook entrepreneurship training at Mzumbe University. In addition to that, 131(52%) did not have entrepreneurship training at all. This is because entrepreneurship is taught in the Faculty of commerce only at Mzumbe University. All who had entrepreneurship training in Tanzania 103(41%) said they were pleased by the training and were ready to start business.

6.5 Entrepreneurial orientation/traits

Fridoline (2009) stated that individuals who possess entrepreneurial personality traits such as need to achieve, risk taking propensity and a strong desire to be independent, are much more likely to engage in entrepreneurial activity than those who do not possess such traits.

It was statistical significantly that entrepreneurial traits merited students entrepreneurial intention to Tanzania students.

Therefore, entrepreneurship traits/orientation was the cause of entrepreneurship intention among Tanzania students. This is the answer of the research question.

6.6 Access to finance

As it was pointed out by Mardsden,(1992),and Steel(1994) and reported by Kristiansens and Indart,(2004) that Lack of access to capital and credit schemes and the constraints of financial systems are regarded by potential entrepreneurs as main hindrances to business innovation and success in developing economies since the potential sources of capital was personal savings, extended family networks and informal sources of credit, though with high interest rates.

The descriptive findings from Tanzania showed that Access to finance on entrepreneurship intention decisions was not easily accessible where expected source of income is Financial institution 43%, Family 34%,Friends 3.6% , Family and friends 2.8% and Family and financial institution 3.6%.

On access to finance, one can concur with Nkya (2003) that access to finance in Tanzania is incompatible with liberalized financial markets as they create technical disincentives which tend to raise the transaction costs of enterprises. Such constraints are such as high interest rates, the prohibitive requirement of collateral, the requirement of sophisticated project write ups, short or zero grace periods and the requirement of short repayment periods.

Nonetheless access to finance was statistically not significant to make the Tanzania students to have entrepreneurial intention.

Therefore access to finance has no correlation to entrepreneurship intention among Tanzania University students. This is the answer of the research question.

6.7 Government support and favourable regulation

In Tanzanian environment, favourability of Government Policies towards self employment is not smooth, meaning that there are many hurdles in Tanzania as far as favourability of Government Policies towards self employment is concerned. This can as well be confirmed

by (Nkya, 2003) who described business environment in Tanzania as “unlevelled playing field” in both the input as well as output markets as adverse practices in which Cheaper untaxed imported goods are cited as having intensified the unfair competition.

Moreover Nkya (2003) described rules, regulations, laws and administration practices in Tanzania as adversely affecting the small scale entrepreneurs that own and manage enterprises in terms of multiplicity of taxes, duties and fees as they are too many and too high.

In this survey, Simplicity and easiness of doing business in Tanzania was rated as middle 58% by respondents meaning that, it is neither easy nor difficult. At the same time many respondents said chance of success in starting a business or self employment in Tanzania as certainty of success by 15%, though many remained neutral over chances of success in self employment. This could be due to many hurdles mentioned above by Nkya (2003).

This variable was negatively associated to entrepreneurship intention to Tanzania respondents; though it was a significant variable.

Therefore Government support and favourable regulation had no positive influence to the entrepreneurial intention among University students in Tanzania. This is the answer of the research question.

6.8 Conclusion

This study has been a very interesting learning ground. It has proved the fact that entrepreneurship intention theories can be applied in a developing country like Tanzania.

This study was done to explore the Tanzania University students’ entrepreneurial propensity. Primary data was collected through judgemental method at Mzumbe University in its three campuses of Mzumbe University Dar es Salaam, Mzumbe main campus Morogoro and Mzumbe Mbeya campus. This study from Mzumbe University had 253 respondents.

The majority of respondents were single in marital status, many with the age of 21-30 years old and many were undergraduate students, many respondents were male 58% while female were 42%.

The respondents' parents 63% were self employed, no wonder those who like to be employed are many 91%. This could also be due to the fact that in Tanzania the graduates have no guarantee of securing a job after completing school or sometimes the income from a job is insufficient to cover all the daily needs as compared to other nations such as Norway where the students are able to get a job few weeks after graduation and remuneration for employees is relatively higher (Kristiansen and Indart (2004).

At Mzumbe University, many respondents got entrepreneurship training (46%), male Universities students were seemed to be more entrepreneurial than female respondents, this concurred with what was put forward by the study of Martinez, Gins, Mora and Villa(2007) indicating that entrepreneurial undertakings are more related to male.

