
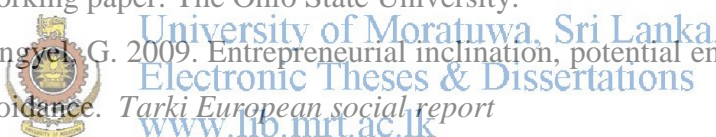


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**Appendix 01**  
**Entrepreneurial Success Factors**

Authors		Success Factors															
	Risk Taking	Innovativeness	Well coordinate, Flexible Persistent Actions	Self Awareness/self motivation (achievement)	Self-confidence	Personal initiatives	Knowledge/informat ion (market issue)	Industriousness/dyn amism	Moral attitude and values/environment	Internal control	Long-term involvement	Relation ship	Entrepreneurs personality	Socialization pattern in child-hood	Future orientation	Opportunity seeking	Perseverance and determination
Cantillon R. (1755)	*	*			*	*											
Mill, J.S. (1884)		*	*														
McClelland, D, (1961)	*																
Timmos, J.A. (1978)	*	*	*			*		*		*	*						
Rahman, A.H. M. H. (1979)	*	*				*											
Homaday, J.A. (1982)																	
Meridith et al. (1982)																	

Authors		Success Factors															
	Risk Taking	Innovativeness	Well coordinate, Flexible Persistent Actions	Self Awareness/self motivation	Self-confidence	Personal initiatives	Knowledge/information (market issue)	Industriousness/dynamism	Moral attitude and values/environment	Internal control	Long-term involvement	Relation ship	Entrepreneurs personality	Socialization pattern in childhood	Future orientation	Opportunity seeking	Perseverance and determination
Ahmed S. U. (1981)	*	*	*	*		*					*						
Homaday, J.A. (1982)	*	*	*	*	*	*	*	*									
Stanworth, J. (1989)																	
Kao, J. J. (1989)															*		
Robinson (1991)	*	*								*							*
Ray, D.D. (1993)	*		*	*													*
Sengupta, S.K;														*			
Debnath, S.K, (1994)																	
Osborne, R.L, (1995)			*														



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Brandstaller, H., (1997)	*		*		*													
Frese, M., Fay, D., Hilburger, K., Leng, T., Tag, A., (1997)			*			*												
Enright, M., McDonald, K., (1997)			*				*											
Chen, C.C., Greene, O. G., Crick, A., (1998)	*	*							*									
Anderson, A. R.. (1998)																		
Van Horn, R.L., Harvey, M. G., (1998)																		
Korunka (2003)	*								*									*



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Source: Islam Nazrul and Mamun Z Mohammad, Entrepreneurship Development An Operational Approach, Published by The University Press Limited, Bangladesh, 2000

## Appendix 02

### Questionnaire on Entrepreneurial Characteristics

I am a post graduate student of the University of Moratuwa and reading for the M.Sc.in Financial Mathematics. As a partial requirement of my degree, I am conducting a research on “Entrepreneurial Characteristics among University Students”. I would be thankful if you can spend few minutes to fill this questionnaire. And I assure you that the information collected will be exclusively used only for this study.


---

#### **1.0 Personal Information:** (Please tick (√) in the appropriate box)

a. Name of your University:.....

b. Academic year: .....

c. Gender:    Male   

d. Religion:  Female  **University of Moratuwa, Sri Lanka.**  
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Islamic   

Christianity

Any other: .....

e. Ethnic group: Sinhalese

Tamil   

Muslim   

Any other:.....

f. Is there a course unit relating to “Entrepreneurship and Small Business Management” during your undergraduate degree program.

Yes

No

g. Is there anyone, who is doing a business in your family?

Yes

No

h. What are you planning to do after graduation? .....

.....

2.0 Please tick (√) the appropriate cage which is closest to your response.

- Strongly Agree                      SA  
 Agree                                      A  
 Neither agree nor disagree      N  
 Disagree                                  D  
 Strongly Disagree                      SD

		SA	A	N	D	SD
1	I find it easy to relax completely when I am on holiday.					
2	I feel annoyed when people are not punctual for appointments.					
3	I dislike seeing things wasted.					
4	I find it easy to forget about my work outside normal working hours.					
5	I prefer to work with a pleasant but incompetent partner, rather than with a difficult but highly competent one.					
6	Inefficiency makes me angry.					
7	I have always worked hard in order to be among the best among my colleagues.					
8	Setbacks don't discourage me.					

		SA	A	N	D	SD
9	I finish successfully whatever I begin.					
10	I have achieved a goal that took years of work.					
11	I believe that what happens to me is my own doing.					
12	I believe that there is a direct connection between how hard I study and the grades I get.					
13	I think that most misfortunes are the results of lack of ability, ignorance, laziness or all three.					
14	How many friends I have depends on how a nice person I am.					
15	I believe that really there is no such thing called "luck".					
16	I think that there is some good in everybody.					
17	I believe that we are the masters of our own fate.					
18	It is one's experiences in life which determine what they are like.					
19	People who can't get others to like them don't understand how to get along with others.					
20	People's misfortunes result from the mistakes they make.					
21	I am always ready to invest my entire savings to start my own business.					
22	I am ready to accept any financial failures from my own business.					
23	I feel comfortable in changes.					
24	It is more fun to tackle a complicated problem than to solve a simple one.					

		SA	A	N	D	SD
25	Many of our most important decisions are based upon insufficient information.					
26	Often the most interesting and stimulating people are those who don't mind being different and original.					
27	I would rather avoid solving a problem that must be viewed from several different perspectives.					
28	People who fit their lives to a schedule probably miss most of the joy of living.					
29	I generally prefer novelty over familiarity.					
30	I like parties where I know most of the people more than ones where all or most of the people are completely strangers.					
31	I think that buying a new product that has not yet been proven is usually a waste of time and money.					
32	I would like a job that does not require me to keep learning new tasks.					
33	I think that changing styles especially in clothes are a waste of money.					
34	I like to fool around with new ideas even if they turn out to be waste of time.					
35	I feel that the unusual gift is often a waste of money.					
36	I always admit my mistakes and learn something from them.					
37	I do what I believe to be right even when others criticize me for it.					
38	I always wait others to congratulate me on my accomplishments.					
39	I accept compliments politely.					
40	I am willing to accept risks and go the extra mile to achieve them.					

		SA	A	N	D	SD
41	I have strong desire to be the owner of my business.					
42	I am interested in starting my own business.					
43	I am always inclined towards entrepreneurship.					
44	I see myself becoming some type of entrepreneur one day.					
45	I have strong plans to venture into business once I complete my studies.					
46	Planning for some kind of business has been, is, or will be an important part of my college career.					

Thank you for your co operation.



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## Appendix 03

### 3.1 Reliability Analysis

#### 3.1.1 Need for Achievement

##### Case Processing Summary

		N	%
Cases	Valid	217	100.0
	Excluded <sup>a</sup>	0	.0
	Total	217	100.0

a. Listwise deletion based on all variables in the procedure.

##### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.717	.747	10

	Item Statistics		
	Mean	Std. Deviation	N
q1	2.0645	.88479	217
q2	3.9954	.74223	217
q3	4.1659	.90786	217
q4	2.5253	.90807	217
q5	2.5069	.98658	217
q6	3.9217	.84893	217
q7	3.8848	.80542	217
q8	3.5945	.85611	217
q9	4.0968	.73588	217
q10	3.8848	.75804	217

##### Inter-Item Correlation Matrix

	q1	q2	q3	q4	q5	q6	q7	q8	q9	q10
q1	1.000	-.056	.021	.159	.164	-.030	.030	-.020	-.195	-.079
q2	-.056	1.000	.269	-.127	.060	.264	.247	.128	.179	.254
q3	.021	.269	1.000	-.061	.030	.335	.090	.099	.031	.035
q4	.159	-.127	-.061	1.000	.161	.066	-.113	-.183	-.236	-.174
q5	.164	.060	.030	.161	1.000	.020	.010	-.167	.034	-.058
q6	-.030	.264	.335	.066	.020	1.000	.217	-.038	.175	.187
q7	.030	.247	.090	-.113	.010	.217	1.000	.174	.370	.335
q8	-.020	.128	.099	-.183	-.167	-.038	.174	1.000	.188	.206
q9	-.195	.179	.031	-.236	.034	.175	.370	.188	1.000	.360
q10	-.079	.254	.035	-.174	-.058	.187	.335	.206	.360	1.000

The covariance matrix is calculated and used in the analysis.

