Assessing the Impact of Business School Interventions on Learners' Entrepreneurial Propensity

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Abstract

The purpose of this study is to analyse the impact of interventions at conventional business school practices on inculcation of entrepreneurial propensity in students. These include, though not limited to, entrepreneurial education, internship program, university training and mentoring. These four mentioned dimensions have been proposed as independent variables of this empirical enquiry. Available literature on entrepreneurial intent of current learners, business school factors and academic training poses 'Propensity' as behavioural tendencies of students to take Self Employment roles in future and going for start-ups. By proposing propensity as dependent variable the study attempts to fill the gap in local literature which lacks any vivid findings on the issue. An empirical investigation to know whether contemporary national business school practices provide enough support to learners to become future entrepreneurs is of interest to theorists of planned behaviour. It can also make educational administrators of management learning and those at the helm of academic affairs revisit the existing frame of interventions. A quantitative research plan appropriately suits the proposed enquiry. The data was collected from the Kohat University of Science and Technology Kohat (KUST) graduates and undergraduates studied during the period of 2014-2015. The final sample consisted of 251 business management learners of university's Institute of Management Sciences. For data analysis regression model was used. Findings of the study revealed that all independent variables have significant positive effect on entrepreneurial propensity of students.

Keywords: Entrepreneurial Education, Internship Program, University Training, Mentoring, Entrepreneurial Propensity

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Introduction

Contemporarily, Entrepreneurship has become an important field for the professionals as well as business students. They consider entrepreneurship as an opportunity for their self-employment (Schaper & Volery, 2004). Entrepreneurial propensity is the behavioral pattern to create new businesses (Matlay & Westhead 2005).For the better understanding of vital dynamics of entrepreneurship, different firms around the world organized conferences, seminars and workshops (Schaper & Volery, 2004; Matlay & Westhead 2005). To enhance the entrepreneurship propensity, most of the universities are considering a dire need of entrepreneurial education that provides the students with basic knowledge and skills of entrepreneurial achievement (Brown 1999).Entrepreneurial training enhancing skills, knowledge and abilities, provided to students for the new venture creation and its maintenance is a differentiating factor for schools (Henry 2003). Mentoring, in this regard harnesses the process of informal transfer of information to students relevant to their effort and career improvement (Brown 1999).Likewise, internship programs expose students to the actual activities, performed in starting and running a business venture(Brown 1999). Thus, many educational institutions have taken care of these dimensions by proposing entrepreneurship related courses to the students so that they can adopt entrepreneurship as occupation (Postigo & Tamborini 2002). Consequently, students are now seeking a learning that will provide them required entrepreneurial know-how and skills to run a successful business (Brown 1999; Hlady-Rispal2014). Hence, scholars concluded that there exists significant positive effect of entrepreneurial education, training, mentoring and internship program on university student's entrepreneurial propensity (Keat, Selvarajah & Meyer 2011; Watson, Gavin 2009). It is vital to note that all studies were conducted generally in western world (Venkatachalam & Waqif 2005) leaving one with limited knowledge of entrepreneurial tendencies of students in context of Pakistan (Batool et al 2015).Study at hand examines the effect of university entrepreneurial education, internship programs, training and mentoring on entrepreneurial propensity of students in restricted local context.

Literature Review

Entrepreneurship is away to run, design and launch new business with possibly new line of services and products (Zainal et al 1995). It is characterized as the readiness and ability to oversee, create and sort out a business venture. An entrepreneur oversees and arranges an endeavor, especially an organization or any business, where normally initiative risks are extensive (Zhung & cueto 2014). They may take part in the

work as worker butattempts to assume the risk of running it and remunerate the stakeholder appropriately.

Entrepreneurial Propensity

Entrepreneur assumes a role of business innovator and initiate identifying new opportunities in a limited market horizon (Zhung & cueto 2014). Entrepreneurs distinguish among available business opportunities and needs to consciously indicate positive propensity i.e. inclination towards finding new possible results or promotion needs etc. Entrepreneurship has been portrayed as a risk taking development and thus requires this dimension to be embedded in personality traits (Zhung & cueto 2014).Propensity at an individual helps to successfully control the business undertaking with all its obvious and anticipated challenges. Undertaking a startup helps an individual recognize a business opportunity and gets the principal resources required for it without being immediately obliged by their challenges. Leveraging entrepreneurial opportunities may involve developing an operations management system, utilizing the available HR, getting required resources, and share responsibility for the venture's success (Zhung &Cueto 2014).

