

# **FACTORS AFFECTING ENTREPRENEURIAL INTENTION AMONG FEMALE COLLEGE STUDENTS IN SURABAYA, INDONESIA**

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## **ABSTRACT**

*Entrepreneurial intention among female college students in Surabaya, Indonesia is interesting to study since the entrepreneurship development in Indonesia. This study is to find the factors that may affect entrepreneurial intention among female college students in Surabaya. Then the result of the study can be used as the insight to plan and perform the education process in colleges. Using factor analysis after taking 100 respondents taken by purposive random sampling method, which are asked for their agreement towards questionnaires there are four factors established in this study, namely: individual's supporting condition, individual's existence motives, business and management knowledge and individual's creativity freedom.*

**Keywords:** *entrepreneurial intention, entrepreneurship, female entrepreneur*

## **1. INTRODUCTION**

*Entrepreneurship is improving rapidly in Indonesia. The trend of the number of entrepreneurs has been increased in this decade. Many new ventures have been established and grown up fast to support the nation's economy development. About 99% of firms in Indonesia were the small businesses owned by the entrepreneurs.*

*Surabaya is the second largest city in Indonesia and growing fast in businesses, education, and infrastructures. More than 4 years, the issues about entrepreneurship have been appeared to society whereas either government or non-government institutions urge people to start up the businesses. Government, through the financial institutions such as banks, gives privileges to the start-up businesses.*

*Besides the institutional factors by the banks, education institutions start from childhood education, such as, playgroups and kindergartens, to the*

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*universities and colleges, have also stimulated their students' entrepreneurial mindsets. Nevertheless, not all college students especially female will have intention to become an entrepreneur. Many factors such as economic, work, social, individual, entrepreneurial may affect the intention.*

*In other source, the background, such as childhood family environment, education, personal values, age, and work history and characteristic may have contributions to the intention to be an entrepreneur (Hisrich, et al., 2005). Another research (Raman, et al., 2008) studied about five cores to influence the intention to become an entrepreneur, which are: economic core, work core, social core, individual core and entrepreneurial core among Malaysian women.*

*The situation in Surabaya, especially the rapid changes in life style have also changed the paradigm among women in this big city. Female college students in Surabaya in this era must be different than previous era whereas the needs for independence and achievement have increased. Hisrich (2005) said that an entrepreneur is generally the type of person who needs to do things in his or her own way.*

*Even though the paradigm of life among women in Surabaya has somewhat changed, it does not mean that every woman will live in this new life style and paradigm. However, women in Surabaya are still the part of Indonesian women who have ideas about balance life between family and career. This is the product of local culture which limits the women's activities outside the house, but it is not considered deeply these days since life is harder than before. People must compete one another to survive either in economic, education, self-existence and so on.*

*This condition is interesting to be an issue to study about the factors which may affecting entrepreneurial intention among female college students in Surabaya, because some findings stated that education is important in the upbringing of the entrepreneur in case of coping with problems entrepreneur confronts (Hisrich, et al., 2005). Female college students seem to have deeper consideration in choosing to be an entrepreneur or not when they graduate than males because although the characteristics of male and female entrepreneurs are*

*generally very similar, but female entrepreneurs will differ in terms of motivation, business skills and occupational backgrounds (Hisrich, et al., 2005). Furthermore, other finding stated that entrepreneurs are perceived to have predominantly masculine characteristics (Gupta, et al., 2009).*

*This study will examine what factors affect the entrepreneurial intention among the female college students in Surabaya. Based on the study of Raman (2009) whether economic core, work core, social, individual core or entrepreneurial core. In this study, three main cores will be examined to simplify the discussion, which are social core, individual core, and economic core. The selection towards female college students is done because of the culture consideration about gender role in Indonesia although it's not strictly applied in society, but some of people still regard this so much.*