The impact of entrepreneurial training witnessed many students to prefer to engage in self employment. Mostly from Faculties which teach entrepreneurship studies. At Mzumbe University, this regards to the Faculty of Commerce, the only faculty that has entrepreneurship studies taught at the University.

However, the challenge is to convince the University management to make entrepreneurship studies to be taught in all Faculties in the university rather just in one Faculty.

In assessing the measurement contained in the questionnaire, the Cronbach alpha (α) measurement had to be deployed whereas both variables had the ranging of more than 0.05 meaning that the factors deployed for the study were reliable. It was also found that, there was a relationship between variables used in the studies and the measurement for the same tallied as +1 which symbolises perfect positive relationship existence.

On Hypothesis testing, there were five hypotheses to be tested on entrepreneurship intention namely gender, Family background, Entrepreneurship traits/orientation, Access to Finance and Government regulation and support ; it was found that only three hypotheses were

statistically significant to make entrepreneurship intention feasible among university students in Tanzania which are, Family background, gender and entrepreneurship traits.

This study has contributed to the body of knowledge on studies on Entrepreneurship intention related studies and this work could as well be replicated to other groups in the society and not to students alone.

This study has its own limitation, that its data are from one university in Tanzania (Mzumbe University) and it is also limited to university students only, therefore the same results may not necessarily be the same to other groups of people in Tanzania society. These are therefore the limitation challenges that this study faced.

The end of this study paves the way for the future studies and researches. I recommend that future studies could focus on exploring about which entrepreneurship training can foster more entrepreneurial spirit and entrepreneurial intention among university students.

As this study is concluded I recommend to Mzumbe Universities and to all her Campuses to include entrepreneurship studies to all Faculties of Universities as enterprising spirit is needed in all walks of life, not only in setting up the business venture, but also in keeping up with unexpected changes that keeps happening in the contemporary world ; moreover Africa(Tanzania) is a country full of opportunities for the wealth creation, enterprise and future prosperity (Branson (2008)) and therefore Tanzania requires the well informed and learned University students with entrepreneurship intention to tap into her resources in order to create wealth and prosperity to the country.

7.0 REFERENCE

A, H. J. (1982), "Research About Living Entrepreneurs", in *Encyclopaedia of Entrepreneurship*, ed. by C. Kent, D. Sexton & K. Vesper, S. 26-27. Englewood *Academy of Management Review*, 13(3), 442-453.

Adnan Alias, Human Mohamed and Mohd. Dahlan Ibrahim. (1992). *Konsep Keusahawanan Islam*. Shah Alam: Arina Publication House.

Ajzen, I. (1991): "Theory of Planned Behaviour", *Organizational Behaviour and Human Decision Process*, 50(2), 179 - 211.

Anderson, A.R (2000) Paradox in the periphery: An entrepreneurial Reconstruction? *Entrepreneurship and Regional Development*, 12,2:91-110.

Austin J H, Stevenson and J.Wei Skillen (2006),*Social and Commercial Entrepreneurship: Same, different or both*, *Entrepreneurship Theory and Practice* 30(1) 1-22,

Bambara A(1995),*Views from the private sector*. In P. English & G.Henault (Eds),*agents of change*. London: Intermediate Technology Publications.

Bann, Cheryl L. (Fall2009), *An Innovative View of the Entrepreneur Through Exploration of the "Lived Experience" of the Entrepreneur in Start up of the Business*, *Journal of Business & Economic Studies*, Vol. 15 Issue 2, p62-82, 21p,

Baron R,M and Kenny D A, (1986) The moderator Mediator Variable distinction in social Psychological research: Conceptual, strategic and static considerations, *Journal of Personality and social psychology*,51,1113-11182.

Barrett, Giles, Trevor Jones, and David McEvoy. "Ethnic Minority Business, Theoretical Discourse in Britain and North America." *Urban Studies* 33, no 4–5 (1996): 783–809.

Base, A, & Virick M. (n.d.), *Assessing Entrepreneurial Intentions Amongst Students: A* Baumol, William J. *American Economic Review*, May1968, Vol. 58 Issue 2, p64, 8p.

