

An Empirical Study of Entrepreneurial Intentions of the University Students From Mountainous Region of Pakistan

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Abstract: Pakistan is an emerging country, that needs to understand the importance of entrepreneurship, which can support its developing economy. Particularly in mountainous region, educated entrepreneurs can develop new business ventures with their innovative ideas and plans. The Hofstede National Culture and the Theory of Planned Behavior are the primary subjects of this research study. The quantitative research approached is used and the data was collected by the questionnaire from the 362 sample of university students from Gilgit-Baltistan with the probability sampling method. The data was tested empirically and analyzed with the help of PLS-SEM. The research findings show positive responses, indicating that students of Gilgit-Baltistan have positive entrepreneurial intentions. The results further revealed that the variable of attitude towards behaviour, subjective norms and perceived behavioral control have significant role in developing entrepreneurial intentions. However, the moderating variable of individualism plays an insignificant role in developing entrepreneurial intention. The main contribution of this research was the identification of the various factors which influence the entrepreneurial intention of the university students of Gilgit-Baltistan.

Keywords: Entrepreneurial intentions, Individualism, Theory of planned behavior, National culture

1. Introduction

Rural entrepreneurship plays a major part in the development and improvement of national economies. It functions as the engine of the economy, generating income and a variety of new job prospects (Gherghina et al., 2020). In addition, entrepreneurship fosters and advances social equality and political continuity, commercial possibilities, creative ideas and goods, and healthy rivalry among companies (Ali et al., 2023). According to Audretsch and Thurik (2001), it lessens the issue of youth unemployment and increases entrepreneurial opportunities and financial independence. Many nations successfully managed the problem of unemployment while encouraging an entrepreneurial culture within their borders (Kumar & Raj, 2019). According to Urbano and Guerrero (2013), educationists, scholars, and strategists all agreed that entrepreneurship has a number of beneficial effects on the socioeconomic growth of developing and emerging countries.

Recently entrepreneurship gained more importance in Pakistan, however very few numbers of studies conducted on the entrepreneurial intention of the youth particularly in the remote and mountainous areas of Pakistan (Ali & Yousuf, (2019). The progress of small-medium size enterprises (SMEs) may be considered a reflection of entrepreneurial business although this sector is mainly confined to the urban areas of Pakistan. Sustainable development requires the equal participation and progress of every part of the country in economic activities. Despite its remote area, Gilgit-Baltistan maintains a strong position in the development of Pakistan. It has an abundance of natural resources, tourism places and trade routes. One of the most famous and important trade routes, Karakorum Highway, passes through Gilgit-Baltistan, connecting China and Pakistan. The recent China-Pakistan Economic Corridor (CPEC) program has further enhanced the role of Gilgit-Baltistan. The main route of the CPEC door starts and passes from Gilgit-Baltistan. Entrepreneurship development initiatives in Gilgit-Baltistan will definitely uplift the life of local people and communities. Government rational consideration increases entrepreneurship opportunities while exploring the natural beauty, valuable minerals, indigenous products and tourism spots (Ahmad, 2021).

2. Literature Review

2.1 Entrepreneurship

The idea of entrepreneurship arose in the early 1700s. Entrepreneurship has been defined and characterized according to the setting and environment by numerous authors such as (Schumpeter, 1954). The "Global Entrepreneurship Monitor" (2022) defined "Any attempt at new business or new venture creation, such as self-employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business." Earlier researcher on entrepreneurship concur that entrepreneurship can promote economic advancement (Jena, 2020).

2.2 Entrepreneurial Intentions

Entrepreneurial intention, according to Remeikiene and Startiene (2013), is an active mindset that pushes people to look for new business prospects or breakthroughs in the industry. According to Bird (1988), entrepreneurial intention is essentially the first step in the decision-making process for launching a new company. It primarily serves as a predictor of the anticipated level of entrepreneurship-related behavioral commitment. Bird (1988) went on to say that intention is a specific emotion that is sparked by the surroundings and real-world experiences. Entrepreneur and intention have a strong relationship, mainly, the intention of starting new business ventures are developed in advance (Henley, 2007). The intention is basically the accumulation of relevant information, which can be helpful in the formation of new entrepreneurial businesses (Choo & Wong, 2009). The planning and formation of a new business venture is not like an event, it's a long way process which requires years to complete and success (Ali *et al.*, 2023). Van Gelderen *et al.* (2008) argued that entrepreneurial intention is the main element of the entrepreneurial process and support for creating new businesses.