### 3.1.2 Locus of Control

#### Case Processing Summary

		N	%
Cases	Valid	217	100.0
	Excluded <sup>a</sup>	0	.0
	Total	217	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.493	.505	10

#### Item Statistics

	Mean	Std. Deviation	N
q11	4.0092	.86061	217
q12	4.1244	.82113	217
q13	3.9263	.90477	217
q14	3.7558	.95270	217
q15	2.9724	.72282	217
q16	4.0922	.83377	217
q17	3.8479	.96597	217
q18	3.7788	.80904	217
q19	3.7834	.81315	217
q20	3.6636	.88308	217

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#### Inter-Item Correlation Matrix

	q11	q12	q13	q14	q15	q16	q17	q18	q19	q20
q11	1.000	.254	.203	.251	.140	.070	.367	.096	.142	.169
q12	.254	1.000	.249	.240	.022	.287	.172	.223	.186	.115
q13	.203	.249	1.000	.231	.298	.034	.236	.155	.192	.154
q14	.251	.240	.231	1.000	.200	.250	.167	.188	.278	.287
q15	.140	.022	.298	.200	1.000	-.120	.111	.115	.050	.154
q16	.070	.287	.034	.250	-.120	1.000	.186	.229	.221	.212
q17	.367	.172	.236	.167	.111	.186	1.000	.317	.236	.186
q18	.096	.223	.155	.188	.115	.229	.317	1.000	.342	.239
q19	.142	.186	.192	.278	.050	.221	.236	.342	1.000	.343
q20	.169	.115	.154	.287	.154	.212	.186	.239	.343	1.000

The covariance matrix is calculated and used in the analysis.



### 3.1.3 Propensity to take Risk

#### Case Processing Summary

		N	%
Cases	Valid	217	100.0
	Excluded <sup>a</sup>	0	.0
	Total	217	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.732	.734	3

#### Item Statistics

	Mean	Std. Deviation	N
q21	3.4931	1.09341	217
q22	3.6267	1.04696	217
q23	3.6498	.88554	217

#### Inter-Item Correlation Matrix

	q21	q22	q23
q21	1.000	.400	.356
q22	.400	1.000	.343
q23	.356	.343	1.000

The covariance matrix is calculated and used in the analysis.

### 3.1.4 Tolerance for Ambiguity

#### Case Processing Summary

		N	%
Cases	Valid	217	100.0
	Excluded <sup>a</sup>	0	.0
	Total	217	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.768	.701	7

#### Item Statistics

	Mean	Std. Deviation	N
q24	3.6866	1.01537	217
q25	3.7005	.92178	217
q26	3.6544	.85818	217
q27	2.4240	1.00691	217
q28	3.6959	.84964	217
q29	3.7097	.88900	217
q30	2.2673	.93417	217

#### Inter-Item Correlation Matrix

	q24	q25	q26	q27	q28	q29	q30
q24	1.000	.107	.205	-.123	.254	.248	-.146
q25	.107	1.000	.284	-.262	.250	.114	-.132
q26	.205	.284	1.000	-.215	.287	.238	-.127
q27	-.123	-.262	-.215	1.000	-.162	-.250	.268
q28	.254	.250	.287	-.162	1.000	.201	-.113
q29	.248	.114	.238	-.250	.201	1.000	-.196
q30	-.146	-.132	-.127	.268	-.113	-.196	1.000

The covariance matrix is calculated and used in the analysis.

### 3.1.5 Innovativeness

#### Case Processing Summary

		N	%
Cases	Valid	217	100.0
	Excluded <sup>a</sup>	0	.0
	Total	217	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.781	.753	5

#### Item Statistics

	Mean	Std. Deviation	N
q31	2.6567	1.01320	201
q32	2.5473	1.28024	201
q33	2.8358	1.21980	201
q34	3.3881	1.02404	201
q35	2.7662	1.10002	201

#### Inter-Item Correlation Matrix

	q31	q32	q33	q34	q35
q31	1.000	.273	.318	-.059	.331
q32	.273	1.000	.471	-.258	.343
q33	.318	.471	1.000	-.269	.452
q34	-.059	-.258	-.269	1.000	-.181
q35	.331	.343	.452	-.181	1.000

The covariance matrix is calculated and used in the analysis.

### 3.1.6 Self Confidence

#### Case Processing Summary

		N	%
Cases	Valid	217	100.0
	Excluded <sup>a</sup>	0	.0
	Total	217	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.447	.448	5

#### Item Statistics

	Mean	Std. Deviation	N
q36	3.9858	.87881	212
q37	3.8538	.93440	212
q38	3.6038	.87816	212
q39	3.9151	.85562	212
q40	3.8160	.92318	212

#### Inter-Item Correlation Matrix

	q36	q37	q38	q39	q40
q36	1.000	.200	.269	.276	.476
q37	.200	1.000	.103	.278	.351
q38	.269	.103	1.000	.233	.243
q39	.276	.278	.233	1.000	.262
q40	.476	.351	.243	.262	1.000

The covariance matrix is calculated and used in the analysis.

### 3.1.7 Entrepreneurial Inclination

#### Case Processing Summary

		N	%
Cases	Valid	217	100.0
	Excluded <sup>a</sup>	0	.0
	Total	217	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.857	.858	6

#### Item Statistics

	Mean	Std. Deviation	N
q41	3.1935	.85492	217
q42	3.1106	.87492	217
q43	2.1982	.92916	217
q44	2.1889	.84780	217
q45	2.9908	.83328	217
q46	3.1429	.89900	217

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#### Inter-Item Correlation Matrix

	q41	q42	q43	q44	q45	q46
q41	1.000	.301	.208	.218	.230	.247
q42	.301	1.000	.235	.221	.219	.233
q43	.208	.235	1.000	.369	.301	.304
q44	.218	.221	.369	1.000	.330	.299
q45	.230	.219	.301	.330	1.000	.324
q46	.247	.233	.304	.299	.324	1.000

The covariance matrix is calculated and used in the analysis.

### 3.2 Descriptive Statistics

#### 3.2.1 Need for Achievement

##### Statistics

N\_Ach

N	Valid	217
	Missing	0
Mean		3.1465
Median		3.1000
Mode		3.15
Std. Deviation		.43224
Variance		.244
Skewness		-.705
Std. Error of Skewness		.165

#### 3.2.2 Locus of Control

##### Statistics

LoC

N	Valid	217
	Missing	0
Mean		3.2866
Median		3.2000
Mode		3.31
Std. Deviation		.48013
Variance		.283
Skewness		-.193
Std. Error of Skewness		.161

#### 3.2.3 Propensity to take Risk

##### Statistics

Risk

N	Valid	217
	Missing	0
Mean		3.2941
Median		3.3000
Mode		3.3
Std. Deviation		.8696
Variance		.756
Skewness		-.153
Std. Error of Skewness		.165

### 3.2.4 Tolerance for Ambiguity

#### Statistics

T\_Amb

N	Valid	217
	Missing	0
Mean		2.9957
Median		3.1400
Mode		2.8
Std. Deviation		.4561
Variance		.219
Skewness		-.949
Std. Error of Skewness		.165

### 3.2.5 Innovativeness

#### Statistics

Innovativeness

N	Valid	217
	Missing	0
Mean		3.1114
Median		3.0100
Mode		3.20
Std. Deviation		.6690
Variance		.456
Skewness		.156
Std. Error of Skewness		.165



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### 3.2.6 Self Confidence

#### Statistics

Self\_Confidence

N	Valid	217
	Missing	0
Mean		3.7273
Median		3.8000
Mode		3.74
Std. Deviation		.61154
Variance		.374
Skewness		-.424
Std. Error of Skewness		.165

### 3.2.7 Entrepreneurial Inclination

#### Statistics

E\_I

N	Valid	217
	Missing	0
Mean		3.1035
Median		3.1700
Mode		3.00
Std. Deviation		.4410
Variance		.235
Skewness		-.067
Std. Error of Skewness		.165

### 3.3 Descriptive Statistics – Group Wise

#### 3.3.1 Entrepreneurially Inclined Group

##### Descriptive Statistics

	N	Mean	Std. Deviation
N_Ach	94	3.5416	.32457
LoC	94	3.7364	.47927
Risk	94	3.6552	.62125
T_Ambi	94	3.3900	.30490
Innovativeness	94	3.4866	.39339
Self_Confidence	94	3.9272	.41569
E_I	94	3.7126	.42205
Valid N (listwise)	94		