## **2. THEORETICAL FRAMEWORK**

### ***Entrepreneurship***

*Scott (2007) summarized from many previous research to define the word 'entrepreneurship' as an activity that involves the discovery, evaluation and exploitation of opportunities to introduce new goods and service, ways of organization, markets, processes and raw materials through organizing efforts that previously had not existed. In other words, entrepreneurship needs creativity, eagerness to try and innovate, and surely needs efforts. Three sources of Schumpeterian opportunities have certain characteristics categories which are technologies changes, political and regulatory changes and social and demographics changes.*

*Technological changes are important sources of possible for people to allocate resources in different and potentially more productive ways. Sources of opportunity created by political and regulatory changes are important because it makes the people possible to reallocate resources to new uses in ways and redistribute wealth from one member of society to another. While social and demographic changes are also important sources of opportunity because they*

*facilitate the creation and transmission of information about opportunities and demand increasing.*

*Indonesia is experiencing those three changes anyway and empirically influenced the eagerness of being an entrepreneur or starting up a new business among the society.*

*Besides the changes, the role of individuals in the discovery of opportunities in the middle of the changes is also influencing. The process of opportunity discovery is cognitive and cannot be a collective act (Shane, 2007). Another research by Shane in 2002 also stated that both psychological and non-psychological characteristics of people influence their tendency to discover entrepreneurial opportunities (Shane, 2007).*

*There are two reasons why people discover opportunities that others do not identify: first, the better access to information about the existence of the opportunity and better ability to recognize opportunities (Shane, 2007). Based on Shane (2007) there are some individual differences and the discovery of entrepreneurial opportunities which are:*

*1. Access to information*

- a. Life experiences which are involving job function and variation in experiences that both of them influence their likelihood of opportunity discovery. Either as the result of job tasks or the numbers of new experience that the people have.*
- b. Social network which give any information through the interaction with other people. The structure of a person's social network will influence the type, quality, quantity and speed of information they will get.*
- c. Information search in all media, newspaper and other sources.*

*2. Opportunity recognition*

- a. Absorptive capacity which is different among people because the ability to recognize opportunities. Some research examined two types of knowledge to enhance the absorptive capacity necessary*

*for opportunity discovery which are knowledge about markets and knowledge of how to serve them.*

- b. Cognitive processes which are focusing on four broad categories; intelligence, perceptive ability, creativity and not seeing risks.*

*Shane (2007) in other sides also explained about individual differences and the decision to exploit. After an individual has discovered an opportunity then they must make a decision about whether or not to exploit it. There are two factors that give effect of individual attributes on the decision to exploit (Shane, 2007) are:*

*1. Non-psychological factors*

*It consists of education that increases a person's stock of information and skills useful for the pursuit of an entrepreneurial opportunity. More-educated people are more likely to exploit opportunities than less-educated people. The other factors are career experiences, age, and social position.*

*2. Psychological factors*

*The psychological factors include motivation, core evaluation and cognition. Motivation will be identified from extraversion (sociability, assertiveness, activeness, ambition, urgency and exhibitionism) as mention by Barrick and Mount (1991) in Shane (2007). Other aspects are agreeableness, need for achievement, risk-taking and independence.*

*The two aspects of core self evaluation are internal locus of control and self efficacy. Internal locus affects a person's willingness to exploit an opportunity depends on their beliefs about their own abilities. While self-efficacy increases a person's willingness to exploit an entrepreneurial opportunity because exploitation requires confidence in one's subjective judgment under uncertainty (Shane, 2007).*

*Cognitive characteristics that allow entrepreneurs to figure out are how to exploit opportunities such as overconfidence, representativeness, and intuition. Overconfidence is the belief in the accuracy of one's judgment that is too high given actual data. Representativeness is the willingness to generalize from small*

*samples that do not represent a population that can encourage a person to exploit entrepreneurial opportunities (Shane, 2007). Intuitive decision-making will increase the likelihood of opportunity exploitation because it must be under time pressure, uncertainty and limited information.*