2.3 Theory of Planned Behaviour (TPB)

The theory of planned behaviour (TBP) is basically derived from the theory of reasoned action and it was initially proposed (Fishbein & Ajzen, 1977). The main objective for developing the theory of planned behaviour was to describe the relationship among attitude, subjective norms, perceived behavioral control and entrepreneurial intentions. Rogers *et al.* (2008), described that people's decision is based on the expected outcomes which they derived from the performance of particular behavioral activities. Doswell *et al.*, (2011) further argued that the theory of planned behaviour supports understanding people's volunteer behaviour and act as a predictive variable. Entrepreneurial intentions mostly depend on the variable of ATB, SN and PBC. These three elements would constitute the explanatory variables of intention.

2.3.1 Attitude towards behaviour

The perception of the entrepreneur plays very important role in gaining the expected future opportunities and benefits. People's ideas shape their attitudes when they engage in particular behaviour. According to Ajzen & Fishbein (2005), behavioral beliefs, expected results, or benefits and costs are believed to influence behaviour. The majority of recent research has also looked at how the intention of starting a new firm is influenced by implicit beliefs or perceived outcomes of entrepreneurship. Entrepreneurial intentions are sparked by the personal benefits that come with starting a firm (Volery *et al.*, 2013). An attitude toward entrepreneurship has shown a consistent and strong impact on entrepreneurial intention in most of the research in various cultural settings (Almobaireek and Manolova 2013).

2.3.2 Subjective norms

Ajzen, 2005 Subjective norms are social forces that people absorb from society and have a significant impact on whether or not they engage in particular behaviors. Individual family members, relatives, coworkers, colleagues, fellows, and possibly experts in the conduct of interest make up the group of other key individuals. Individuals experience social pressure to engage in actions that others of their social group deem acceptable, and this compels them to carry out these acts. Following up on Ajzen's research study, Lapista *et al.* (2012) found that people are more interested in launching companies that their entrepreneurial acquaintances have already taken up. Study of Otuya *et al.* (2013) also corroborate the importance of subjective norms on the purposeful behavior for initiating new business operations.

2.3.3 *Perceived behavioral control*

The term "perceived behavioral control" refers to the subjective evaluations that individuals use to gauge their aptitude for engaging in specific behaviour. "Ajzen and Cote (2008) it can be established from the control belief concerning the accessibility of factors that may support or obstruct performance of the behaviour". Ajzen (2012) defined the internal and external factors as those that either maximize or minimize the perceived difficulty in carrying out the behaviour in question. These factors include "facilities, opportunities, knowledge, skills, obligations, dependence, personal behavioral experience, information, past experiences of other people" and other factors. According to Linan *et al.*, (2013) people feel more at ease and motivated to engage in entrepreneurial activities when other members of the community acknowledge, appreciate, and value their decisions. "The social and internal environment also play a significant role in developing the positive perception about entrepreneurial activities, which in turn affect the perceived control behaviour".

2.4 **Culture and Entrepreneurial Intentions**

Every country and society have naturally different landscape, physical environment, weather conditions, economic opportunities, technological facilities and multiple culture. People of the particular country have to adopt culture friendly, environmentally suitable and technologically supported types of businesses for the success and personal satisfaction, Sharpero and Sokol (1982), the culture has a unique characteristic as different form socio-political, economic and technological environment, has a strong significant in shaping the economic entrepreneurial behaviour of individuals. The significant role of culture in predicting people intention in starting new business is documented by (Zeffane, 2014). Most research studies on entrepreneurship, including Farrukh *et al.* (2017), incorporate the cultural variable as suggested by Hofstede national culture. Hofstede's research identifies how culture manifests in various forms and how "individual and community-level cultural norms" are influenced by national culture.

2.4.1 *Individualism verses collectivism*

The concept of individualism represents preferences of doing for the personal and close household interest, although the dimension of collectivism gives important for the benefit holistic things in order to gain their loyalty and support. The people of individualistic communities prefer of personal independence, self-rule and personal benefit and interest (Habermas, 1990). On the other hand, the people of collective communities feel more dependent on each other, working for common goal, strongly committed for team performance and cohesive in teams.