Begley, T.M and Tan, W.L(2001).*The socio-Cultural environment for entrepreneurship: A comparison between East Asian and Anglo Saxon countries*. *Journal of International Business studies*,32,3,537-553.

Berger, B,J (1991) *The culture of Entrepreneurship*, San Francisco, CA:ICS Press.

Bird B AND Baron R A, *Entrepreneurial vision: Its nature and effects*, paper presented at the Academy of Management Annual Meeting, Honolulu,Hawaii (2005)

Bird B.J (1989), *Entrepreneurial Behaviour*. London: Scott, Foresman.

Bird, B.J (1988): "Implementing Entrepreneurial Ideas: The Case of Intention", *Academy of Management Review*, 13(3), 442-453.

Blanchflower D.G.(1998),*Self-employment in OECD Countries*, National Bureau of Economic Research, Dartmouth College, Canada.

Bloodgood,H.M,Spienza,H.J, Carsrud,A.L(1995) PP 123-144.The dynamics of new business start-ups: Person, context and Process. In J.A Katz & R H Brock house (Eds),*Advances in entrepreneurship, firm emergence and growth*, Vol 2,Stanford,CT:JAI Press.

Boissin,Jean Pierre, Branchet, Benedicte, Emin,Sandrine, Herbet, James I; *Journal of Small Business and Entrepreneurship*, 2009 Vol 22 Issue 2, P 101-122,22P.Students and Entrepreneurship: A comparative Study of France and USA.

Bosma, Niels; Jaarsma, Klaas; Snijders, Jacqueline. *Entrepreneurship in Europe*, European Retail Digest, Spring 2004, Issue 41, p1-10, 10p, 4 Graphs

Branson,R(2008),*Business Stripped Bare; Adventure of a Global Entrepreneur*, Virgin Books Random House, 20 Vauxhall Bridge Road, London.

Brockhaus R H,& Howtz P.S (1986),*The psychology of the entrepreneur in C.A Kent, D.L Sexton & K.H.Vesper (Eds),Encyclopaedia of Entrepreneurship*. Englewood Cliffs, NJ: Prentice hall.

Brown Gordon (1998) *Steering a course for stability*. Speech to the board of Governors of the International Monetary Fund. [http://imf.org/external/am\(1998\)/Speeches/PR_54_GBE.Pdf](http://imf.org/external/am(1998)/Speeches/PR_54_GBE.Pdf).

Bryman, A and Bell, E (2007), *Business Research Methods*, 2nd ed. Oxford University Press.

Busenitz, L, C Gomez and J Spencer (2000). *Country institutional profile: Unlocking entrepreneurial phenomena*. *Academy of Management Journal*, 45(5), 994–1003.

Bygrave, W. D. (1994): "The Entrepreneurial Process", in *The Portable MBA in Entrepreneurship*, ed. by W. D. Bygrave & A. Zacharakis, S. 1-28. John Willey

Cambridge on line English Dictionary (Dec 2010)

Chell E and Allman K(2003), Mapping the motivations and intentions of technology orientated entrepreneurs, *R&D Management* 33, 2. Blackwell Publishing Ltd, Garsington Road, Oxford OX4 2DQ, UK

Davidson P.(1991):Continued entrepreneurship: Ability, Need and Opportunity as Determinants of Small Firm Growth, *Journal of Business Venturing*,6,6,405-429.

Davidsson, P. (1995): "determinants of entrepreneurial intentions", *Jnkping International Business School (JIBS) Paper* prepared for the RENT IX Workshop, Piacenza, Italy. *Entrepreneurship Theory and Practice*, Vol. 13, No. 1, pp. 7-13.

Delmar, F. & P. Davidsson (2000): "Where do they come from? Prevalence and characteristics of nascent entrepreneurs", *Entrepreneurship and Regional Development*, 12(1), 1 - 23.

Drost Ellen A(2010) Entrepreneurship intentions of Business students: Implication for education, *Advances in Management*. Vol 3(7) Los Angeles ca 90032,USA. *Economic Review*, 79, pp. 519-535.

Earley,P.C(1997),Face, Harmony, and Social structure: An analysis of Organizational Behaviour across Cultures, New York, Oxford University Press.

European Council for Small Business (1997). Newsletter, 4, 5

Ede, F. O., B. D. Panigrahi & S. E. Calcich (1998): African American Students' Attitudes Towards Entrepreneurship", *Journal of Education for Business*,5(73), 291- 297.