### ***Entrepreneurial intention***

*Entrepreneurial intention is showing the effort of a person to make a decision to carry out that entrepreneurial behavior (Chen and Linan, 2009). Bird (1988) described that entrepreneurial intention may be affected by needs, values, wants, habits and beliefs (in Chen and Linan, 2009).*

### ***Female entrepreneurs***

*Scott (1986) as cited in Wells (1998) stated that reasons for women to start their own businesses are to be one's own boss, to have a challenge, and to have the opportunity to make more money. Other citation by Wells are based on the research of Goffee and Scase (1985), Birley (1989) and Cromie (1987) that either male and female entrepreneurs start their own business because they need money, wish to be independent and identify of business opportunities. The other research by Schwartz (1970) as cited in Iakovidou et al.,(2009) found that the primary motivators among the women to be entrepreneurs were: the need to achieve, job satisfaction, economic payoffs and independence. In this research, the motivators will be included in individual core with any modification needed.*

*Bowen and Hisrich (1986) in Wells (1998) found that women entrepreneurs are characterized as being highly motivated with a high degree of internal locus of control and achievement orientation. They have high needs for self-fulfillment, desire to achieve and interests in helping others. Further studies about female entrepreneurs are linked to women leadership issue which is not studied here.*

*Wilson, et al (2009) found that providing access to entrepreneurship education is important in fueling the pipeline of aspiring women entrepreneurs. In this research is represented by the Economic and work core, especially for 'use*

skills to profit in business and then described in questionnaires in terms of having business skills, such as marketing, financial and general business knowledge.

Brush and Hisrich (1991) as cited in Iakovidou (2009) stated that experience, business skills and personal factors were related to business growth. The other factors found were availability of start-up capital, management skills and experiences.

In Raman (2008), social core was the least important factor that motivates women to be an entrepreneur. Individual core had higher importance score than social. It consisted of being independent; urge to provide good services or product to the society, desire of financial independence and the desire to be one's own boss. Raman separated economic core to work core that states their perceptions toward the workplace or things they know about facilities or benefits in running entrepreneurial firms instead of working for another firm as employees. Entrepreneurial based on Raman is about the personality and motivations as fundamental characteristics of people that lead them to act in certain ways, especially entrepreneurship (Shane, 2007).

### **The Analysis Model**

The initial model of analysis is constructed as shown in the Figure 1, which is entrepreneurial intention has three proposed factors; social core, individual core, and economic and work core.

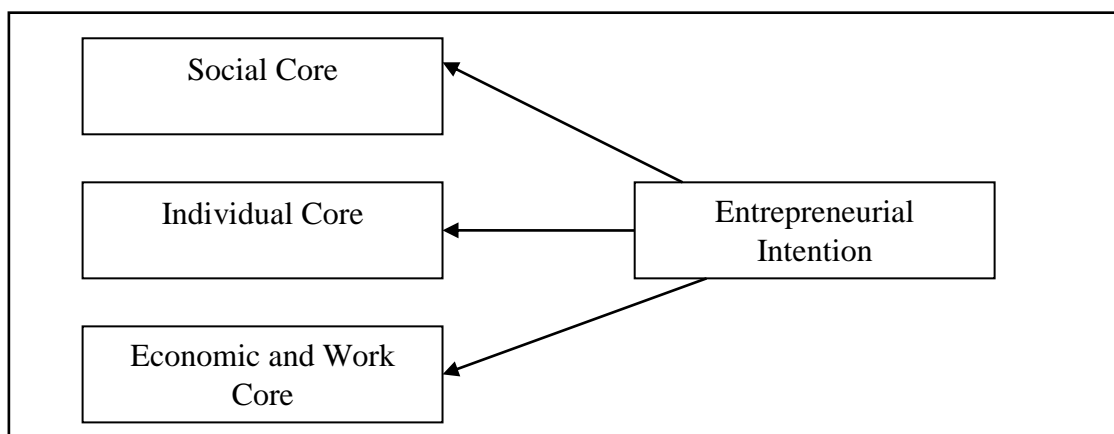


Figure 1: Factors Affecting Entrepreneurial Intention

Source: researcher

### **3. RESEARCH METHOD**

*This research uses the factor analysis to determine the factors of entrepreneurial intention. Factor analysis method was done after collecting data from 100 female college students in Surabaya, Indonesia which were selected by using purposive random sampling that only female students in Surabaya will be regarded as respondents. The questionnaires were drawn from the respondents and the answers were valued by using Likert Scale (1 to 5) to identify their agreement about the statements in the questionnaire sheets.*

