



3rd GLOBAL CONFERENCE on BUSINESS, ECONOMICS, MANAGEMENT and TOURISM,
26-28 November 2015, Rome, Italy

Educational barriers for disadvantaged groups in entrepreneurship

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Abstract

Entrepreneurship on the small and medium size is considered to be the 'economy engine', at the same time it represents a reservoir of jobs. Self employment through an entrepreneurial initiative for micro business could be a way of subsistence income generation. There are plenty of educational programs focused on entrepreneurial skills, but they are mainly focused on the educated segment of potential entrepreneurs to teach them how to start a business. Specific ones are addressed to youth to access programs that are financing start-ups for bachelor degree graduates. There are also disadvantaged groups, as women, Romany, migrating, refugees, persons over 50, unemployed in rural areas, persons with disabilities that are interested in finding a source of income by starting their own business, but they are facing with limited knowledge, less self-confidence, lack of fund and not supportive attitude of the environment. The ELIEMENTAL Braking Down Barriers for Enterprise Project aims to high light the barriers of the disadvantages groups from 4 countries (Greece, Poland, Romania, UK) in starring a micro business and designing a training program. Knowing the barriers, that are considered by the studied group to be most important issue that are keeping them away, give us the opportunity to act on and to design tools for overcoming. After analyzing the results of a survey on the barriers and need of the targeted groups, it was designed a training program with two components: a training course and a mentoring to be tested on the target groups. The results of the testing process were partially unexpected from the evaluation point of view of the skills improvement. It was offered a different approach angle and new issues of concern on the training process design. The paper is presenting the results of the training and the discussions about the mentoring process.

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Peer-review under responsibility of the Organizing Committee of BEMTUR- 2015

Keywords: entrepreneurship, barriers, triggers, training, mentoring

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1. Introduction

The motivation, as it is stipulated on the project application, for “*ELIEMENTAL: breaking down barriers to enterprise*” project is the need for the EU to encourage under-represented groups (in this project older women and minority ethnic groups) into entrepreneurship in order to reduce under-employment & unemployment & improve social mobility. It is based upon some of the findings of the EU-Erasmus funded ELIE (Employability: learning through international entrepreneurship) project & on pre-project work with relevant stakeholders.

A consortium of 8 partners were created to take over this project: Lancaster University (Dr. Caroline Downs), TAMESIDE College (Carol Iveson), South East European Research Centre (Nikos Zaharis, Lambros Lazarus), University of Lodz (Grazyna Wieteska), BTEG (Ila Chandavarkar), Centre For The Support of the Employment and Entrepreneurship (Popi Sourmaidou), Chapel Street Business Forum T/A The Business Group Salford (Jon Monk), Valahia University of Targoviste (Professor Adriana Grigorescu), and thanks to all the team members we succeeded in implementing the project during January 1st, 2013 – December 31st, 2015.

The aim of the project is to find a “robust solutions for removing these barriers”. It was build “by establishing new knowledge of the nature of socio-cultural barriers to entrepreneurship, developing a community-based & online training tool-kit based upon this knowledge that will enable access to ELIEMENTAL mentors & a range of learning activities identified during the course of the project.” The training tool kit was designed to provide basic knowledge and skills for potential entrepreneurs and mentoring support for start up a business.

The entrepreneurship and business activity is the core element of socio-economic environment and of course it is of great interest for researchers in order to develop tools, techniques, procedures mechanisms etc. to facilitate the understanding, development and approach of them. Definitely there are various barriers for different categories of individuals that could be entrepreneurs and they are coming from gender, age, education, position, culture, religion, location, networks etc. These barriers and the overcome tools are the main target for researchers to find and to offer, as well as they were for ELIEMENTAL project as well.

In start up a business not only the barriers are important but also the triggers that are driving the entrepreneurship behaviour. Kroger in various studies analyze it he said: “A big part of that context is external (e.g., social and family norms, role modelling, mentors) but those external signals get filtered by anchoring beliefs, deep assumptions that are themselves influenced by early experiences (Krueger 2007; Krueger et al. 2007). As such, we need to understand not only the barriers/triggers but from whence they derive. Part of that understands those deep assumptions, such as those reflected in dominant patterns of causal attributions.” (Kruger et al. 2008). At the same time he considers that *entrepreneurial self-efficacy* explains and predicts entrepreneurial intention.