Evans, D. and Jovanovic, B. (1989), 'An estimated model of entrepreneurial choice under Human Decision Process', *American Economic Review*,50(2), 179 - 211.

Evans, D. and Leighton, L. (1989), 'Some empirical aspects of entrepreneurship', *American Economic Review*,79:519-535.

Fatoki, O.(2010) ,Graduate Entrepreneurial Intention in South Africa: Motivations and Obstacles, *International Journal of Business and Management* Vol. 5, No. 9;

Field, A. (2009): *Discovering Statistics Using SPSS*. SAGE Publishing Ltd, London.

Fitzgerald (2009), Understanding Your Writing Career Options, Entrepreneur Tips, Life tips blog. Accessed on 18 April 2011.

Francis, J. J., M. P. Eccles, M. Johnston, A. Walker, J. Grimshaw, R. Foy, E. F. Kaner, L. Smith & D. Bonetti (2004): "Constructing Questionnaires Based on the Theory of Planned Behaviour", http://people.umass.edu/aizen/pdf/Francis_etal.TPB_research_manual.pdf, ReBEQI WP2 Theory of Planned Behaviour Questionnaire: Manual for Researchers.

Franke, N. & Luthje, C. (2004), Entrepreneurial intentions of business students: a benchmark study, *International Journal of Innovation and Technology Management*, Vol.1, No.3, pp. 269-288.

Fridoline W. (2009), Entrepreneurship Proclivity Today: An exploratory study on Students' entrepreneurship intention, Master Thesis in Business Administration University of Agder Faculty of Economics and Social Sciences.

Gartner, W. B. (1988). "Who is an entrepreneur?" is the wrong question. *Entrepreneurship Theory and Practice*, 12(2), 47-68.

Gelderen, M., M. Brand, M. Praag, W. Bodewes, E. Poutsam & A. Gils (2008): Explaining Entrepreneurial Intentions by Means of Theory of Planned Behaviour", *Career Development International*, 13(6), 538 - 559.

Gioia, D.A., & Pitre, E. (1990). Multi-paradigm perspectives in theory building. *Academy of Management Review*, 15(4), 584-602.

Gird A and Bargraim J.J (2008), Theory of Planned Behaviour as predictor of entrepreneurship intent among final year students in South Africa. *Journal of Psychology*, 38 (4), P.P 711-724

Gray, Cooley, Lutabingwa, Mutai-Kaimenyi and Oyugi (1996), *Entrepreneurship in Micro-enterprises. A strategic analysis of Manufacturing Industries in Kenya*. Lanham USA; University Press of America.

Guroi, Y. & N. Atsan (2006): "Entrepreneurial Characteristics Among University Students: some insights for entrepreneurship education and training in Turkey", *ProQuest Psychology Journals*, 46(1), 25-38.

Hair, J., A. Money, P. Samouel & M. Page (2007): *Research Methods for Business*. John Wiley & Sons, New Jersey.

Hayton, J C, G George and S Zahra (2002). National culture and entrepreneurship: A review of behavioural research. *Entrepreneurship Theory and Practice*, 26(4), 33–51.

Hébert, R.F. and Link, A.N., "In search of the meaning of entrepreneurship," *Small Business Economics*, vol.1, pp. 39–49, 1989.

Hills G E and Morris M H (1998), "Entrepreneurship Education: A Conceptual Model and Review", in M Scott, P Rosa and H Klandt (Eds.), *Educating Entrepreneurs for Wealth Creation*, pp. 38-58, Ashgate Publishing Ltd., Hants, UK.

Hmieleski, K. M. & A. C. Corbett (2006): "Proclivity for Improvisation as a predictor of Entrepreneurial Intentions", *Small Business Management*, 44(1), 45-63.

Hofstede, G.H. (1980), *Culture Consequences: International Differences in Work-related Values*, Sage Publications, London.

Hostager, T. J. & R. L. Decker (1999): "The effects of an entrepreneurship program on an achievement motivation: A preliminary study. SBIDA, San Francisco, CA: Small Business Institute Director's association",

<http://www.sbaer.uca.edu/Research/1999/SBIDA/sbi28.htm>

Hytti, U and P. Kuopusjärvi (2004). Evaluating and Measuring Entrepreneurship and Enterprise Education: Methods, Tolls and Practices, www.entreva.net.