*Based on many sources and theories, this study tries to simplify the variables which will be items to measure. From Raman (2009), this study groups the five cores used in the research of Raman into three big cores, namely social, individual, and economic cores. This study modifies the previous studies to make it applicable to the object of study context.*

*The three initial factors proposed and the variables support to each factor broken down from the findings of Raman (2008) and Teoh & Chong (2007) are:*

- 1. Social core*

*In this research, social core includes family (X1.1), friends (X1.2), college environment (X1.3), and community (X1.4), which are considered by the respondent and motivate them to own or build their own business.*

- 2. Individual core*

*Individual core is more about business talent (X2.1), leadership and coordination skill (X2.2), presentation skill (X2.3), freedom to create and do things (X2.4), self expression (X2.5).*

- 3. Economic and work core*

*Economic and work core is based on Raman (2008) but, in Raman, both of them are separated. In this research, economic and work core are combined and supported by component of marketing skill (X3.1), financial skill (X3.2), business knowledge (X3.3), wealth seeker (X3.4), wealthy*



*eagerness (X.3.5), financial support (X3.6) and start up business procedures (X3.7).*

*Raman (2008) separated economic core to work core, but in this study, economic core is combined with the work core, because the respondents have not officially worked yet, so they won't be asked questions about workplaces in real situation. What the research going to ask them about work either their perceptions toward the workplace or things they know about facilities or benefits in running entrepreneurial firms instead of working for another firm as employees. The combination between economic and work core in this research consists of:*

#### **4. DATA ANALYSIS**

*Using SPSS, the MSA (Kaiser-Meyer-Olkin) of this research is 0.625 which means more than 0.500. This value suggests further analysis for each variable. The table for MSA and its Bartlett's test for data significance is shown below:*

**Table 1 KMO and Bartlett's Test**

<i>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</i>		<i>.625</i>
<i>Bartlett's Test of Sphericity</i>	<i>Approx. Chi-Square</i>	<i>427.137</i>
	<i>df</i>	<i>91</i>
	<i>Sig.</i>	<i>.000</i>

*Source: Primary data, processed*

*The Anti-image Matrices, which also processed by SPSS, is not displayed here. But this step was taken twice, as there were two variables not eligible to be processed. The initial variable were 16 variables, but after processing the factor analysis, variable X2.5 and X3.2 were eliminated from the process, because both*

are not eligible to continue. But, after the second time, all the variables were eligible to continue.

*Extraction Sums of Squared Loadings (Total Variance Explains) shows the variances resulted by the process. Initial Eigenvalues Total shows about the total variables to analyze. After processing, the factors extracted are four factors (Table 2.)*

**Table 2 Total Variance Explained**

<i>Component</i> <i>t</i>	<i>Initial Eigenvalues</i>			<i>Extraction Sums of Squared Loadings</i>		
	<i>Total</i>	<i>% of Variance</i>	<i>Cumulative %</i>	<i>Total</i>	<i>% of Variance</i>	<i>Cumulative %</i>
1	3.291	23.506	23.506	3.291	23.506	23.506
2	2.085	14.895	38.401	2.085	14.895	38.401
3	1.819	12.992	51.394	1.819	12.992	51.394
4	1.362	9.730	61.123	1.362	9.730	61.123
5	.954	6.814	67.938			
6	.899	6.423	74.361			
7	.844	6.028	80.388			
8	.640	4.573	84.961			
9	.523	3.734	88.696			
10	.469	3.351	92.047			
11	.371	2.653	94.699			
12	.306	2.187	96.887			
13	.235	1.679	98.566			
14	.201	1.434	100.000			