Entrepreneurial Education

The historical background of entrepreneurship education can be traced to Shigeru Fiji of Kobe University, Japan who started education in entrepreneurship in 1938 (Alberti& Sciascia et al. 2004). Albeit, the greater part of the entrepreneurship courses and projects were spearheaded at US institutions of higher education. Numerous American business schools remain relatively influential entrepreneurship education suppliers through their archived courses and practical projects (Frank& Lüthje2004;Raichaudhuri,2005). Entrepreneurial training, as indicated by Binks (2005) alludes to part of educational programs required in support of various exercises augmented with mentorship. Integration of role playing exercises with conventional instruction methods has been shown as having the capacity to expand likelihood of entrepreneurial intent among young learners (Fleming, 1999;Deakins& Glancey, et al. 2005). In this manner the part of entrepreneurial education attempts to construct an entrepreneurial society among youngsters that would enhance their vocation decisions towards possible future venture (Deakins&Glancey, et al. 2005). As such, endeavors of entrepreneurial education are instrumental in motivating learners to comprehend concepts resulting in the development of new organizations and thus new job openings to boost economy (Fayolle, Gailly & Hannon 2005).

Hypotheses

Entrepreneurship education concentrates on the improvement of abilities or traits enhancing the acknowledgment of chance and capitalizing on it. Methodologies are structured around the interest of learners seeking self-employment roles in future. It often concentrates on enhancing awareness about opportunities in a given market. The most common idea which is harnessed in such intervention is usually *regular venture* i.e. opening a starting up or beginning another business. Besides, another paradigm is of innovative new product/service features or administrative tactic or niche markets in existing businesses. Similarly working with entrepreneurial zeal and creativity in a stable firm allowing more for flexibility and experimentation is another dimension usually referred as "*Intrapreneurship"*. Efficient use of entrepreneurial education-mix proved effective for creating aptitudes of risk taking and critical thinking that encourage accomplishment of venture objectives.Hence following hypothesis H1 can be stated as:

H_1: Entrepreneurial Education has positive effect on entrepreneurial propensity.

Internship program

Internship is a temporary employment preparing academically developing individuals for expert professions. Temporary positions at Masters Level are also called apprenticeships for trade and expert occupations, however the absence of systematization and oversight leaves the term open to expansive understanding. Such workforce might come from school or university students, secondary school students, or post-graduate grown-ups. These positions might be paid or unpaid and are generally provisional. In most cases it is an entry level position comprising of an anticipated experience for understudy and goodwill for host organization. Students can likewise utilize a temporary job to figure out whether they have an interest for a specific vocation, to make a system of contacts, or to pick up school credit. Some interns may find a lasting, paid position for demonstrating their capabilities. This can be a critical advantage to the startup business as experienced assistants frequently demonstrate and leverage their internship experience (Dilts & Fowler 1999).

A study by Shariff & Mutalib, et al. (2000) justifies that interns who have taken an interest for the section level position tend to have higher job skill at the occupations they are trained in. Thus, getting appropriate entrepreneurial experience has a positive association with individual's desire and accessibility to realize opportunities in a given market. This has made entry level position placement programs turn into a vital part of

today's instructive educational modules to get ready university students towards entrepreneurial profession (Cooper& Bottomley, et al. 2004). Conclusively, having a decent short-term job project will greatly affect students to have higher interest for entrepreneurship projects. Therefore, following hypothesis H2 is to be tested.
H_2: Internship program has positive effect on entrepreneurial propensity.

University Training
Training is a combination of instructional design and behavioral learning process aimed at harnessing aptitudes and specific vocational abilities, mainly related to immediate career problems. Training has specific destinations of upgrading one's capacity, gainfulness, nuances in decision making and its execution. It outlines the focal point of apprenticeships and gives the establishment of substance at foundations of development. Research has been broadly centered around the field of entrepreneurship preparation, which has signified an exponential development role of university education (Raymond& McNabb 1993). This is clear from strands of contemporary studies on capacity development of entrepreneurship, new employment roles and creating potential business visionaries that training factor of university education is a prominent support (Kuratko, 2005).Same authors highlight the likelihood that good university participation would positively impact an individual's choice to end up as an entrepreneur. Support in tertiary level education, in many cases, has been connected with expanding interest towards entrepreneurship and boosting a creative mindset (Mueller 2006).