Students are one of the most targeted group because they are young, creative, active so they are the most likely to be entrepreneurs. Luthje and Franke (2003) studied the students’ entrepreneurial behaviour and find out that “despite a positive attitude about being self-employed, may not be willing to risk a new venture because he/she perceives the context as hostile”, so their attitude towards business depends directly by their personality and lean to stability and indirect by the context. Another study shows that “university students’ *extraversion and openness* are invaluable in understanding entrepreneurial intention among students” (Ismail et al. 2009). Higher education is associated with high rates of entrepreneurship activities due to the fact of the openness and *self-confidence* of the students (Vasiliadis & Poullos, 2007), lack of it is considered important for Indian and less for Chinese, Spanish, and Belgian and Spanish and the Chinese students are less risk averse compared to the American, Indian and Belgian (Giacomin et al. 2011). The role of gender *and* culture study (Shinnar, Giacomin & Janssen, 2012) shows that this tow, “shape the relationship between the perceived lack of competency barrier and entrepreneurial intentions”.

In the mean time (Pruett et al. 2009) in a cross-cultural study identified five factors in motives: money-status, quality of life, independence, creativity, and equity-opportunity and five factors in barriers: support structure, knowledge, operating risks, start-up risks, and self-efficacy/support, also on a population of students and analysed the differences and the similarities in various countries. We are considering that their finding could be successfully replicated to other types of subjects, the 5-5 factors being a real starting point.

Culture is a trigger or a barrier pending on the individual perception, De Long, Fahey (2000) states that “culture creates the context for social interaction” and freedom in acting could determine the entrepreneurial behaviour if the governmental regulation on market are not perceive as threat or barrier (Sobel Clark & Lee 2007). The social network could be a key point of generating the entrepreneurial behaviour “the key role that location plays in access to physical, financial, and human capital, as well as to markets” (Levitte, 2004).

Irwin and Scott (2010) in their research find out that the access to source of finance are not to related with the

level of education, even if the more educate get them easier, but the women are considering they raise finance easier than men. At the same time, their survey has statistically significant results in terms of minority – it shows that particularly black people faced the greatest difficulties in raising finance for the business activity. Cohen (2005) mentioned that the barriers continue to persist in the development of the business and the access to capital on long term is the critical one. A study on Entrepreneurial intention in Singapore (Choo & Wong, 2006) shows that the intrinsic motivations are more powerful trigger than the extrinsic rewards and the barriers comes mostly from “inhibitors” as greater risks that presumes, uncertainly of further developments, general economic conditions etc.

2. Research methodology

The target groups were migrants – UK, female – Greece, youth – Poland, Romany community – Romania and at first it was conducted a survey to find out what they are considering to be the barriers they have to overcome in order to start up a business.

Then it was designed the supporting tool kit formed from a training program of 16 hours and a mentoring program of one month. The research was considering a mixed methods design:

- Quantitative assessment: pre and post training surveys, and monitoring
- Qualitative assessment: post-training interviews.

Quantitative study design takes the information from the studied groups pre-training and post-training program about core entrepreneurial skills and decision-making variables (pre-training questionnaire with 23 questions and post-training questionnaire with 30 questions). The data were processed by Lambros Lazarus from SEERC using SPSS software for the project groups results and by Romanian team for the added groups with the same softwere.

To have a larger picture on the tool kit developed by the project we decided to have more information from the disadvantaged groups from Romania to see if the results could be generalized. We decided to study and collect information from 2 more groups of Romany community from Dambovitza County (Racari and Moroieni) and 2 students groups Targoviste and Bucharest. The added groups to the study benefit of a short training program of one session of about 6 hours. The trainers explain them about the tool kit designed by the ELIEMENTAL project and have a short training session debating potential projects to be considered for start ups. They fill in the pre-training questionnaire before the training and the post-training questionnaire. In the case of the students group they also have a short project presentation, answer to the pre and post-training questionnaire.