*Extraction Method: Principal Component Analysis.*

*Source: Primary data, processed*

*Component Matrix as shown below shows the correlation value between factors. In this research, the component matrix is gained after rotation as there were some variables which could not be used because of the bias. Then, the final*

result is shown below describes that factor 1 consists of variables: X1.1, X1.3, X1.4, X3.6, and X3.7. Factor 2 is built by X1.2, X3.4, and X3.5. Factor 3 consists of variables X2.1, X2.2, X2.3. The last factor after processing is factor 4 which consists of X2.4 and X3.1. There is a new factor found after processing, and the grouping of supporting variables also changes. Variables self expression (X2.5) and financial skill (3.2) could not be used in further processing as both of them were bias.

**Table 3 Component Matrix(a)**

	Component			
	1	2	3	4
X1.1	.620	-.388	.017	-.176
X1.2	.426	-.415	.040	-.312
X1.3	.616	-.178	-.585	-.141
X1.4	.489	-.335	-.414	.101
X2.1	.366	.558	-.304	-.304
X2.2	.254	.761	.029	.100
X2.3	.077	.749	.103	-.076
X2.4	.108	-.034	.382	.569
X3.1	.423	.191	.117	-.552
X3.3	.648	.280	.110	.030
X3.4	.547	-.114	.695	-.057
X3.5	.432	-.123	.698	-.102
X3.6	.646	-.004	-.167	.537
X3.7	.624	.152	-.169	.404

Extraction Method: Principal Component Analysis.

a 4 components extracted.

Source: Primary data, processed

Processing in Rotated Component Matrix indicates the position of variables in the factor found after processing. The highest value of a variable

(ignore the negative sign) among the values in each column of component (factor) means that variable is eligible for factor 1. For example; X1.1 has the highest value in the area of component 1, so X1.1 is the variable of factor 1.

**Table 4 Rotated Component Matrix(a)**

	Component			
	1	2	3	4
X1.1	.507	.491	-.181	.189
X1.2	.318	.438	-.265	.299
X1.3	.794	-.013	.011	.378
X1.4	.703	.007	-.175	.086
X2.1	.235	-.043	.641	.404
X2.2	.024	-.005	.802	-.102
X2.3	-.194	-.002	.738	.026
X2.4	.028	.201	.003	-.665
X3.1	.069	.443	.313	.485
X3.3	.374	.393	.465	-.043
X3.4	.046	.871	.065	-.180
X3.5	-.052	.822	.022	-.144
X3.6	.723	.101	.188	-.407
X3.7	.636	.093	.331	-.286

*Extraction Method: Principal Component Analysis.*

*Rotation Method: Varimax with Kaiser Normalization.*

*a Rotation converged in 6 iterations.*

*Source: Primary data, processed*

*From the results above, the analysis taken is as shown as the list below:*

- *Factor 1 consists of variables: family (X1.1), college environment (X1.3), and community (X1.4), financial support (X3.6) and start up business procedures (X3.7).*

- Factor 2 consists of variables: friends (X1.2), wealth seeker (X3.4), and wealthy eagerness (X3.5).
- Factor 3 consists of variables: business talent (X2.1), leadership and coordination skill (X2.2), presentation skill (X2.3), and business knowledge (X3.3).
- Factor 4 consists of variables: X2.4 and X3.1

Data of the respondents' characteristics are shown from Table 5 to Table 7. These characteristics are very important in this research analysis to explain the changes in each factor found in this research.

Table 5 is about the campus the respondents derived from. Surabaya has many private universities more than three state universities. So, the respondent asked mostly study in private universities. The result is about 74% of the total respondents study in private university and the rest (26%) study in state university.