#### 3.3.2 Non Entrepreneurially Inclined Group

##### Descriptive Statistics

	N	Mean	Std. Deviation
N_Ach	123	2.7477	.66794
LoC	123	3.4327	.72806
Risk	123	2.7288	.83780
T_Ambi	123	2.5978	.65863
Innovativeness	123	2.2846	.79755
Self_Confidence	123	3.5256	.70627
E_I	123	2.4887	.45458
Valid N (listwise)	123		



### 3.4 Crosstab Analysis for Attitudinal Variables

#### 3.4.1 Crosstabs for Family Orientation

##### Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
F.Orientation * E.I	217	100.0%	0	.0%	217	100.0%

##### F.Orientation \* E.I Crosstabulation

Count		E.I		Total
		No	Yes	
F.Orientation	No	110	45	155
	Yes	13	49	62
Total		123	94	217

##### Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	45.091 <sup>b</sup>	1	.000		
Continuity Correction <sup>a</sup>	43.078	1	.000		
Likelihood Ratio	46.505	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	44.883	1	.000		
N of Valid Cases	217				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 26.86.

##### Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.456	.000
	Cramer's V	.456	.000
	Contingency Coefficient	.415	.000
N of Valid Cases		217	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

### 3.4.2 Crosstabs for Gender

#### Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * E_I	217	100.0%	0	.0%	217	100.0%

#### Gender \* E\_I Crosstabulation

Count

		E_I		Total
		No	Yes	
Gender	Male	40	54	94
	Female	83	40	123
Total		123	94	217

#### Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	13.483 <sup>b</sup>	1	.000		
Continuity Correction <sup>a</sup>	12.487	1	.000		
Likelihood Ratio	13.660	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	13.421	1	.000		
N of Valid Cases	217				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 40.72.

#### Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.676	.000
	Cramer's V	.676	.000
	Contingency Coefficient	.662	.000
N of Valid Cases		217	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

### 3.4.3 Crosstabs for Religion

#### Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Religion * E_I	217	100.0%	0	.0%	217	100.0%

#### Religion \* E\_I Crosstabulation

Count

		E_I		Total
		No	Yes	
Religion	B	96	64	160
	I	7	10	17
	C	20	20	40
Total		123	94	217

#### Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.109 <sup>a</sup>	2	.211
Likelihood Ratio	3.088	2	.213
Linear-by-Linear Association	1.932	1	.164
N of Valid Cases	217		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.36.

#### Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.120	.211
	Cramer's V	.120	.211
	Contingency Coefficient	.119	.211
N of Valid Cases		217	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

### 3.4.4 Crosstabs for Ethnic Group

#### Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Ethnic_Group * E_I	217	100.0%	0	.0%	217	100.0%

#### Ethnic\_Group \* E\_I Crosstabulation

Count

		E_I		Total
		No	Yes	
Ethnic_Group	Sinhala	110	79	189
	Tamil	6	7	13
	Muslim	7	8	15
Total		123	94	217

#### Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.377 <sup>a</sup>	2	.502
Likelihood Ratio	1.364	2	.506
Linear-by-Linear Association	1.202	1	.273
N of Valid Cases	217		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.63.

#### Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.080	.502
	Cramer's V	.080	.502
	Contingency Coefficient	.079	.502
N of Valid Cases		217	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

### 3.4.5 Crosstabs for Entrepreneurship Education

#### Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
E.Education * E.Inclination	217	100.0%	0	.0%	217	100.0%

#### E. Education \* E.Inclination Crosstabulation

Count

		E. Inclination		Total
		No	Yes	
E. Education	No	14	9	23
	Yes	109	85	154
Total		123	94	217

#### Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.167 <sup>a</sup>	1	.000		
Continuity Correction <sup>b</sup>	.035	1	.000		
Likelihood Ratio	.168	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	.166	1	.000		
N of Valid Cases	217				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.92.

#### Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.453	.000
	Cramer's V	.453	.000
	Contingency Coefficient	.413	.000
N of Valid Cases		217	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

### 3.4.6 Crosstabs for University


#### Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
University * E_I	217	100.0%	0	.0%	217	100.0%

#### University \* E\_I Crosstabulation

Count

		E_I		Total
		No	Yes	
University	J	53	47	100
	K	37	22	59
	R	22	19	41
	W	11	6	17
Total		123	94	217



Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.024 <sup>a</sup>	3	.567
Likelihood Ratio	2.041	3	.564
N of Valid Cases	217		

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a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.36.

#### Symmetric Measures

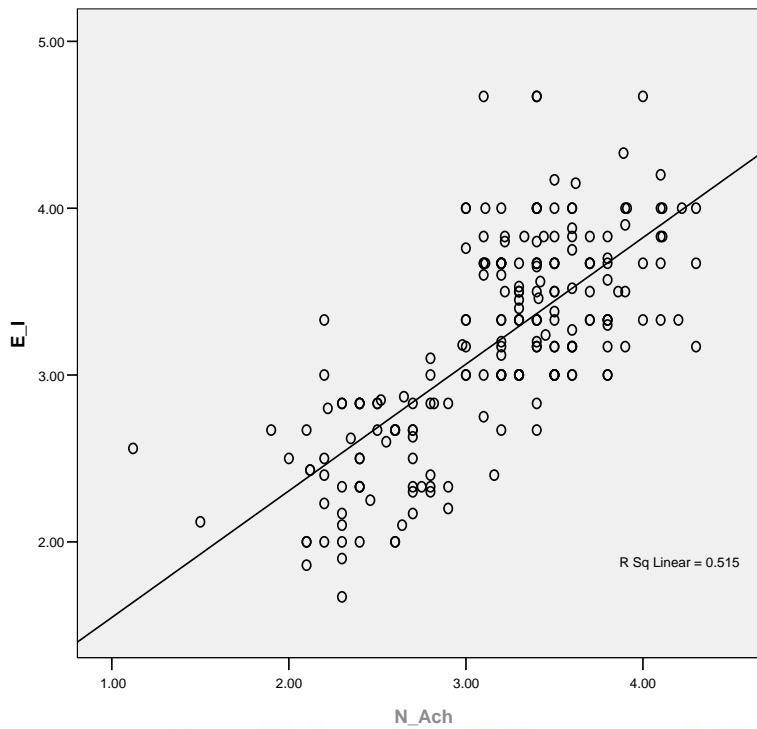
		Value	Approx. Sig.
Nominal by Nominal	Phi	.097	.567
	Cramer's V	.097	.567
	Contingency Coefficient	.096	.567
N of Valid Cases		217	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