Ibrahim A, B (1994), Family Business Management: Concepts and Practice, Dubuqua, IA, Kendal /Hunt Pub CO.

Jack, S.L., Anderson, A.R. (1999), "Entrepreneurship education within the enterprise culture", *International Journal of Entrepreneurial Behaviour & Research*, Vol. 5 No.3, pp.110-25.

Jo, H., Lee, J. (1996), The relationship between an entrepreneur's background and performance in a new venture, *Technovation*, Vol.16, No.4, pp.161-171. *Journal of Personality and Social Psychology*, Vol. 1, No. 4, pp. 389-393.

Katz,J (1992).Modelling Entrepreneurship career Progressions: Concepts and considerations, *entrepreneurship Theory and Practice*,19,2,23-29.

Kiggundu M N(1988) Africa. In R. Nath (ed..) *Comparative Management*(pp 169-243) Cambridge: Ballinger.

Kihlstrom, R.E. and Laffont, J.J., "A general equilibrium entrepreneurial theory of firm formation based on risk aversion," *Journal of Political Economy*, vol. 87, pp. 719–748, 1979.

Kilduff, M., Tsai, W., & Hanke, R. (2006). A paradigm too far? A dynamic stability reconsideration of the social network research program. *Academy of Management Review*, 31: 1031-1048.

Kiry Junior, Henry T, Barber R H Douglas, Morgenthaler, David T, Importance of Entrepreneurship to economic growth, Job creation and Wealth creation. Canada, USA Law Journal,2007,Vol 33 Page 7-46 40 P

Koh, C. H. (1996): "Testing hypotheses of entrepreneurial characteristics: A study of Hong Kong MBA students", *Managerial Psychology*, 13(5), 757-778.

Kolvereid, L. (1996): Prediction of Employment Choice Intention", *Entrepreneurship: Theory and Practice*, 21(1), 47 - 57.

Kolvereid, L.(1996) Prediction of employment status choice intentions and Behaviour, *Communication Research* 20,331-364.

Kristiansen Stein and Indart Nurul (2004),Entrepreneurship Intentions among Indonesian and Norwegian Students, *Journal of Enterprising Culture* Vol 12 No 1 (March 2004) 55-78.

Krueger, N. (1993): The Impact of Prior Entrepreneurial Exposure on perceptions of New Venture Feasibility and Desirability", *Entrepreneurship: Theory and Practice*, 18(1), 5 - 21.

Krueger, N. (1993): The Impact of Prior Entrepreneurial Exposure on perceptions of New Venture Feasibility and Desirability", *Entrepreneurship: Theory and Practice*, 18(1), 5 - 21.

Krueger, N. F. and A.L. Carsrud (1993), Entrepreneurial intentions, applying the theory of planned behaviour. *Entrepreneurship & Regional Development* 5(4), 315-330.

Krueger, N. F., M. D. Reilly & A. L. Carsrud (2000),Competing Models of Entrepreneurial Intentions", *Journal of Business Venturing*, 15(5/6), 411- 432.

Kuehn, K. W. (2008): Entrepreneurial Intention Research: Implication from Entrepreneurial Education", *Entrepreneurship Education*, 11, 87 - 98.

Lakovleva, T. & L. Kolvereid (2009), An Integrated Model of Entrepreneurial Intentions", *International Journal of Business and Globalization*,3(1), 66 -80.

Laukkanen M, Exploring academic entrepreneurship: Drivers and Tension of University based business, *Journal of Small Business and Enterprise Development* 10(4)372-382(2003)

Lee S.M and Peter S.I (2000),Culture, Entrepreneurship Orientation and Global Competitiveness, *Journal of World Business*, Vol 35 issue 4,P406,16 P liquidity constraints', *Journal of Political Economy*, 97, pp. 808-827.

Levenburg, N. M., P. M. Lane & T.V.Schwar (2006), Interdisciplinary Dimensions in Entrepreneurship", *Journal of Education for Business*, 81(5), 276- 281.

Luthje, C. & N. Franke (2003), The 'making' of an entrepreneur: testing a model of entrepreneurial intent among engineering students at MIT", *Research and Development Management*, 33(2), 135-147.