In individualistic societies people mainly focus on materialistic grown and progress and financial benefit in common which motivate and support for entrepreneurship business activities in the long-run (Gupta *et al.*, 2010). Moreover, various research scholar also highlighted the important role national culture and entrepreneurial intention (Dheer 2017; Farrukh *et al.* 2017). Although, there are limited studies on the moderating role of national culture on the entrepreneurial intention particularly in the context of rural areas (Mfazi & Elliott, 2022). Hence this study analyzed the moderating role individualism on the relationship between ATB and entrepreneurial intentions.

3. **Methodology**

The survey data were collected from the public sector universities located in Gilgit-Baltistan of Pakistan. The questionnaire from the earlier studies was utilized, and the components were measured using a 5-point Likert scale that ranged from 1 (strongly disagree) to 5 (strongly agree). The TPB and EI questionnaires utilized in this study were adopted from the previous research of (Ali *et al.*, 2023). Similarly, the variable of individualism was adopted from the research conducted by (Farrukh *et al.*, 2017).

The survey questionnaire was closed-ended and made up of "5-point Likert scale", starting from strongly disagree, agree, neutral, disagree and strongly agree. Furthermore, given the exploratory nature of this study, Smart PLS-SEM was utilized for data analysis, consistent with the methodological guidelines of (Zeb *et al.*, 2020). As a widely adopted tool in the social sciences for theory testing and empirical study, it is well-suited for analysing complex relationships among latent variables.

4. Result and analysis

4.1 Descriptive Statistics

The demographic descriptions of the respondents are elaborated in the table-1 below follow by gender, age, program, semester, university and father occupations. As mentioned previously the respondents of this study is the university students from Gilgit-Baltistan. The respondent's characteristics observed included gender, age, program, semester, university and father occupations. The respondents profile was analysis by using SPSS version 22.

Table 1: Demographic profile

Sr. No	Attributes	Frequency	Percentage (%)
Gender			
1	Male	251	69.3%
2	Female	111	30.7%
Age			
1	21-25	177	48.8%
2	26-30 years	95	26.2%
3	31-35 years	63	17.4%
4	36 & above	27	7.40%
Program			
1	BS	208	57.4%
2	Master	119	32.8%
3	MS/M.Phil.	35	9.60%
University			
1	KIU Gilgit campus	105	29.0%
2	KIU Ghizer campus	66	18.2%
3	KIU Hunza campus	63	17.4%
4	KIU Diammer campus	59	16.2%
5	UOB Skardu	69	19.0%
Father occupation			
1	Government job	167	46.1%
2	Private job	44	12.1%
3	Own business	97	26.7%
4	Agricultural work	54	14.9%
Total		362	100%

The above descriptive results show that almost 70% responds are male and 30% are female students. The results further disclosed the gender inequality among the rural areas of Pakistan which need to be revisited for the equal participation (Arshad et al., 2016). Similarly, the age of the respondents falls 48.8% between the age limit of 21-25 and vice versa. Moreover, the degree program distribution shows that 57.4% students are from the BS degree program and rest are from the Mater and M.Phil. degree programs.

Accordingly, the number of students from KIU Gilgit campus is very high compared to the other campuses. KIU Gilgit is the main campus and the pioneer university of Gilgit-Baltistan. Similarly, the father occupation shows highest number belong to the government sector employees. The father occupation tells us that entrepreneurial

business is rare in Gilgit-Baltistan. Moreover, the inclusion of father's occupation as a variable is justified by the reality that, in rural areas, men typically occupy dominant roles across various spheres of life, influencing economic and social dynamics.

4.2 Data Analysis

The research model was analysed while applying the Smart PLS-SEM version 4.0 one of the widely use software for structural equation modeling (Ringle et al., 2015). According to Sarstedt et al., (2014) most of the business studies used the “structural equation modeling” for the data analysis. Moreover, it is more suitable for the theory testing and examination of latent variable relation (Fornell and Larcker, 1981). Additionally, it supported to find the effect of TBP and Individualism on the entrepreneurial intention of the university students of Gilgit-Baltistan. Two-way data analysis approached is followed first one is the measurement model, and the second one is the structural model.