It was conducted a survey on the trainees perception about the mentoring process and this blended kit – training + mentoring. The questioner had 14 questions, but relevant for this paper, are only 6 of that could also get a replica for the added groups:

- Q1 - How do you perceive the usefulness of mentoring in our project?
- Q3 - In what degree have improved your entrepreneurial skills thanks to mentoring?
- Q6 - How do you perceive the importance of changes in your life after the mentoring relationship?
- Q7 - How do you perceive the length of mentoring relationship?
- Q8 - What would be the most optimal period of time for mentoring relationship according to you?
- Q12 - Do you think that training and mentoring work together?

The information was collected as scores and it was calculated as medium score among the group:

$$S_{Qi} = \sum_{j=1}^n s_j / n \quad (1)$$

where Q_i is the question number
 S_{Q_i} is the score calculated for question Q_i
 $j=1,2,\dots,n$ number of subject from the group
 s_j = the score given by the subject

The average were calculate as a total score

$$AS_{Q_i} = \sum_{i=1}^5 S_{Q_i} / 5 \quad (2)$$

were AS_{Q_i} is the average score calculated for the studied 5 groups
 S_{Q_i} is the score calculated for question Q_i

All groups were informed about the mentoring process that will accompanied the training program and it were collected the information about their perception on this type of combination. We expect to have difference with Poiana group because they benefit of the full training and mentoring.

3. Study results

We have data about Romanian, Polish and Greece groups, no data available about UK. The results as they were processed and presented by SEERC are shown in the Table 1.

Table 1. ELIEMENTAL results

	Segmentation data	Training results
Romania (Romany community)	N = 26 participants in the training, aged 16 to 58 years-old Mean age = 33.6 years (SD = 10.6) 92.3% (n = 24) females 100% White origin from Romania 26.9% (n = 7) completed secondary education 3.8% (n = 1) completed BSc studies	Participants who were trained reported statistically significant higher scores after the training in: <ul style="list-style-type: none"> • Attitudes ($t = -2.888, p = .008$) • Self-efficacy ($t = -4.395, p < .001$) • Intentions ($t = -3.251, p = .003$) • Skills ($t = -5.053, p < .001$)
Greece	N = 25, all females, all Greek, aged between 25 to 54 years-old Mean age = 42 (SD = 7.6) 32% (n = 8) completed secondary education 24% (n = 6) completed post-secondary education 40% (n = 10) were BSc graduates 4% (n = 1) completed post-graduate studies	Participants who were trained reported statistically significant higher scores after the training in: <ul style="list-style-type: none"> • Self-efficacy ($t = 2.986, p = .006$) • Skills ($t = 2.059, p = .051$)
Poland	N = 12 91.7% females 83.3% (n = 10) White, 16.7% Asian background 33.3% (n = 4) were from Poland 33.3% (n = 4) competed secondary education 16.7% (n = 2) completed post-secondary education 50% (n = 6) completed BSc and PG studies	There were no statistically significant differences between pre- and post-training measures in core entrepreneurial skills and decision-making variables <ul style="list-style-type: none"> • Sample size and statistical power issues?

First conclusion was that the Romanian group has the best results in gaining *Attitudes, Self-efficacy, Intentions, Skills* compared with the Greece and Polish. This could be a result of the way that the Romanian team decided to organise the training sessions. The training in Romania was divided in 2 sessions of 8 hours and they took place on March 28th and April 25th 2015. At the first training session the trainees gets the training hand-book and they find out how to prepare a business proposal, what to write down on their notes. They have about one month to think about what they can do as entrepreneurs and write down to be discussed on the second session. The second session has the aim to screening of the proposals and debate one by one.

A second reason could be that the trainers were experienced professors with business background and training team and mentoring team was able to share their one experience and successful stories.

The third reason is that at the first training, they mach with the mentors. The mentoring activity was very well received by the trainees and gives them self-confidence. This was a good point in working on “barriers” and makes them open their mind.

There are opinions among the project team members that probably they were to excited and that is why they over evaluate the gaining in skills, self-efficacy and knowledge.