Some authors recognize the vitality of specific projects teaming up students for board room roles in a classroom setting as part of their course. In fact, there are sufficient grounds to fundamentally investigate if business school and university intervention can have predictable future designs leading to self-employment tendencies. Current study attempts to examine the relationship between dimensions of such training and consequent university student's propensity towards entrepreneurial maneuvers. Though it is hard to encompass all potential aspects of possible tendencies resulting from comprehensive university education duration, yet it can be safely hypothesized that:
H_3: University Training has positive effect on entrepreneurial propensity.

Mentoring
Mentoring is a coaching process for informal transmission of learning, social capital, and psychosocial support to a beneficiary as pertinent to work, vocation, or expert advancement. Such training involves casual correspondence, mostly person to person amid a managed timeframe.

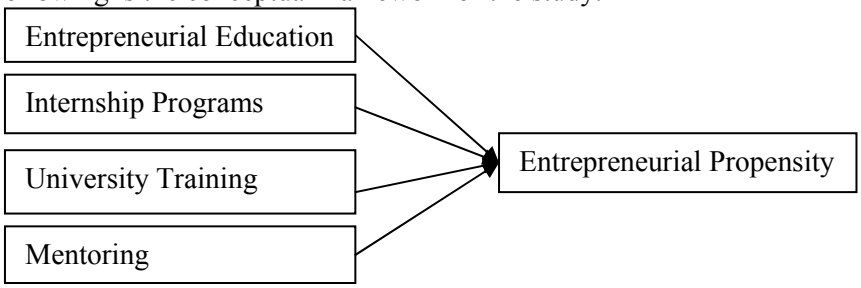
Mentor is believed to have more job related information, judgment skills, experience in areas where mentee is believed to lag behind. The idea of such interventions has entered the educational space too. This is unique to being a mentee in a capacity of tertiary level education having a close liaison with faculty who can foster entrepreneurial zeal and enhance know-how of contemporary startups.

Success in this case also depends on the quality of both provider and recipient of counseling and agility of the former to identify suitable mentor among available faculty of school (Caputo & Dolinsky1998). Such part of the educator if played prudently can serve as basic training to get ready, support and develop students. As per O'Gorman (2004) teaching with a flavor of personal mentoring serves as basic component to the development of preliminary activities of startups. An experienced instructor, having some personal exposure to entrepreneurial endeavors, will effectively guide and motivate interested students for possible business/market encounters (Hannon, 2005). Therefore, following Hypothesis can be formulated.

H_4: Mentoring has positive effect on entrepreneurial propensity.

Conceptual Framework

Following is the conceptual framework of the study.



Research Methodology

Discussion up till now strongly advocates the use of quantitative approach to examine the proposed relationship of sketched variables. Purpose of the study is to examine the impact of entrepreneurial education, internship program, university training and mentoring on entrepreneurial propensity of university students. The data was collected from business graduate and undergraduate students of Kohat University of science and technology-a public sector institution pioneering in southern part of Khyber Pakhtunkhwa province of Pakistan. Questionnaire was distributed among students of IMS, KUST. Ultimate gathered information was uploaded in SPSS version 20.0 software for data analysis.

Population and Sample

Universe of the study ideally contain all students passed out since the inception of subject institution. Since accurate record of all students is not available, one had to rely on currently associated students through informal connections. Consequently, sample of 251 business ex and current students could be formed who completed their education in year 2014-2015.

Table 1

Years	Students	No. of students
2014	BBA	105
2015	BBA	74
2015	BBS	32
2015	MBA	40
Total		251

Note: In year 2014, MBA &BBS students did not pass out.

Total 251 questionnaires were distributed among the business graduates and undergraduate's students of KUST who completed their education in year (2014-2015). The results of distributed questionnaires were 90%.

Data Collection Instrument

Survey Questionnaire was used for the data collection. Based on 5-point Likert Scale (1= strongly disagree, 5 = strongly agree).For measuring entrepreneurial education, internship program, university training, mentoring and entrepreneurial propensity total 9, 9, 14 and 12 items, respectively, were taken from the studies of (Keat, Selvarajah & Meyer, 2011). For measuring mentoring total 8 items were taken from the study of (Watson & Gavin 2009).After preliminary scrutiny 226 out of total distributed questionnaire qualified for final consideration and analysis.