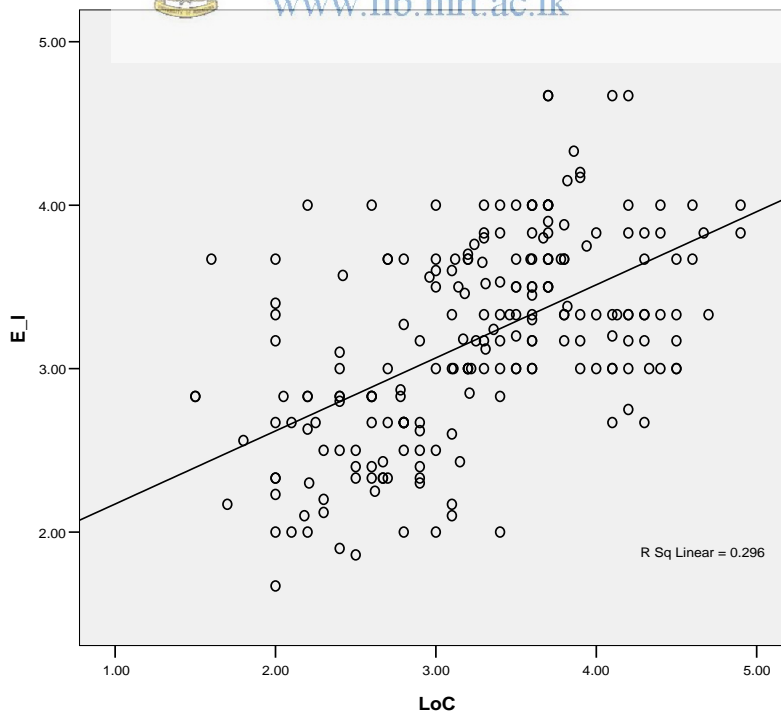
### 3.5 Scatter Diagrams

#### 3.5.1 Need for Achievement with Entrepreneurial Inclination

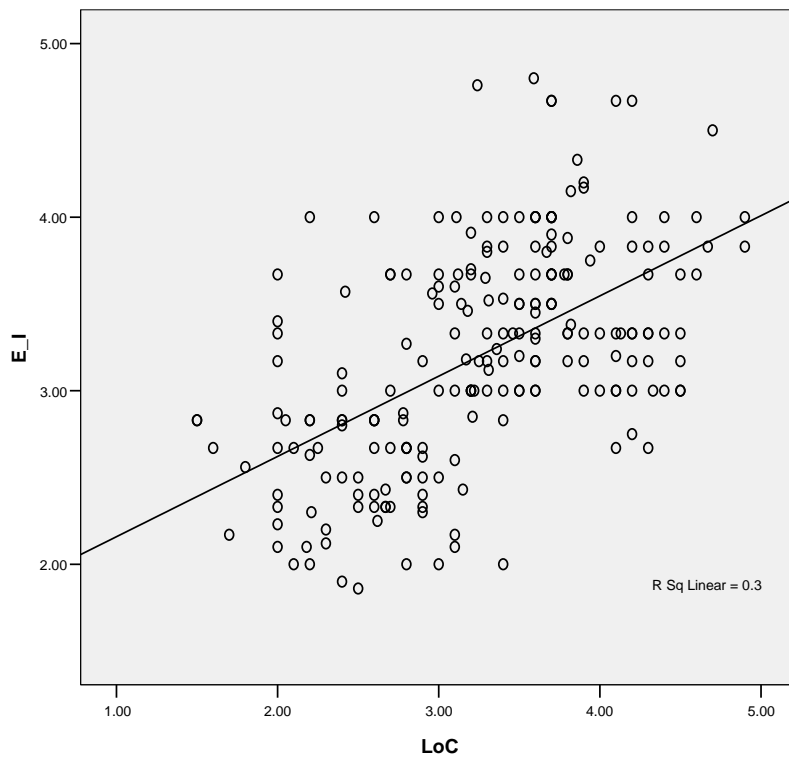


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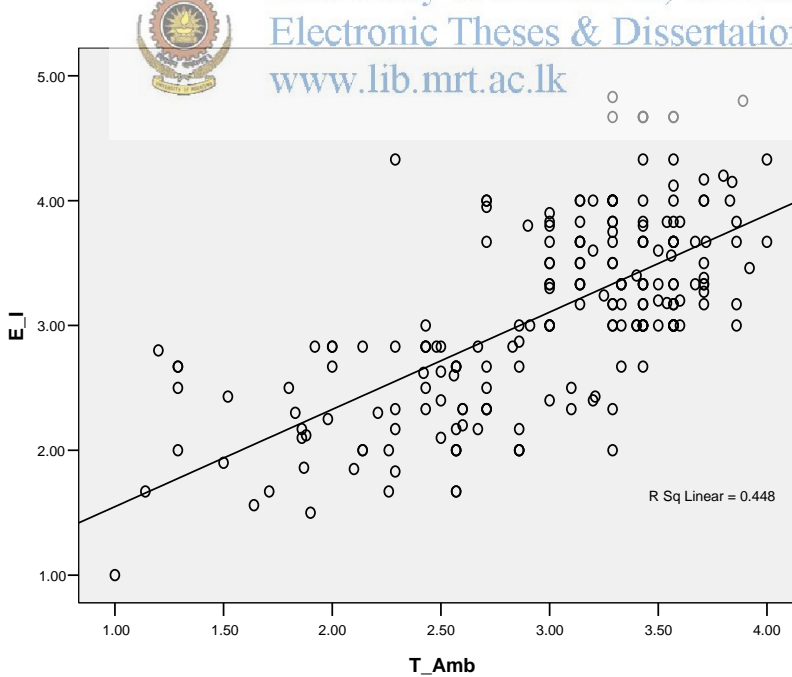
#### 3.5.2 Locus of Control with Entrepreneurial Inclination