Unfortunately the Polish results were not conclusive and the Greece has only significant differences for *Self-efficacy*, *Skills* and the values are lower than the Romanian. This could be because the difference between the groups (Romany and women) or because of the country culture and past experience of the subjects.

Table 2. presents the results of the study for the 3 groups of Romany community: one is the project group used as reference, the other groups are also from Dambovita County. As we expect the results are comparable.

Table 2. Romanian Romany community results

	Segmentation data	Training results
Romania – Poiana (Romany community)	N = 26 participants in the training, aged 16 to 58 years-old Mean age = 33.6 years (SD = 10.6) 92.3% (n = 24) females 100% White origin from Romania 26.9% (n = 7) completed secondary education 3.8% (n = 1) completed BSc studies	Participants who were trained reported statistically significant higher scores after the training in: <ul style="list-style-type: none"> • Attitudes ($t = -2.888, p = .008$) • Self-efficacy ($t = -4.395, p < .001$) • Intentions ($t = -3.251, p = .003$) • Skills ($t = -5.053, p < .001$)
Romania – Racari (Romany community)	N = 23, aged between 16 to 43 years-old Mean age = 27.4 (SD = 2.04) 82.6% (n = 19) females 39.1% (n = 9) completed secondary education 60.9% (n = 14) completed post-secondary education 0% (n = 0) were BSc graduates	Participants who were trained only a short session and informed about mentoring reported statistically significant higher scores after the training in: <ul style="list-style-type: none"> • Attitudes ($t = -0.45098, p < .50$) • Self-efficacy ($t = 0.575, p < .25$) • Intentions ($t = 1, p < .80$) • Skills ($t = 1.15, p < .01$)
Romania – Moroieni (Romany community)	N = 19 aged between 21 to 49 years-old Mean age = 31.2 (SD = 2.11) 36.8% (n = 7) females 84.2% (n = 16) completed secondary education 15.8% (n = 3) completed post-secondary education 0% (n = 0) were BSc graduates	Participants who were trained only a short session and informed about mentoring reported statistically significant higher scores after the training in: <ul style="list-style-type: none"> • Attitudes ($t = -1.63179, p < .05$) • Self-efficacy ($t = -1.67896, p < .05$) • Intentions ($t = 0.059339, p = .25$) • Skills ($t = -0.38579, p < .25$)

As it could be seen the groups has results that are showing significant score for all 4 studied characteristics, that means, in our opinion that the training tool and training kit will have good results in groups of Romany community. The lower values could be a result of a short training that was done for the second and third studied group. The most important issue is that according to the results the studied groups were moved from their initial stage and a tendency of initiative were created. We consider useful to have a feed back from youth about the tool kit developed by the project and tested on Romany community. In table 3 there are presented the results of the studied groups of students.

Table 3. Romanian Students results

	Segmentation data	Training results
Romania – Poiana (Romany community)	N = 26 participants in the training, aged 16 to 58 years-old Mean age = 33.6 years (SD = 10.6) 92.3% (n = 24) females 100% White origin from Romania	Participants who were trained reported statistically significant higher scores after the training in: <ul style="list-style-type: none"> • Attitudes ($t = -2.888, p = .008$) • Self-efficacy ($t = -4.395, p < .001$)