Statistical Methods

Primarily, investigation started with presentation of descriptive statistics (means, standard deviations and frequency distributions) to analyze the data. Multiple regression statistical tools were used in SPSS version 20.0.

Data Collection and Tabulation

The data was collected through distributing survey questionnaire. Participation in the study was voluntary and the members were assured of the privacy of their participation. Respondents were further educated that their answers were to be utilized for academic research purposes only.

Table 2 Data Description

Age	Frequency	Percent	Cumulative Percent

21-30	97	43.0	43.0
31-40 and above	129	57.0	100.0
Total	226	100.0	
Gender			
Male	176	78.1	78.1
Female	50	21.9	100.0
Total	226	100.0	
Qualification			
Under Graduates	137	60.6	60.6
Graduates	89	39.4	100.0
Total	226	100.0	
Father Profession			
Business Man	190	84.1	84.1
Job Holder	36	15.9	100.0
Total	226	100.0	100.0
Mother Profession			
Job Holder	89	39.4	39.4
House Wife	137	60.6	100.0
Total	226	100.0	100.0
Training Experience			
Yes	5	2.4	2.4
No	221	97.6	100.0
Total	226	100.0	
Birth Order			
First	69	30.7	30.7
Other	157	69.3	100.0
Total	226	100.0	
Domicile			
Urban	137	60.6	60.6
Rural	89	39.4	100.0
Total	226	100.0	

The above table demonstrates the demographics of the respondents in frequency distribution. Participants with the ages of 21-30 years represent 97 out of 226 members of the sample. From 31-40 and above years of age group members represent 129 out of 226 members. Total strength of Male respondents was 176 out of 226 members whereas female represents 50 out of 226. Undergraduates participants are 137 and graduates participants were 89out of total members. Businessmen fathers were found 190 and job holders were 36 out of 226. Working mothers were reported to be 89 and housewives137. Only 5 respondents were found having previous experience of training while 221were found untrained. Out of 226, 69 respondents signaled to be first in birth order and 157 were having other orders. 137 respondents belong to Urban Areas and 89 respondents to rural area out of 226.

Reliability Analysis

Reliability is a measure of internal consistency of our items pick. It points to the fact that configured questions would have same likelihood to generate accurate responses regardless of the setting. The Cronbach's Alpha coefficient represents reliability measurement. Higher value of alpha closer to 0.70 indicates that items on the scale have higher internal consistency (Hannon, 2005).

Table 3 Reliability Statistics

Variables	Cronbach's α	N of Items
Entrepreneurial training	0.896	14
Internship program	0.849	9
Entrepreneurial Education	0.898	9
Mentoring	0.925	12
Entrepreneurial propensity	0.820	8

Inter-item consistency coefficient i.e. Cronbach's Alpha for various variables are shown above. To remove an item from questionnaire, Cronbach's alpha ranged less than 0.70. A score equal or above this threshold renders the set of items to be of acceptable value to measure the construct.

Regression Analysis

The multiple regression models are as under:

$Y = \alpha+\beta1X1+\beta2X2+\beta3X3+ \beta4X4+\varepsilon$…….. (1)

Where Y is Entrepreneurial propensity (D.V)

α is constant

X is other factors affecting entrepreneurial propensity

β is the regression coefficient which might be positively or negatively influencing D.V and I.V variables.

$ET = \alpha + \beta1EE + \beta2IP + \beta3UT + \beta4M + \varepsilon$…… (2)

Where ET = Entrepreneurial propensity (Dependent Variable)

β1EE= Entrepreneurial education (Independent Variable)

β2IP= Internship program (Independent Variable)

β3UT = University Training (Independent Variable)

β4M= Mentoring (Independent Variable)

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.862	0.743	0.739	0.91619

a. Predictors: (Constant), Mentoring, Entrepreneurship Education, Internship Program, Training

Regression coefficient "R" = .862 or 86.2% indicates relationship between (I.V's) and (D.V). The coefficient of determination "R^2" =

0.743 which show that 74.3% of variation in Entrepreneurial Propensity is explained by Entrepreneurial Education, Internship Program, University Training, Mentoring.

Table 5. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	597.490	4	149.372	177.950	.000
	Residual	206.494	246	0.839		
	Total	803.984	250			

a. Dependent Variable: Entrepreneurial Propensity

b. Predictors: (Constant), Mentoring, Entrepreneurship Education, Internship Program, Training

The F value is 177.950 and the significance level is = .000 which is less than $P \leq 0.05$. This implies that over all regression model is statistically significant, applicable and reliable. The valid regression model suggest that all I.V's are explaining that there is a positive and significant link with D.V.