Marsden (1992), African entrepreneurs-Pioneers of Development. *Small Enterprise Development*. Small Enterprise Development 3,2:15-25.

Martnez, D., J. Gins Mora & L. Vila (2007), Entrepreneurs, the Self employed and Employees amongst Young European Higher Graduate", *European Journal of Education*, 42(1), 99 - 117.

Mazzarol T, Volery T, Doss N, Thein V (1999), Factors influencing small business start up, *International Journal of Entrepreneurial Behaviour and Research*, 5,2:48-63

McClelland D.C (1987) *Human Motivation*, Cambridge: Cambridge University Press

McClelland D C (1965), "Achievement and Entrepreneurship: A Longitudinal Study", Cliffs, NJ: Prentice Hall.

Ministry of Industry and Trade, Yrittäjyyskivatuksen Linjaukset ja Toimenpideohjelma (The definitions of Policy and Operation Programme in enterprise education), www.ktm.fi/yrittajyydenpolitiikkaohjelma (2004)

Mitchell, R.K., Busenitz, L., Lant, T., Mc Dougall, P.P., Morse, E.A. & Smith, J.B. (2002). Toward a theory of entrepreneurial cognition: Rethinking the people side of entrepreneurship research. *Entrepreneurship Theory and Practice*, Winter, 93-104.

Morganthaler, D.T, Barber D.D, King H.T(2007), Importance of Entrepreneurship to Economic Growth, Job creation and Wealth creation, *Canada-United States Law Journal*, Vol 33 No1, PP 7-46.

Morganthaler, D.T and Barber D.D (2007), Importance of Entrepreneurship to Economic Growth, Job creation and Wealth creation, *Canada-United States Law Journal*, Vol 33 No1, PP 7-46.

Mueller, S.L., Thomas, A.S. (2000), "Culture and entrepreneurial potential: a nine country study of locus of control and innovativeness", *Journal of Business Venturing*, Vol. 16 pp.51-75. of Hong Kong MBA students", *Managerial Psychology*, 13(5), 757-778.

Nguyen T.V et al. (2009), Cultural Values, Market Institutions, and Entrepreneurship Potential: A comparative study of the United States, Taiwan, and Vietnam, *Journal of Developmental Entrepreneurship*, Vol. 14, No. 1 (2009) 21–37.

Nkya E.J.(2003),Institutional Barriers to Small Business Development, A need for flexibility in Tanzania Tax and Regulation system, *Journal of Entrepreneurship*, Sage Publication. DOI: 10.1177/097135570301200103

Olomi R.D and Sinyamwale S.R, entrepreneurial inclinations of vocational education students: a comparative study of male and female trainees in iringa region, Tanzania, *Journal of Enterprising Culture*Vol. 17, No. 1 (March 2009) 103–125

Organization for Economic Cooperation and development (OECD)(2003) statistics

Oxford Advanced Learner's Dictionary of Current English(2000),Special Price, New Edition(6th Edition), Oxford University Press.

Pallant, J,(2007),SPSS Survival Manual(Student favourite) , 3rd Edition, Open University Press. New York.USA.

Peneder M (2009), The Meaning of Entrepreneurship: Toward a Modular Concept, *J Ind Compet Trade*, 9:77–99.

Peng M.(2009) Global strategic Management,2nd Edition, South Western Cengage Learning, USA.

Phan, P. H., P. K. Wong & C. K. Wang (2002): Antecedents to Entrepreneurship Among University Students in Singapore: Beliefs, Attitudes and Background", *Entrepreneurship: Theory and Practice*, 10(2), 151-174.

Plant,Robert,Ren,Jen,A(2010),Comparative Study of Motivation and Entrepreneurial intentionality: Chinese and American Perspectives, *Journal of Development Entrepreneurship*,Vol 15 Issue 2,P 187-204.18 P DOI:10,1142

Ram, Monder, and Trevor Jones, Ethnic Minority: Small Business Research Trust. U.K.: Milton Keynes, 1998 *RENT IX Workshop, Piacenza, Italy*.

R, B. & H. P (1986): "The Psychology of the Entrepreneur", in *The Art and Science of Entrepreneurship*, ed. by D. Sexton & R. Smilor, S. 25-48. Cambridge, MA: Ballinger Publishing.