Poland	26.9% (n = 7) completed secondary education	<ul style="list-style-type: none"> • Intentions ($t = -3.251, p = .003$) • Skills ($t = -5.053, p < .001$) There were no statistically significant differences between pre- and post-training measures in core entrepreneurial skills and decision-making variables
	3.8% (n = 1) completed BSc studies	
	N = 12	
	91.7% females	
	83.3% (n = 10) White, 16.7% Asian background	
	33.3% (n = 4) were from Poland	<ul style="list-style-type: none"> • Sample size and statistical power issues?
	33.3% (n = 4) completed secondary education	
	16.7% (n = 2) completed post-secondary education	
	50% (n = 6) completed BSc and PG studies	
Romania – Valahia University from Targoviste	N = 27, aged between 20 to 23 years-old	Participants who were trained only a short session and informed about mentoring reported statistically significant higher scores after the training in:
	Mean age = 21.04 (SD = 1.07)	
	59.3% (n = 16) females	
	0% (n = 0) completed secondary education	<ul style="list-style-type: none"> • Attitudes ($t = -2.58093, p < .005$) • Self-efficacy ($t = -1.6332, p = .005$) • Intentions ($t = -0.8986, p = .025$) • Skills ($t = -2.23265, p > .005$)
	77.78% (n = 21) completed post-secondary education	
	22.22.% (n = 6) were BSc graduates	
Romania – National University of Political Studies and Public Administration, Bucharest	N = 20 aged between 22 to 29 years-old	Participants who were trained only a short session and informed about mentoring reported statistically significant higher scores after the training in:
	Mean age = 23.55 (SD = 0.41)	
	65.0% (n = 13) females	
	0% (n = 0) completed secondary education	<ul style="list-style-type: none"> • Attitudes ($t = -1.60511, p = .005$) • Self-efficacy ($t = -1.84103, p < .005$) • Intentions ($t = -0.39675, p > .5$) • Skills ($t = -1.89766, p = .025$)
	45% (n = 9) completed post-secondary education	
	55% (n = 11) were BSc graduates	

A second category studied by the project was youth by the Polish partner. Unfortunately the studied group has not significant results to be compared with the added groups, so we will compare with the Romanian Romany community trained in the project. It could be seen that also in this cases the results shows statistically significant differences between pre- and post- training. The values are rather lower then the Poiana Group and for sure this rise in the fact that these two groups benefits only of a short (one session) training and a detailed description of monitoring process. We can also consider that the training tool kit is good and the training team is professional and well skilled able to create the self confidence needed by the subject to open their mind and hard and start thinking in an entrepreneurial way.

The post-monitoring evaluation survey offers us the perception of the groups about the blended tool kit designed by the project.

Table 4. Monitoring feedback results

	How do you perceive the usefulness of mentoring in our project? 1-5	In what degree have improved your entrepreneurial skills thanks to mentoring? 1-5	How do you perceive the importance of changes in your life after the mentoring relationship? 1-5	How do you perceive the length of mentoring relationship? 1-5	What would be the most optimal period of time for mentoring relationship according to you?	Do you think that training and mentoring work together? 1-5
	Q1 - Usefulness	Q3 - Self Improvement	Q6 - Life Change	Q7 - Length	Q8 - Estimated Length	Q12 - Training + Mentoring
Poiana	4.69	4.65	4.42	4.19	1.42	3.19
Racari	3.52	3.13	2.83	2.96	9.13	4.26
Moroieni	3.63	3.47	3.32	3.32	8.74	3.74
Valahia	3.74	3.37	3.78	3.78	8.44	4.15
SNSPA	3.95	4.00	3.85	4.00	8.80	3.85

Average	3.91	3.73	3.64	3.65	7.31	3.84
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Q1 – results shows that the subject that benefit of the entire training and mentoring program, Poiana Group, has the highest score at a distance of more than 1 point to the minimum score register also in a group of Romany community. At the smallest distance is the students group from SNSPA and this could come from the fact that they are in the public administration not in economics so information of how to start a business are new and a mentoring process gives them more confidence.

Q3 – the improvement of skills is even more distant, at 1.5 points between the same groups and closer for the opposite. That means that the Racari Group is frustrated that they benefit only of short training and information of the mentoring in stead of full program and the students from public administrations as an extension of a training program and an opportunity to get more knowledge.

Q6 – in terms of importance in changes in subject life the gap is similar and the maximum and minimum gap is between the same groups.

Q7 – the scores obtained by the mentoring lengths is high pleased mainly over 3 – satisfactory/fair only one group is a bit less than this. That is why the average is 3.65 that means fair to good if we are considering 2 month of mentoring. The Poiana Group mentoring was of 2 month and even more that is why the added groups were informed about this length of mentoring to consider in their appreciation.