Table 6. Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	.115	.137		.836	.404
	Training	.484	.069	.477	6.983	.000
	Internship Program	.281	.049	.274	5.703	.000
	Entrepreneurial Edu	.071	.036	.070	1.987	.048
	Mentoring	.151	.064	.150	2.346	.020

a. Dependent Variable: Entrepreneurial Propensity

The table shows the regression coefficient for training of entrepreneur ($\beta 1$) = .477 which shows that 1%raise in entrepreneurial training raise 47.7% in students' entrepreneurial propensity level if other variables are kept controlled. The T value is 6.983 and is significant at .000 because significance level is less than $P \leq .05$. It implies that the H1 should be accepted that is: Entrepreneurial Training has major positive outcome on Entrepreneurial Propensity.

The regression coefficient ($\beta 2$) = .274 or 27.4 % which imply that one percent raise in internship program brings 27.4% raise in entrepreneurial propensity level if other variables are kept controlled. The T value is 5.703 which is significant at .000 level which is less than the $P \leq .05$. It implies that the H2 should be accepted that is: Internship Program has positive significant effect on Entrepreneurial Propensity.

The regression coefficient for entrepreneurial Education ($\beta 3$) = .070 or 7.0% which show that 1%raise in Entrepreneurial Education causes movement of 7.0% in Entrepreneurial Propensity if other

variables remain unchanged. Although it has a weak individual explanatory power, the corresponding T value is 1.987 which is significant at .048.Thus it leads to the acceptanceH3 that Entrepreneurial Education has significant positive impact on Entrepreneurial Propensity.

The regression coefficient for Mentoring (β4) =.150 or 15% which show that 1% raise in mentoring accelerate 15% in Entrepreneurial Propensity if other variables are kept constant. The T value is 2.346 which is significant at 0.020 level. So here tooH4 should be accepted that is: Mentoring has significant positive effect on Entrepreneurial Propensity.

Discussion

The purpose of this research study was to investigate the impact of common business school interventions i.e. Entrepreneurial Education, Internship Program, University Training and Mentoring on Entrepreneurial Propensity of University Students. The study population was the business graduate and undergraduate students of Institute of Management Sciences of a local public sector university. For the data collection total population sample technique was used. Total 251 questionnaires were distributed among the business education students of the university. The results of distributed questionnaires were 90%.The Questionnaire was based on five point Likert Scale (1= strongly disagree, 5 = strongly agree).The reliability judgment i.e. reliability of variables was discovered and found appropriate. Male respondents were 176 out of 226 individuals that shows 78.1% of the aggregate while; female were 50 out of 226 members that portray 21.9% of the aggregate sample. This part of the country still struggles to educate female folk with par in the society that's why there will always be a disproportionate gender ratio. Members with the ages of 21-30 years amount to 97 out of 226 individuals that define 43% of the aggregate sample 226. In others words there are mostly youngsters who responded to the intended enquiry. Those having completed their requirements of a business degree were 89 shows 39.4% putting a weight into results pertaining to group who have a complete experience of all possible interventions. The examination of collected data utilizes various regression investigations as a part of working to break down effect of free variables i.e. (Entrepreneurial Education, Internship Program, Training and Mentoring) on Dependent Variable (Entrepreneurial Propensity).

The estimation of regression coefficient "R" was discovered .862 which demonstrates 86.2% relationship amongst (I.V's) and (D.V). This reaffirms the proposed hypothetical model. The coefficient of determination "R2" was .743 which demonstrates that 74.3% of variety

in entrepreneurial propensity is brought about by all predictors. The F value was discovered 177.950 and found significant. The estimation of regression coefficient for Entrepreneurial Education (β1) was .477 which infers that one percent expansion in Entrepreneurial Education increments 47.7 percent in students' entrepreneurial propensity level if different variables are kept controlled. It suggests that the theory in first hypothesis must be acknowledged that substantiates educational paradigm significantly determine Entrepreneurial Propensity. The consequence of the study was predictable with the past investigation of (Keat, Selvarajah & Meyer 2011).

The estimation of regression coefficient for Internship Program (β2) was discovered .274 which infers that one percent expansion in entrepreneurial internship increments 27.4 percent in students' entrepreneurial propensity level if different variables are kept controlled. It suggests that the theory claim of second hypothesis needs to be acknowledged that is: entrepreneurial internship program has significant effect on entrepreneurial propensity. The consequence of the study was aligned with the past investigation of (Keat, Selvarajah&Meyer2011).