4.3 Results Measurement Model

The measurement model has assessed the entrepreneurial intention, theory of planned behaviour national culture dimension of individualism along with the latent construct and items. The reliability was measured by applying the Cronbach alpha, “composite reliability and average variance extracted” was used for the test of convergent validity. The detail of the factor loading, Alpha value, Average Variance Exerted and Composite Reliability are presented in the table 1.4 below.

Table 2: Result of the measurement model

Constructs	Items	Factor Loadings	Alpha value	AVE	C.R
Attitude towards behavior			0.833	0.640	0.876
	ATB1	0.847			
	ATB2	0.830			
	ATB3	0.724			
	ATB4	0.793			
Subjective norms			0.732	0.626	0.833
	SN1	0.731			
	SN2	0.734			
	SN3	0.898			
	SN4	Deleted			
Perceived behavioral control			0.791	0.601	0.857
	PBC1	0.687			
	PBC2	0.789			
	PBC3	0.875			
	PBC4	0.737			
Individualism			0.803	0.631	0.871
	IC1	0.699			
	IC2	0.892			
	IC3	0.875			
	IC4	0.690			

The results show that factor loading of all the items are above 0.7 as recommended by Hair at al., (2010), however one item from the construct of subjective norm is deleted (SN4) due to low factor loading. Similarly, the Cronbach’s alpha values of all the constructs are above 0.7 as recommended by Yusoff et al., (2011).

Moreover, the convergent validity was evaluated by AVE and CR whose values are above 0.5 which are significant according to (Zeb et al., 2019).

4.3.1 Discernment validity

Fornell and Larcker (1981) set a criterion to assessed the discernment validity called the “Fornell-Larcker Criterion”. Moreover, Fornell and Larcker criterion is one of the popular tool used for the measurement of the discriminant validity. Similarly, the second criteria for the assessment of discernment validity is Heterotrait-Monotrait (HTMT) introduced by (Henseler et al., 2015).

Table 3: Fornell-Larcker Criterion

Constructs	1	2	3	4
ATB				
IC	0.491			
PBC	0.214	0.255	0.217	
SN	0.096	0.230	0.219	0.129

Table 4: HTMT Criterion

Constructs	ATB	SN	PBC	IC
1 ATB	0.797			
2 IC	0.375	0.795		
4 PBC	0.169	0.203	0.200	
5 SN	0.064	0.194	0.181	0.101

The standard set by Fornell and Larcker described that the square root of all respective construct’s average variance exerted should be greater than the following values of other constructs that confirmed the sufficient discernment validity. Similarly, as the criterion set by HTMT method, all values were less than the 0.85 criterion thus further confirming the desired discriminant validity among the constructs.

4.4 Structural Model

The path of the structural model measurement validates and confirms the strengthen of the direct and indirect relationship between the exogenous variable and the endogenous variable. Moreover, the path coefficient shows the effect of an independent variable on a dependent variable. The structural model path coefficient was performed via bootstrapping. The results of the structural path coefficients are presented in table 4.10 below.

Table 5: Summary of the hypotheses results

Hypothesis	Relationships	β values	t values	p values	Decision
H1	ATB -> IE	0.280	9.032	0.001	Accepted
H2	SN -> IE	0.356	6.614	0.000	Accepted
H3	PBC -> IE	0.119	2.667	0.004	Accepted
H4	IC x ATB -> IE	-0.110	1.748	0.081	Not Supported
H5	IC x SN -> IE	-0.040	0.678	0.498	Not Supported
H6	IC x PBC -> IE	-0.029	0.443	0.658	Not Supported

The path coefficient of attitude towards subjective norms on entrepreneurial intention of the university students show significant effect ($\beta = 0.280$, $t = 9.032$, $p = 0.001$), hence hypothesis H1 is accepted. Similarly, the path coefficient of subjective norms on entrepreneurial intention of the university students are significant ($\beta = 0.356$, $t = 6.614$, $p = 0.000$), hence the hypothesis H2 is also accepted. Similarly, the path coefficient of perceived behavioural control on the entrepreneurial intention of the university students is also significant ($\beta = 0.119$, $t = 2.667$, $p = 0.004$), according the hypothesis H3 is also accepted.