**Table 5 Campus**

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid Private University</i>	74	74.0	74.0	74.0
<i>State University</i>	26	26.0	26.0	100.0
<i>Total</i>	100	100.0	100.0	

Source: Primary data, processed

Age also indicates the studentship status instead of semester they were enrolling when they were asked as respondents. The most of the respondents as shown in Table 6 is in ages of 20-22 years old. The least is more than 22 years old.

**Table 6 Age**

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i> > 22 years old	8	8.0	8.0	8.0
20-22 years old	55	55.0	55.0	63.0
<20 years old	37	37.0	37.0	100.0
<i>Total</i>	<i>100</i>	<i>100.0</i>	<i>100.0</i>	

*Source: Primary data, processed*

Table 7 shows about the semester of study they are enrolling. As being asked for respondents in even semester, this research will only put the even semester only. Generally, students take eight semesters before graduating. They start their semester when they are 18 or 19 years old and normally finish in 22-23 years old.

Most respondents are in 4<sup>th</sup> semester, means they were in second year of study (30%) and the other majority is 8<sup>th</sup> semester students (26%).

**Table 7 Semester**

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i> 8	26	26.0	26.0	26.0
6	21	21.0	21.0	47.0
4	30	30.0	30.0	77.0
2	23	23.0	23.0	100.0

<i>Total</i>	<i>100</i>	<i>100.0</i>	<i>100.0</i>
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*Source: Primary data, processed*

*For further analysis, this research will define each factor based on the variables support it.*

- 1. Factor 1 is individual's supporting condition*
- 2. Factor 2 is individual's existence motives*
- 3. Factor 3 is business and management knowledge*
- 4. Factor 4 is individual's creativity freedom*

***Factor 1, the individual's supporting condition***

- 1. Family (variable X1.1). Female students who have family with business will tend to continue its family business and most of them will be morally and materially supported by their family. But although in this research, not all the respondents come from the family with the business but 58% agreed to admit that their family motivate them to run their own business.*
- 2. College environment (variable X1.3), which means that the colleges or universities where the respondents study in have the program or support to stimulate the entrepreneurial intention among students. About 34% of the respondents thought that their colleges stimulate them to have an entrepreneurial intention.*
- 3. Community (X1.4), means that their neighbours or people around their houses have or even run their own business ranged from the small ones to the big ones. About 40% agreed that neighbourhood with family businesses motivate them to run their own business.*
- 4. Financial support (variable X3.6), includes the availability of funds for providing the respondents when they start the business. Only 25% of the respondent admitted their capability in funding the business, while most of them, about 46% is not sure of their future capability.*
- 5. Start up business procedures (variable X3.7), indicates that the respondents understand about the procedures in doing business, the legal*

*and law to operate a business and so on. The entrepreneurial intention is based on the respondents' knowledge about the business procedures seen from the 32% respondents. About 48% respondents need time to learn more about it.*

*This factor has the most variables that support it. Female college students in Surabaya are more supported and motivated by the condition around them that perhaps enable them to run a business.*

### ***Factor 2, the individual's existence motives***

- 1. Friends (variable X1.2), means that a female college student will be in touch with her friends either schoolmates, classmates or playmates. As they are involved in a group of friends or more, they usually want to compete and compare things with others. Their need to be existed among their friends can be a motive to do something. About 58% of the respondents admitted that their friends have stimulated them to run their own business.*
- 2. Wealth seeker (X3.4), means that everyone wants to be rich and not lack of belongings so that they may get the recognition from their groups. Most of respondent (41%) are highly agree about this motive.*
- 3. Wealthy eagerness (X3.5), as a normal human, the eagerness to be wealthy is motivated 40% of the respondents instead of 39% respondents were highly motivated by this variable if they want to start up the business.*

*This factor is very specific to each individual indeed, but respondents in this research think that their existence in their groups is important. Most respondents used in this research have an idea that having wealth is important in life to get the recognition from their friends. They also look at their friends who become entrepreneurs in a either big or even small business. It is supported by Hisrich's idea (2005:63) that the need of achievement or recognition is the character of an entrepreneur.*