Reynolds, P.D., Hay, M., Bygrave, W.D., Camp, S.M and Aution E. (2000), *Global entrepreneurship Monitor 2000, Executive Report; A Report from Babson College, Kauffman Center for Entrepreneurship Leadership and London Business School.*

Robinson, P. B., D. V. Stimpson & K. H. Hunt (1991), "An Attitude Approach to the Prediction of Entrepreneurship", *Journal of Entrepreneurship; Theory and Practice*, 15(4), 13-31.

Sahlman, W.A., Stevenson, H.H., Roberts, M.J., and Bhidé, A., *The Entrepreneurial Venture*, 2nd ed., Cambridge MA (Harvard Business School Press), 1999.

Saunders, M., P. Lewis & A. Thornhill (2007), *Research Methods for Business Students*. Pearson Education, London.

Schramm C.J. Building entrepreneurial economies, *Foreign Affairs*. 83 (4), 104-115 (2004)

Schramm C J (2006), *The Entrepreneurial Imperative: How America's Economic Miracle Will Reshape The World - And Change Your Life*, Harper Collins, New York.

Sexton D.L. and Bowman-Upton N.. "Female and male entrepreneurs: Psychological characteristics and their role in gender related discrimination". *Journal of Business Venturing*. 5, 29-36 (1990).

SIDO, Habari, Newsletter of Small Industries Development Organization, Issue 11, April 2005.

Soetanto, D P, Pribadi H and Widyadana G A (2010) "Determinant Factors of Entrepreneurial Intention Among University Students", *The IUP Journal of Entrepreneurship Development*, 24 Vol. VII, Nos. 1 & 2.

Steel W.F(1994),Changing the Institutional and Policy environment for Small enterprise Development in Africa, Small Enterprise Development 5,2:4-9.

Sutton R & Straw,B(1995)”What theory is not” Administrative Science Quarterly 40:3,371-84 Trompenaars F(1994),Riding the waves of Culture. London. Nicholas Brealey.

Tabachnick, B,G & Fidel, L.S(2007).Using Multivariate Statistics(5th edition),Boston: Pearson Education.

Teixeira, A. A. & R. P. Forte (2009),Unbounding Entrepreneurial Intents of University Students: a multidisciplinary perspective", FEP Working Papers No 322.
Published online :<http://ideas.repec.org/p/por/fepwps/322.html>,

Tuunainen J, Hybrid Practices: The dynamics of University Research and emergence of Biotechnology Company. University of Helsinki, Department of Sociology, Helsinki Finland (2004)

URT(United Republic of Tanzania), Small and Medium Enterprise Development Policy (2002)

Van Auken H, Fry F L and Stephens P, The influence of role Models on Entrepreneurship Intentions, Journal of Development Entrepreneurship, 11,157-167 (2006)

Venkatraman, S., “The Distinctive Domain of Entrepreneurship Research,” in Katz, J.A. (ed.), Advances in Entrepreneurship, Firm Emergence and Growth vol. 3. Greenwich, Connecticut (JAI), pp. 119–138, 1997.

Vesper K H and McMullan W E (1988), “Entrepreneurship: Today Courses, Tomorrow

Wall street Journal, April 2011 Index of Economic Freedom

Whiteling I(2009),Starting your own Business 2009,Crimson Publishing ,UK.

Wikipedia free encyclopaedia, Tanzania ; Norway. January 28, 2011.

Wikipedia free encyclopaedia, Human Development Index, Norway and Tanzania April 28,2011

Wilson, F., J. Kickul & D. Marlino (2007): Gender, Entrepreneurial Self Efficacy and Entrepreneurial Career Intentions: Implication for Entrepreneurship Education", *Entrepreneurship: Theory and Practice*, 31(3), 387- 406.

Yang, K, Double entrepreneurship in China's economic Reform: An analytical framework, *Journal of Political and Military Sociology*,2002,Vol 30,No.1(Summer):134-147

Zahra S.A (1999), The changing rules of Global competitiveness in the 21st Century, *Academy of Management Executives*, 13:36-42.

Zhao H., Seibert S.E. and Hills G.E., (2005) The mediating role of self efficacy in the development of entrepreneurial intentions. *Journal of Applied Psychology*, 90, 1265-1272.

Zikmund, et al, (2010), *Business Research Methods*, 8th ed. South-Western Cengage Learning.

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: ENTREPRENEURSHIP INTENTION