However, the moderation effect is not significant as the path coefficient shows that individualism does not strengthen the relationship between ATB and entrepreneurial intention ($\beta = -0.110$, $t = 1.748$, $p = 0.081$), hence

the hypothesis H4 is not accepted. Similarly, the path coefficient of Individualism on the relationship between SN and entrepreneurial intention is not significant ($\beta = 0.040$, $t = 0.678$, $p = 0.498$), hence the hypothesis H5 is also not accepted. Finally, the last hypothesis H6 IC x PBC \rightarrow IE also show insignificant result ($\beta = -0.029$, $t = 0.443$, $p = 0.658$), there hypothesis H6 is not accepted accordingly.

5. Discussion and Findings

Previous research scholars have identified various factors that influence the entrepreneurial intention of the university students. However, limited knowledge exists regarding the specific context of Gilgit-Baltistan. The geographical location, environment, context and economic conditions are different from other places of the country. The comprehensive literature reviews and empirical studies found some new insights about the entrepreneurial intention of the university students of Gilgit-Baltistan. The empirical findings disclosed the effect of behavioral and culture factors on the entrepreneurial intention of the G-B university students. The results further revealed the positive affect of the independent on the dependent variable. All the behavioral factors positively influence the entrepreneurial intentions of the university students of G-B. Moreover, the variable of subjective norms and attitude towards behaviour and have strong effect as compared to perceived behavioral control variable.

Gilgit-Baltistan has a strong community culture, where family and friends play a significant role in shaping individual decisions. Students might be more likely to consider entrepreneurship if they perceive their family and friends supporting and encouraging it. Similarly, a positive attitude towards entrepreneurship, shaped by personal beliefs and perceptions of its desirability and feasibility, can significantly drive intention. The research finding of Hassan, (2021) also validated that the students in Gilgit-Baltistan might have a more positive attitude towards entrepreneurship due to the region's unique strengths, such as its natural beauty and potential for tourism and eco-friendly businesses. They might see entrepreneurship as a way to capitalize on these resources and create their own success stories. The challenging environment of Gilgit-Baltistan could foster a spirit of innovation and problem-solving among students, making them more open to the entrepreneurial venture as a means to address local challenges and create change. Moreover, the harsh and unpredictable environment of Gilgit-Baltistan might cultivate a sense of resilience and perseverance among students.

The moderation affect shows some contrasting and interesting results. The association between the independent and dependent variables is not strengthened by individualism's moderating influence. The results further validated the appropriateness of the research findings, as the people of Gilgit-Baltistan mostly lived in a combine family system and their culture values are contradictory to the individualistic norms and values. Gilgit-Baltistan, despite its diverse population, might have a relatively low degree of variation in individualistic values compared to other populations studied in research on entrepreneurship and culture. Ali *et al.*, (2023). This lack of variation could weaken the ability of individualism to moderate the relationship between the independent and dependent variables. Moreover, the stronger collectivist influence: the culture of Gilgit-Baltistan might be predominantly collectivistic, where family, community, and social norms play a stronger role in shaping individual decisions than individualistic values. This could overshadow the potential moderating effect of individualism. The nature of entrepreneurial opportunities and challenges in Gilgit-Baltistan might not be directly influenced by individualistic values. For example, access to resources, infrastructure, and social networks might be more critical factors than individual preferences for independence and self-reliance.

The research findings also make a practical contribution to the policymakers, the interested individuals and the institutions. The results show the important factors that play an important role for entrepreneurial intention development, particularly in the context of the university students of Gilgit-Baltistan. The research shows a positive relationship between the theory of planned behaviour except for the individualism factor. The results provide new insights for the policymaker to formulate policies based on the research findings.

The following major recommendations are suggested on the base of the research findings and literature study for the government institutions, universities and stakeholders. The university students of Gilgit-Baltistan showed a positive response towards entrepreneurial activities. Based on the research findings, it is suggested that practical entrepreneurial programs should be arranged inside and outside the universities. Moreover, business exhibitions and industrial tours will further enhance the entrepreneurial skills of university students. It is also suggested to develop, implement and teach case studies during their study course. This method will motivate students towards business activities and coping with the challenges. Similarly, business incubators or entrepreneurship development centers should be established.

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