### 3.5.3 Propensity to take Risk with Entrepreneurial Inclination

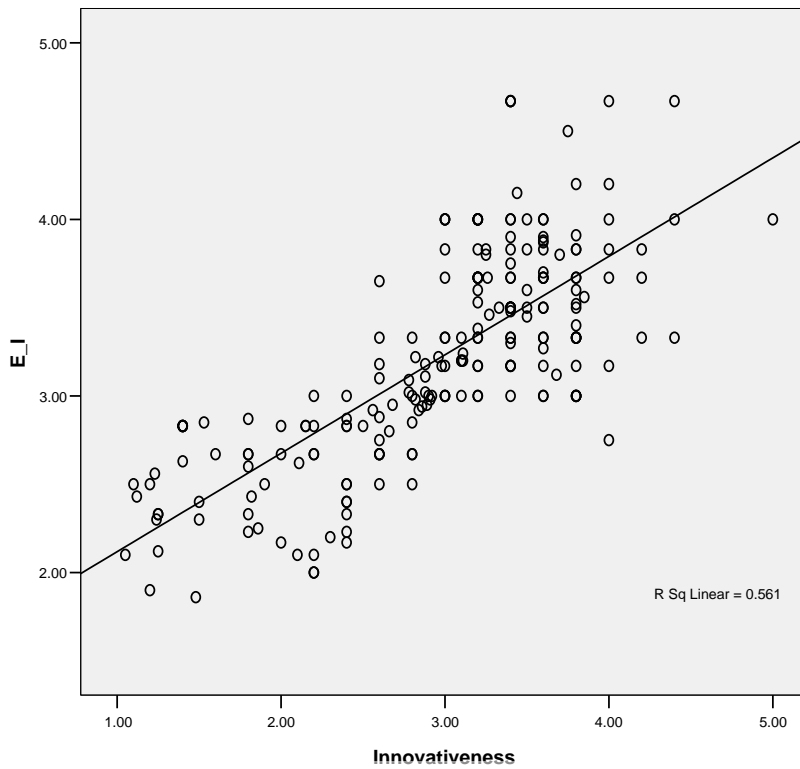


### 3.5.4 Tolerance for Ambiguity with Entrepreneurial Inclination

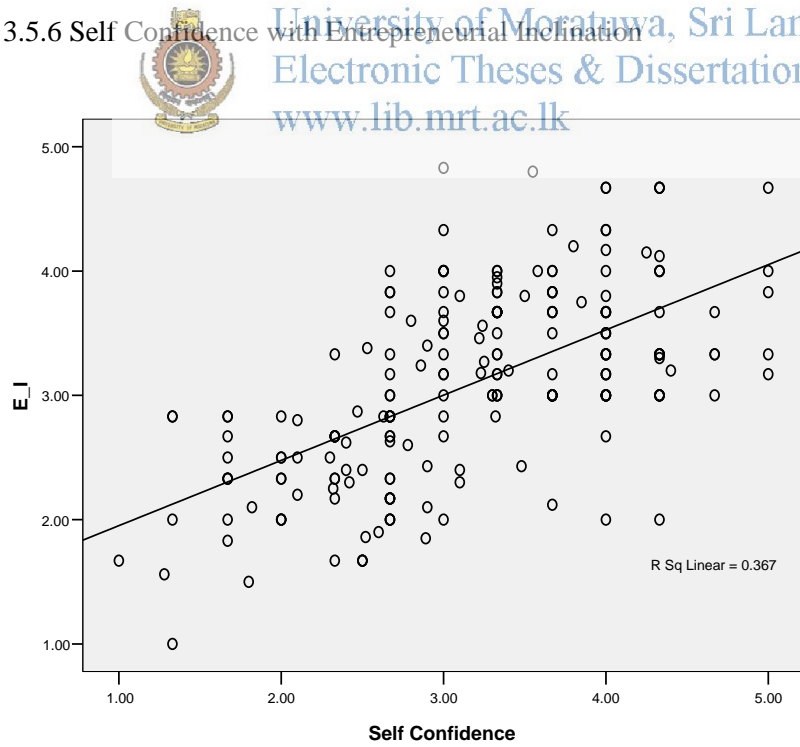




### 3.5.5 Innovativeness with Entrepreneurial Inclination



### 3.5.6 Self Confidence with Entrepreneurial Inclination



### 3.6 Correlation Matrix

		N_Ach	LoC	Risk	T_Amb	Innovativeness	Self-confidence	Ethnic_Group	Education	F.Orientation	Gender	Religion
N_Ach	Person Correlation	1	.402**	.245**	.053**	.301**	.333**	-.092	-.092	-.047	-.034	0.271*
	Sig.(2-tailed)		.000	.000	.000	.000	.000	.176	.177	.490	.616	.026
	N	217	217	217	217	217	217	217	217	217	217	217
LoC	Person Correlation	.402**	1	.295**	.386**	.391**	.233**	-.022	-.119	.041	-.105	.335*
	Sig.(2-tailed)	.000		.000	.000	.000	.000	.747	.081	.550	.123	.031
	N	217	217	217	217	217	217	217	217	217	217	217
Risk	Person Correlation	.245**	.295**	1	.122**	.211**	.352**	.038	-.097	.081	.115	-.011
	Sig.(2-tailed)	.000	.000		.000	.000	.000	.579	.155	.234	.012	.868
	N	217	217	217	217	217	217	217	217	217	217	217
T_Amb	Person Correlation	.553**	.386**	.122**	1	.198**	.331**	-.042	-.015	-.064	-.083	.018
	Sig.(2-tailed)	.000	.000	.000		.000	.000	.541	.824	.350	.221	.791
	N	217	217	217	217	217	217	217	217	217	217	217
Innovativeness	Person Correlation	.301**	.391**	.211**	.198**	1	.338**	-.001	.147*	.014	-.071	-.047
	Sig.(2-tailed)	.000	.000	.000	.000		.000	.989	.030	.839	.295	.490
	N	217	217	217	217	217	217	217	217	217	217	217
Self_confidence	Person Correlation	.333**	.233**	.352**	.331**	.338**	1	-.027	-.077	.152*	.072	-.097
	Sig.(2-tailed)	.000	.000	.000	.000	.000		.692	.258	.031	.292	.154
	N	217	217	217	217	217	217	217	217	217	217	217
Ethnic_Group	Person Correlation	-.092	-.022	-.038	-.042	-.001	-.027	1	.969	.144	-.126	.364**
	Sig.(2-tailed)	.176	.747	.579	.541	.989	.692		.311	.334	.064	.000
	N	217	217	217	217	217	217	217	217	217	217	217
Education	Person Correlation	-.092	-.119	-.097	-.015	-.147*	-.077	.969	1	.124	-.140	.151
	Sig.(2-tailed)	.177	.081	.155	.824	.030	.258	.311		.068	.140	.126
	N	217	217	217	217	217	217	217	217	217	217	217
F.Orientation	Person Correlation	-.047	-.041	-.081	-.064	-.014	.152*	.144	.124	1	-.250	.069
	Sig.(2-tailed)	.490	.550	.234	.350	.839	.031	.334	.068		.180	.314
	N	217	217	217	217	217	217	217	217	217	217	217
Gender	Person Correlation	-.034	-.105	.115	-.083	-.071	.072	-.126	-.140	-.250	1	-.095
	Sig.(2-tailed)	.616	.123	.012	.221	.295	.292	.064	.140	.180		.165
	N	217	217	217	217	217	217	217	217	217	217	217
Religion	Person Correlation	0.271*	.335*	-.011	.018	-.047	-.097	.364**	.151	.069	-.095	1
	Sig.(2-tailed)	.026	.031	.868	.791	.490	.154	.000	.126	.314	.165	
	N	217	217	217	217	217	217	217	217	217	217	217

### 3.7 Testing for Normality

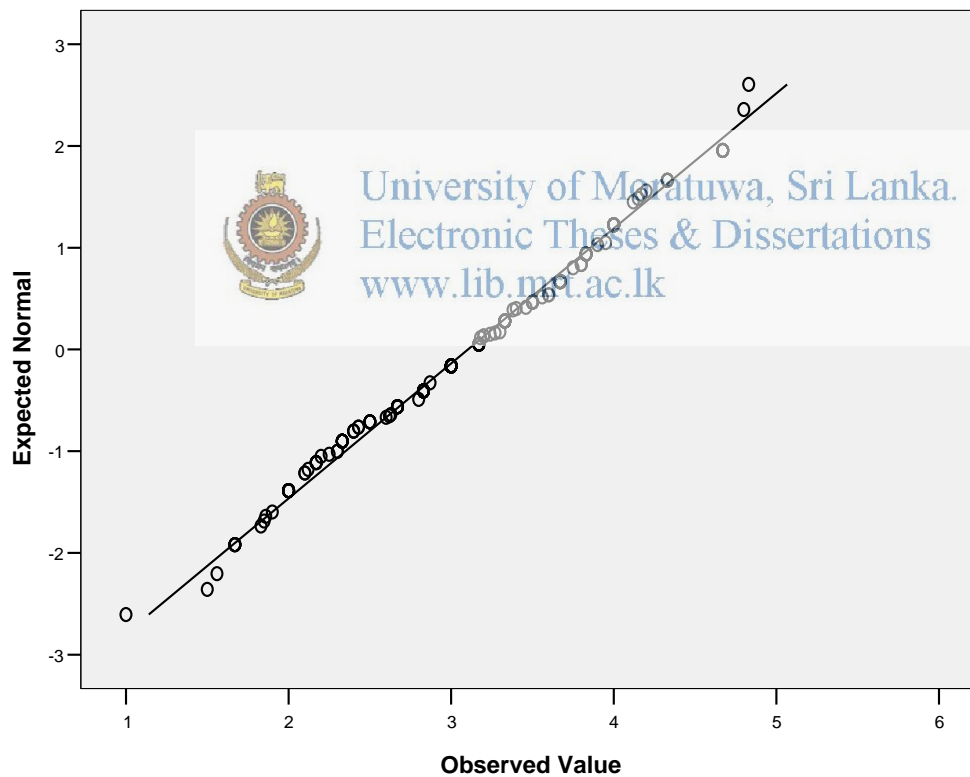
#### 3.7.1 Need for Achievement

##### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
N_Ach	.072	217	.088	.988	217	.070

a. Lilliefors Significance Correction

##### Normal Q-Q Plot of N\_Ach



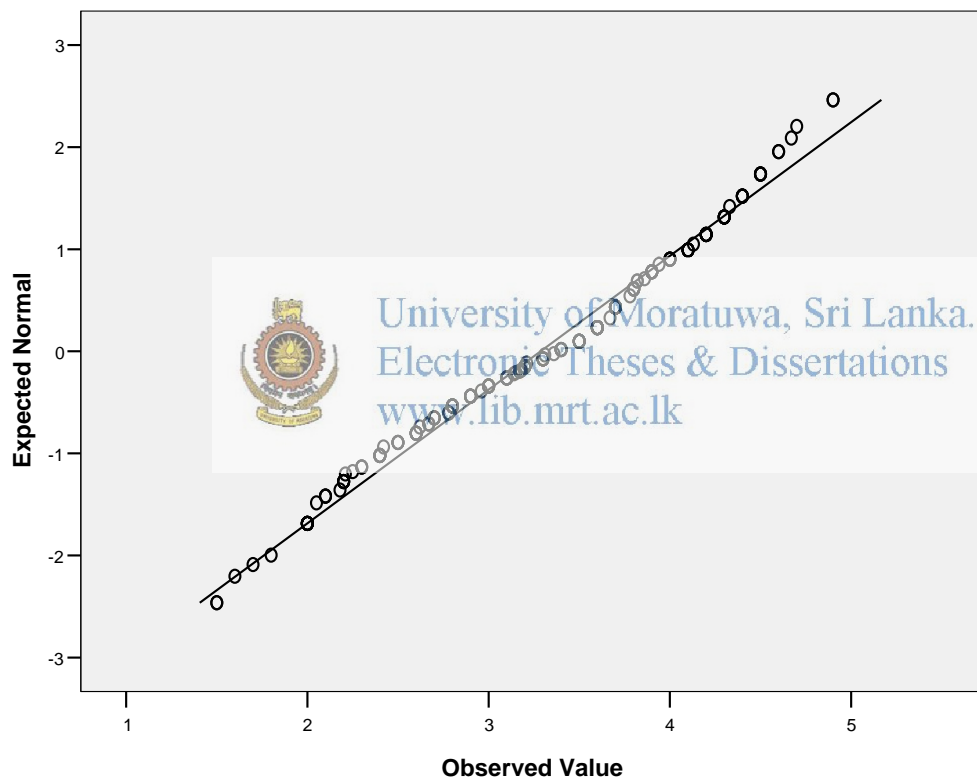
### 3.7.2 Locus of Control

#### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
LoC	.102	217	.090	.980	217	.200