### ***Factor 3, the business and management knowledge***



1. *Business talent (X2.1) in this research regards to the talent to run the business either stimulated by family or college. But as the respondents did not come from faculty of business. Nevertheless, about 50% of respondents eager to run their own business, as they think they have a talent to do business.*
2. *Leadership and coordination skill (X2.2), must be very important to a business owner to lead and coordinate the business. The respondents (55%) who are sure of their capability in these skills have an entrepreneurial intention.*
3. *Presentation skill (X2.3), in this research is more for presenting and explaining about their business towards the clients, customers, and suppliers when they are ready to start up their own business. About 58% of the respondents were skilled to present.*
4. *Start up business knowledge (X3.3), all about business knowledge should be known when a person wants to start the business. About 41% of respondents admit its importance to establish a business.*

*While most of the respondents are students in colleges, although not all of them indicated as students in business faculty, but since their knowledge in the colleges and also the impact of friends, they surely choose to run their own business instead of working under supervision of other people. Wilson (2009) said that access to entrepreneurship education is important in fueling the pipeline of aspiring women entrepreneurs. Shane (2007) also stated that one of the reasons why people discover opportunities, especially to become an entrepreneur is the access to information, such as from life experiences (of family, friends or neighbours), social networks, and media.*

*As the college students, all female students asked in this research have all access to all the sources of information mentioned before. That causes higher awareness about the positive things towards becoming an entrepreneur.*

#### ***Factor 4, the individual's creativity freedom***

1. *Freedom to do everything (X2.4), which in the research refers to the freedom of a female college student to do what they want to create, do and execute. About 55% needs this kind of freedom. Because an entrepreneur must have a creativity to manage and maintain their business. So this variable is quite important to support this factor.*
2. *Marketing skill (X3.1), is a skill of a person to communicate and promote what she/he wants to sell. It needs their own creativity in communication and promoting in order to make others interested in what they are offering. It is available in 56% of respondents.*

*An individual needs freedom to do things based on what they want and they can. Female college students in Surabaya, since there is a change in paradigm about women's role in community, seem to ask for more freedom or independence in doing things. If they work in other's office they will lose their freedom to express themselves. Hisrich et.al (2005:63) wrote that an entrepreneur is generally the type of person who needs to do things in his or her own way.*

*Marketing skill contributes more to this factor instead of business knowledge factor as doing a marketing activity needs a capability to arrange and move oneself to persuade others. It is not only a business knowledge but more individual's skill which applicable either in private life or business life.*

## **5. CONCLUSION**

*The factors affecting entrepreneurial intention female college students in Surabaya, Indonesia, based on this research finding are: individual's supporting condition, individual's existence motives, business and management knowledge and individual's creativity freedom.*

*Individual's supporting condition is supported by five variables, Family (variable X1.1), college environment (variable X1.3), community (X1.4), financial support (variable X3.6), start up business procedures (variable X3.7). Individual's existence motives factor consists of three supporting variables, namely; friends (X1.2), wealth seeker (X3.4), and wealthy eagerness (X3.5)*

*Business and management knowledge consists of four supporting variables, business talent (X2.1), leadership and coordination skill (X2.2), presentation skill (X2.3), and start up business knowledge (X3.3). And the last factor found after processing the data is individual's creativity freedom factor which built by freedom to do everything (X2.4) and marketing skill (X3.1) variables.*

*From the initial analysis model, which showed the three cores proposed before research analysis, such as social core, individual core and economic and work core, there are some big changes in factors affecting the entrepreneurial intention among female college in Surabaya Indonesia. Nevertheless, the changes do not change the main concept of factors affecting entrepreneurial.*

#### ***Limitations of this study***

- 1. The analysis method used is factor analysis, so the direct influences of the factors found towards the entrepreneurial intention can not be shown.*
- 2. The sample size is only 100 students and should be more if possible in the next study.*

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