The estimation of regression coefficient for entrepreneurial training (β3) was discovered .070 which infers that one percent expansion in entrepreneurial training increments 7 percent in students' entrepreneurial propensity level if different variables are kept controlled. Though it's a weak relationship but as long as the value obtained is positive and significance level is less than 0.05, one can safely accept the claim as partially supported. Factors lowering the value can be contextual and thus be treated as outliers. There should again be no hesitation to agree with proposition that entrepreneurial training program has significant effect on entrepreneurial propensity. The consequence of the study supports past investigation of (Keat, Selvarajah&Meyer2011).

The regression coefficient for Mentoring (β4) was discovered .150 or 15% which implies that one percent expansion in mentoring increments 15% in Entrepreneurial Propensity if different variables are kept consistent. It like previous variable asserts a weak proposition and may be attributed to currently a subtle interaction between student and faculty for mentorship and counseling. The T value is 2.346 which was discovered significant at .020 level. It furthers the acceptance of final hypothesis which depicted that mentoring has critical beneficial outcome on entrepreneurial propensity. The consequence of the study was predictable with the past investigation of (Watson, Gavin 2009).

Result Summary

Hypotheses	Accepted/ Rejected

H_1: Entrepreneurial education has significant positive effect on student entrepreneurial propensity	Accepted
H_2: Entrepreneurial internship program has significant positive effect on student entrepreneurial propensity	-do-
H_3: Entrepreneurial training has significant positive effect on student entrepreneurial propensity	-do-
H_4: Entrepreneurial mentoring has significant positive effect on student entrepreneurial propensity	-do-

Conclusion

The present study was carried out to examine the aspects of business school dealing with selected interventions on entrepreneurial propensity of university students. The findings of the study reveal that there exists significant positive effect of entrepreneurial education, internship program, university training and mentoring on entrepreneurial propensity of university student's. This shows that entrepreneurial education, internship program, university training and mentoring increases the propensity of entrepreneurship among the university student's. So, university administration and faculty must give proper concentration to implementing such practices which give the enhancement in student's entrepreneurial propensity. Consequently, entrepreneurial culture will bring economic prosperity in the country.

Recommendation

University must implement such practices in which university graduates get apprised of entrepreneurial inclination with practices such as courses inclusion, internship liaison, a rich academic environment supportive of transfer of learning and usage of office hours for individual counseling of learners. This implies indiscriminately to both public and private sector universities all around Pakistan with special reference to case under study. In Pakistan due to challenging economic conditions joblessness prevails high among freshly graduated students. The practices like those discussed as explanatory variables in study at hand could greatly help towards opening their own business and achieve their desired goals as a result of improved intervention. Consulted base research studies have supportive findings in this regard with varying numeric values emphasizing various controlled variables.

In view of the fast paced technological developments across the globe, it is imperative that comprehensive entrepreneurial education, internship program, university training and mentoring practices be launched at national scale to bridge and to improve the employment position of Pakistan. The Government of Pakistan must undertake policy

initiatives to harness mentioned practices at national as well as provincial universities to enhance the entrepreneurial propensity.

Research Limitations

There are certain limitations of this study. First and the primary limitation is that this research study is cross sectional in the nature as well as rely on smaller sample size. Moreover, this study has also limitation pertaining to the issue of analytical generalizability because the researcher couldn't use confirmatory strategies in terms of checking all the assumptions of the implemented multiple regression tests. Due to the small obtained sample size which is selected from only one university of southern region other possible intervening factors may have been overlooked.

Research Contribution and Future Avenues

This study is the pioneer study that measures the effect of aforementioned variables on entrepreneurial propensity at Kohat University of Science and Technology. This work is aimed at setting specific targets to inculcate an enterprising culture in business schools of universities of Pakistan with particular reference to province. In order to implement such practices through which students become entrepreneurially inclined for better economic prospects of country, practitioners and academicians may find workable clues here.

The area for additional and further research is an in-depth examination of more private and public organizations to take hold of some of the other factors contributing towards the Entrepreneurial Propensity. In future the present hypotheses should be studied in numerous samples from different other institutions of Pakistan on longitudinal basis. It may also be recommended that some moderation and mediating variables also be incorporated in later studies.

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