a. Lilliefors Significance Correction

#### Normal Q-Q Plot of LoC



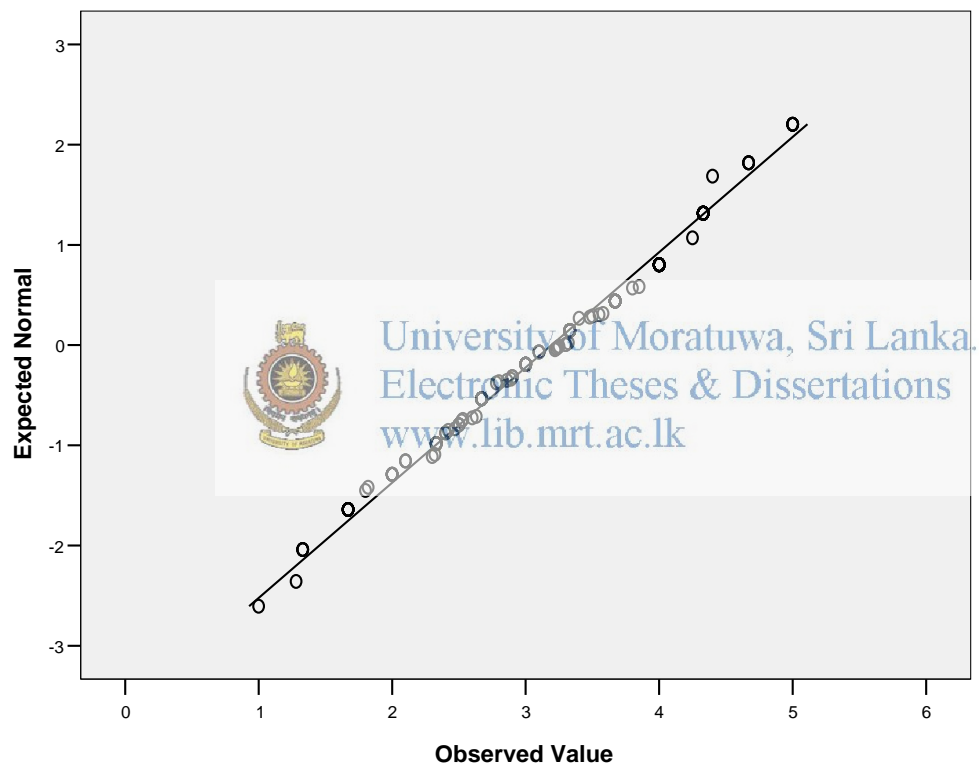
### 3.7.3 Propensity to take Risk

#### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Risk	.099	217	.293	.980	217	.103

a. Lilliefors Significance Correction

#### Normal Q-Q Plot of Risk



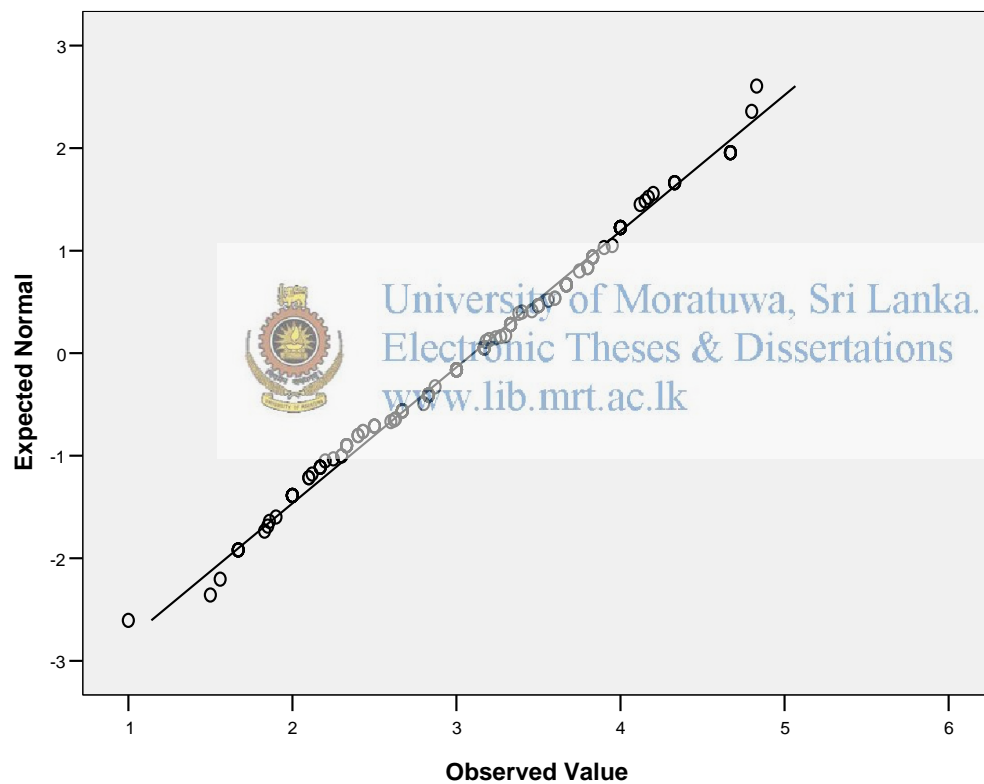
### 3.7.4 Tolerance for Ambiguity

#### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
T_Amb	.150	217	.312	.921	217	.090

a. Lilliefors Significance Correction

#### Normal Q-Q Plot of T\_Amb



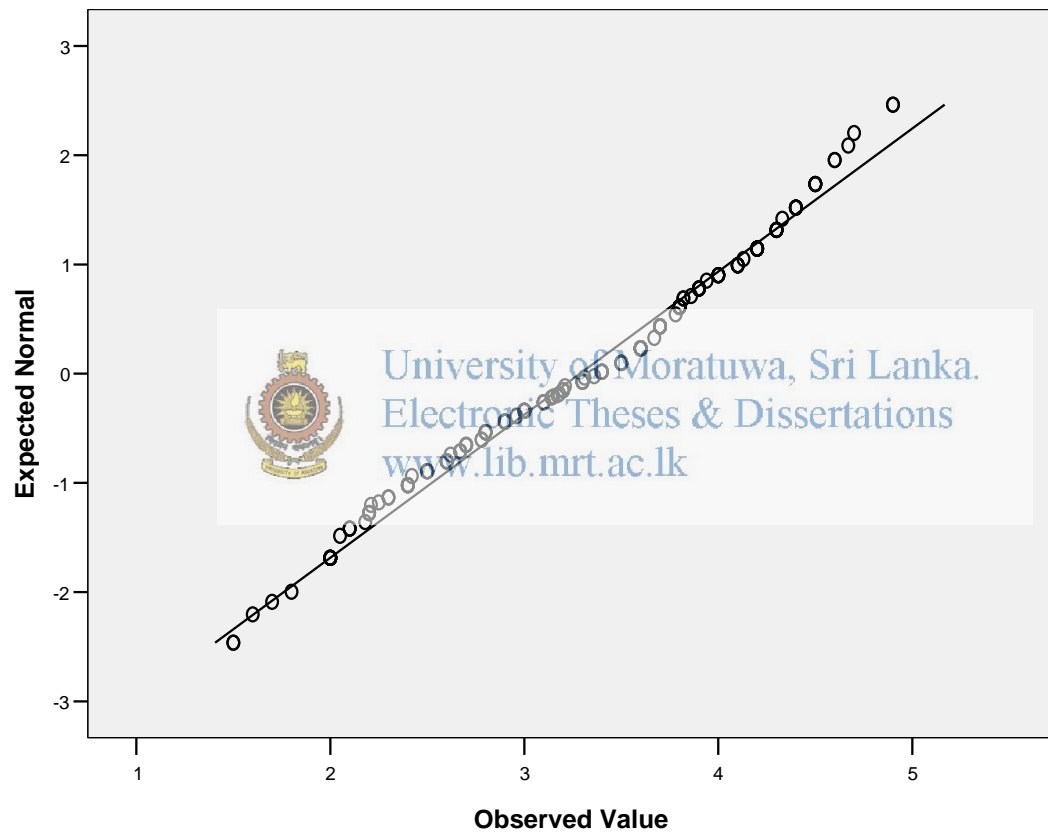
### 3.7.5 Innovativeness

#### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Innovativeness	.114	217	.063	.966	217	.720