Q8 – the length of the mentoring is a very important issue that is why we wanted to find out the length that is expected by the subjects. The gap between the 1.42 weeks from Poiana Group to 5.48 from Valahia students is very big of about 4 times. This discrepancy raises a question mark because the others are placed around the value of 4 weeks. After a discussion with the questionnaire applicant and few subjects we discover that it was a misunderstanding and they mention the amount in month in stead of week. That means that the score of 1.42 weeks is actual an average of 6 weeks that is more realistic. Looking closer to the data, we find out that from the 26 subjects only 14 answer to this question so the average is actually 2.64 months that means 10 weeks. This is closer to the mentors’ average of 14 weeks obtained for the same question.

If we are considering the average with the score of 1.42 (as weeks in stead of month) the result is 7.31 that are sufficient close to the offered mentoring. I we are taking into account the transformed in month we are obtaining an amount of 8.16 and if we are considering the real amount expressed by part of the subject of Poiana group of 2.64 months we are getting an average of 9.13 month. That means that part of them need a longer period of mentoring but probably they do not want to exaggerate in asking.

The scores are represented in Fig.1. with the discrepancy of Poiana Group to express the cohesion of the five studied groups. It could be seen that the Poiana Group has the highest scores with the exception of mentoring length and the blended tool kit.

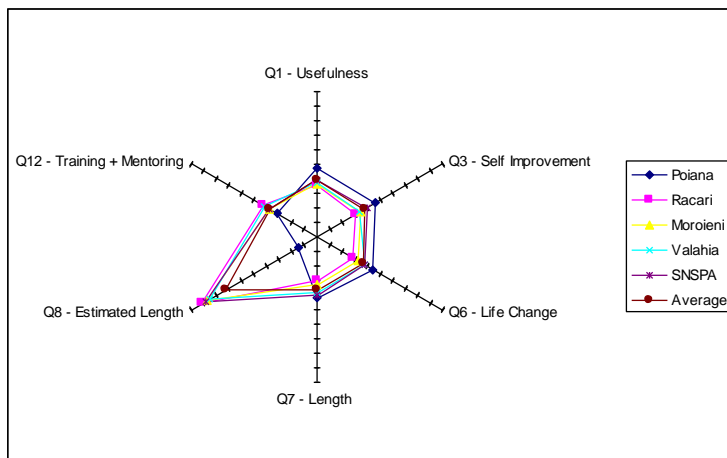


Fig. 1. Mentoring scores with Poiana discrepancy

4. Conclusions and Discussions

The papers aims to present the results of the training and mentoring activities of ELIEMENTAL project and the extension we considered useful to be done based on the literature shows to the topic of triggers and barriers in enterprise among different groups.

As it was designed the researched of the project we focus of the barriers of the studied groups and the analysis of the result of differences resulted from the pre- and post evaluation of the training process and mentoring. The 4 characteristic: *attitudes, self-efficacy, intentions and skills* are giving a picture of what the studied groups are facing with. The added groups give us the opportunity to have a better image of two types of subjects' Romany community and students. At the literature *self-efficacy* (Kruger et al. 2008) and *self-confidence* (Vasiliadis & Poullos, 2007) are considered very important issues, *skills* could be associated with culture, education, are important but not necessarily the most one (Scott, 2010), but the ganger and minority could play a more important role pending on the *social network* (Levitte, 2004).

We consider that all the studied groups highlight that they gain on al 4 dimensions during the training and they consider that the tool kit designed with training + mentoring was appreciated by the subjects. We are not making any considerations on the level of gaining because the groups do not benefit by the same training program. The important finding is that all the Romanian and Greece groups of the project have statistically significant gain and all Romanian groups added the same. A first conclusion could be that the training tool kit is well designed and it was properly administrated by the Romanian and Greece team. A second conclusion could be that the trainers and the mentors succeeded in create *social network* (Levitte, 2004) and to make the trainees to become part of it.

Further developments of the research is to train groups from different categories using the designed tool kit and to measure the results pre- and post- training and post- mentoring and to see if there is a real gain on the 4 characteristics considered to be essential. An extended study on different countries about the role of mentoring and social networking in self-confidence could be of interest.

Acknowledgments

“ELIEMENTAL: Breaking down barriers to enterprise, Project Number: 527949-LLP-2012-UK-LEONARDO-LMP. This project has been funded with support from the European Commission. This paper reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained there in.”

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