a. Lilliefors Significance Correction

#### Normal Q-Q Plot of Innovativeness



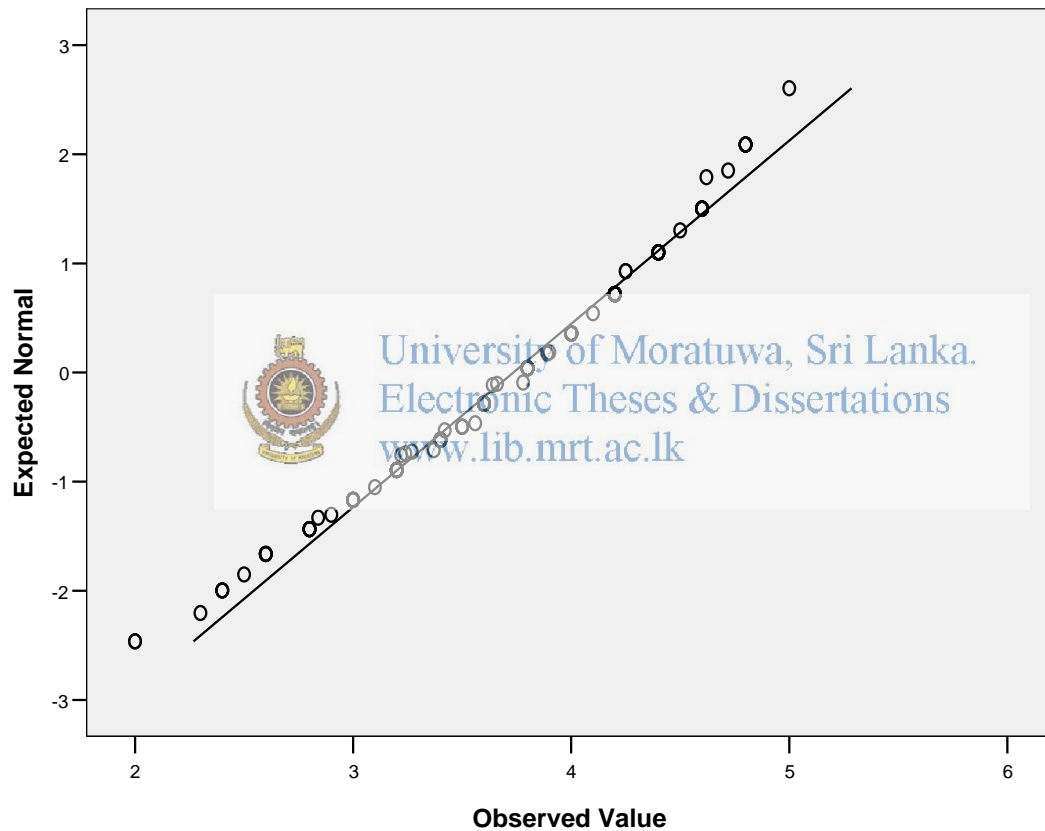
### 3.7.6 Self Confidence

#### Tests of Normality

	Kolmogorov-Smirnov(a)			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Self_Confidence	.096	217	.121	.977	217	.101

a. Lilliefors Significance Correction

#### Normal Q-Q Plot of Self\_Confidence





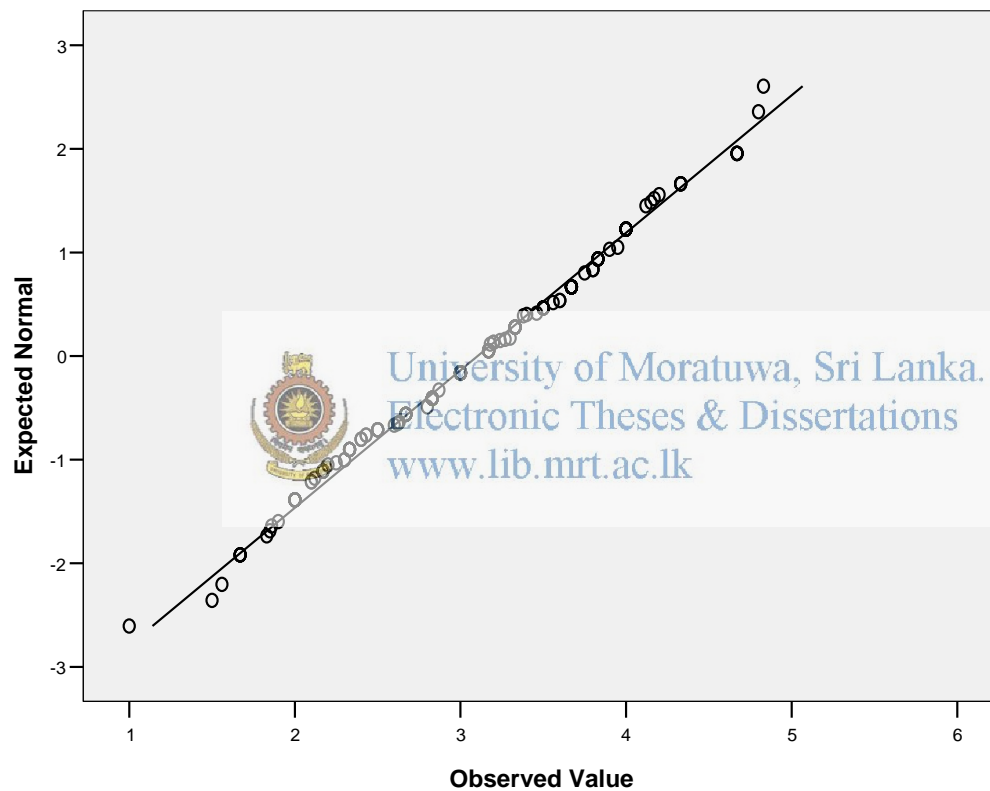
### 3.7.7 Entrepreneurial Inclination

#### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
E_I	.341	217	.110	.643	217	.100

a. Lilliefors Significance Correction

#### Normal Q-Q Plot of E\_I



### 3.8 Multiple Regression Analysis

**Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	Self_ Confidence, T_Amb, Risk, N_Ach, Innovativeness, LoC		Enter
2		LoC	Backward (criterion: Probability of F-to-remove >= .100).
3		Self_ Confidence	Backward (criterion: Probability of F-to-remove >= .100).

a. All requested variables entered.

b. Dependent Variable: E\_I

**Model Summary<sup>d</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.797 <sup>a</sup>	.635	.625	.45824	
2	.797 <sup>b</sup>	.635	.626	.45716	
3	.797 <sup>c</sup>	.635	.628	.45617	2.175

a. Predictors: (Constant), Self\_Confidence, T\_Amb, Risk, N\_Ach, Innovativeness, LoC

b. Predictors: (Constant), T\_Amb, Risk, N\_Ach, Innovativeness, LoC

c. Predictors: (Constant), T\_Amb, Risk, N\_Ach, Innovativeness

d. Dependent Variable: E\_I

**ANOVA<sup>d</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	77.852	6	12.975	60.886	.000 <sup>a</sup>
	Residual	44.753	210	.213		
	Total	122.605	216			
2	Regression	77.851	5	15.570	73.408	.000 <sup>b</sup>
	Residual	44.754	211	.212		
	Total	122.605	216			
3	Regression	77.814	4	19.454	92.077	.000 <sup>c</sup>
	Residual	44.790	212	.211		
	Total	122.605	216			

a. Predictors: (Constant), Self\_Confidence, T\_Amb, Risk, N\_Ach, Innovativeness, LoC

b. Predictors: (Constant), Self\_Confidence, T\_Amb, Risk, N\_Ach, Innovativeness

c. Predictors: (Constant), T\_Amb, Risk, N\_Ach, Innovativeness

d. Dependent Variable: E\_I

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics	
		B	Std. Error	Beta	t		Tolerance	VIF
1	(Constant)	.353	.215		1.641	.102		
	N_Ach	.216	.073	.188	2.968	.003	.732	2.315
	LoC	.005	.071	.005	.072	.943	.636	2.976
	Risk	.104	.054	.120	1.937	.054	.655	2.197
	T_Amb	.186	.077	.160	2.407	.017	.896	2.528
	Innovativeness	.373	.057	.430	6.535	.000	.801	2.492
	Self_Confidence	.024	.060	.020	.404	.687	.734	1.363
2	(Constant)	.353	.214		1.649	.101		
	N_Ach	.217	.069	.190	3.129	.002	.771	2.123
	Risk	.105	.050	.121	2.081	.039	.610	1.960
	T_Amb	.187	.076	.160	2.470	.014	.810	2.441
	Innovativeness	.374	.055	.431	6.741	.000	.823	2.365
	Self_Confidence	.025	.060	.020	.414	.679	.741	1.350
3	(Constant)	.408	.167		2.444	.015		
	N_Ach	.221	.069	.193	3.213	.002	.779	2.089
	Risk	.108	.050	.125	2.169	.031	.621	1.918
	T_Amb	.189	.075	.163	2.518	.013	.813	2.423
	Innovativeness	.376	.055	.434	6.845	.000	.828	2.334

a. Dependent Variable: E\_I

**Excluded Variables<sup>c</sup>**

Model	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics	
					Tolerance	
2	LoC	.005 <sup>a</sup>	.072	.943	.005	.336
3	LoC	.008 <sup>b</sup>	.112	.911	.008	.339
	Self_Confidence	.020 <sup>b</sup>	.414	.679	.028	.741

a. Predictors in the Model: (Constant), Self\_Confidence, T\_Amb, Risk, N\_Ach, Innovativeness

b. Predictors in the Model: (Constant), T\_Amb, Risk, N\_Ach, Innovativeness

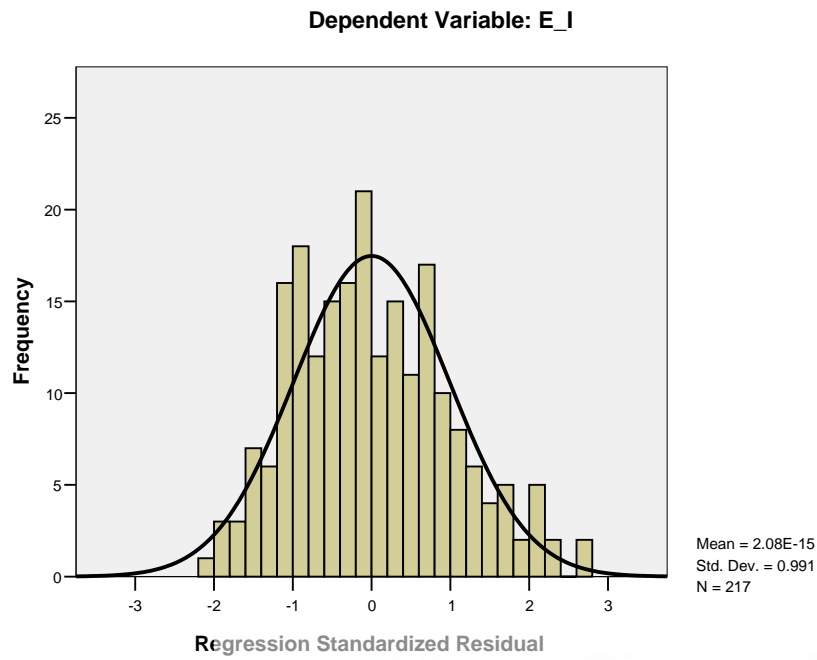
c. Dependent Variable: E\_I

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.5679	4.2374	3.1035	.60021	217
Std. Predicted Value	-2.558	1.889	.000	1.000	217
Standard Error of Predicted Value	.035	.154	.067	.021	217
Adjusted Predicted Value	1.5683	4.2486	3.1040	.60062	217
Residual	-9.1934	1.24845	.00000	.45537	217
Std. Residual	-2.000	2.716	.000	.991	217
Stud. Residual	-2.067	2.738	-.001	1.002	217
Deleted Residual	-.98226	1.26888	-.00055	.46633	217
Stud. Deleted Residual	-2.084	2.781	.000	1.007	217
Mahal. Distance	.255	23.240	3.982	3.379	217
Cook's Distance	.000	.058	.005	.008	217
Centered Leverage Value	.001	.108	.018	.016	217

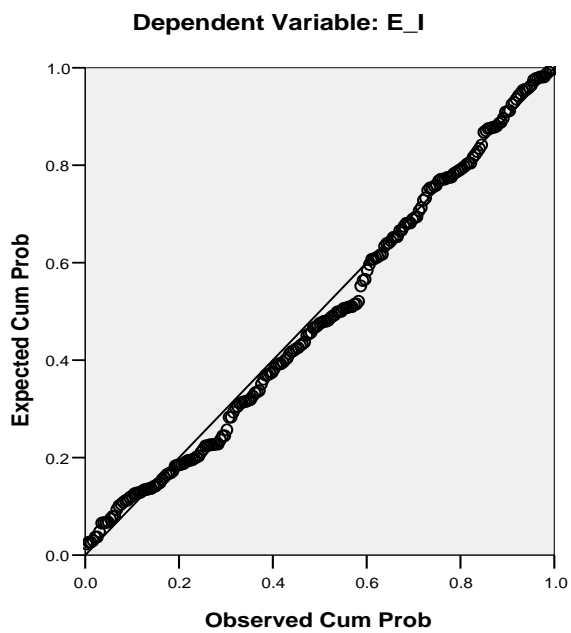
a. Dependent Variable: E\_I

### Histogram



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Normal P-P Plot of Regression Standardized Residual



### 3.9 Independent Sample T Test for Comparing Means

#### 3.9.1 Need for Achievement

**Group Statistics**

	E_I	N	Mean	Std. Deviation	Std. Error Mean
N_Ach	no	123	2.7417	.66795	.06286
	yes	94	3.5421	.32454	.03269

**Independent Samples Test**

Equal variances not assumed

	t-test for Equality of Means						
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						Lower	Upper
N_Ach	-9.603	179.672	.000	-.79830	.07085	-.82023	-.54061

#### 3.9.2 Locus of Control



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**Group Statistics**

	E_I	N	Mean	Std. Deviation	Std. Error Mean
LoC	no	123	3.4346	.72867	.06876
	yes	94	3.7311	.47922	.05194

**Independent Samples Test**

Equal variances not assumed

	t-test for Equality of Means						
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						Lower	Upper
LoC	-8.894	210.884	.083	-.29746	.08617	-.93630	-.59656

### 3.9.3 Propensity to take Risk

#### Group Statistics

E_I		N	Mean	Std. Deviation	Std. Error Mean
Risk	no	123	2.7287	.83781	.08101
	yes	94	3.6551	.62123	.06458

#### Independent Samples Test

Equal variances not assumed

t-test for Equality of Means							
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						Lower	Upper
Risk	-7.049	213.320	.000	-.93468	.10360	-.93449	-.52607

### 3.9.4 Tolerance for Ambiguity



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#### Group Statistics

E_I		N	Mean	Std. Deviation	Std. Error Mean
T_Ambi	no	123	2.5978	.65868	.06294
	yes	94	3.3920	.30491	.02945

#### Independent Samples Test

Equal variances not assumed

t-test for Equality of Means							
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						Lower	Upper
T_Ambi	-9.554	170.544	.000	.7922	.06949	-.80105	-.52673

### 3.9.5 Innovativeness

#### Group Statistics

	E_I	N	Mean	Std. Deviation	Std. Error Mean
Innovativeness	no	123	2.2846	.79758	.07856
	yes	94	3.4866	.39332	.04081

#### Independent Samples Test

Equal variances not assumed

	t-test for Equality of Means						
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						Lower	Upper
Innovativeness	-11.578	179.570	.000	-1.20250	.08853	-1.19966	-.85028

### 3.9.6 Self Confidence



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#### Group Statistics

	E_I	N	Mean	Std. Deviation	Std. Error Mean
Self_Confidence	no	123	3.5256	.70627	.06442
	yes	94	3.9272	.41568	.04038

#### Independent Samples Test

Equal variances not assumed

	t-test for Equality of Means						
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						Lower	Upper
Self_Confidence	-3.715	196.852	.251	-.40162	.07603	-.43243	-.13255