

RESEARCH ARTICLE

## **Factors Influencing the Tendency towards Self-employment and Entrepreneurship Among Undergraduate Students: A Case Study of the Cumilla Region in Bangladesh**

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### **ABSTRACT**

The purpose of the study is to reveal the factors influencing the tendency towards self-employment and entrepreneurship among undergraduate students in Cumilla region. This is a mixed-method study based on primary data collected through a close-ended questionnaire. Convenience sampling and snowball sampling techniques were employed, resulting in a sample of 399 respondents. The descriptive analysis shows that 29.1% had been involved in entrepreneurship for one year, 22.3% for two years, 11% for three years, 25.3% for six months or less, and 12.3% for more than three years. Significantly, 94.7% of participants reported that their lives had improved as a result of taking part in entrepreneurial activities, demonstrating the beneficial influence on their condition. The bivariate analysis reveals that factors such as, entrepreneur experience, duration of entrepreneurship, need for financial support, family support and improved financial situation have positive and significant association with the tendency towards self-employment. Moreover, logistic regression indicates that improvements in financial conditions, family support, and self-employment all have a significant effect. These findings emphasize the huge opportunities for entrepreneurship among students.

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## **1. Introduction**

Entrepreneurship is undeniably crucial for the economic well-being of a nation. It serves as a key driver for reducing unemployment by generating job opportunities and promoting self-employment. It is increasingly viewed as a viable solution to address various socio-economic challenges facing many countries. (Hazlina Ahmad et al., 2010; Yusoff et al., 2019). Numerous researchers and policymakers have recognized self-

employment as a potential means to alleviate issues such as poverty, unemployment, and the mismatch between the labor market's supply and demand. Additionally, the growing unemployment crisis among graduates, coupled with the limited opportunities in the formal employment sector, poses a threat not only to economic development but also to social stability and political harmony. (Hafiz & Abdul Latiff, 2020; Karmoker et al., 2020a). Encouraging entrepreneurship and self-employment offers a pathway to mitigate these challenges by fostering economic independence and creating new job opportunities.

Government policies in Bangladesh that support entrepreneurship, such as small business loans and youth development initiatives, are significant stimulants. Additionally, NGOs provide training programs and financial assistance that enhance students' ability to start their own ventures (The Financial Express, 2022). These stimulating factors play a crucial role in shaping the entrepreneurial mindset among undergraduates. Moreover, Supporting factors such as family backing, access to financial resources, institutional support from universities, and mentorship programs all contribute to fostering an entrepreneurial spirit among students. These aspects significantly lower the barriers to entrepreneurship, as they provide both emotional and financial stability (Said Ahmad et al., 2023). Sustainability in entrepreneurship refers to the ability to maintain and grow a business over time. For students, sustaining their business ventures may depend on continued access to resources, training, and evolving market conditions. This outlines how factors such as long-term financial viability, market adaptability, and personal development influence the sustainability of student-led businesses (Sarma et al., 2024).

Studies indicate that entrepreneurship education significantly enhances students' entrepreneurial intentions, particularly through traits like innovativeness and self-confidence. Moreover, their aspirations to pursue entrepreneurship are highly impacted by their understanding of the field (Nawang, 2023). Many students perceive entrepreneurship as risky, preferring stable government jobs over starting their own businesses (S. Chowdhury et al., 2024). This is compounded by a lack of financial support and resources, which further discourages entrepreneurial pursuits (Md. Mazedul Haque & Md Zahid Hasan, 2024). The cultural preference for job security over independence plays a crucial role in shaping students'

career choices, with many opting for safer employment option (Habib et al., 2024; Pervez et al., 2024).

Students also show a significant desire to start their own businesses, which is motivated by factors like professional appeal, social valuation, and entrepreneurial capacity (Liana, 2022). Moreover, in the age of fourth industrial revolution, it is crucial to cultivate entrepreneurial traits and mindsets among engineering undergraduates in order to promote self-employment (Islam et al., 2019). Taking the value of entrepreneurship education as proved one, it seems necessary to examine burden of the precise variables that influence undergraduate students' propensity for self-employment and entrepreneurship in various geographic contexts (Nabi et al., 2018).

Previous studies have pointed out a number of variables that affect students' intents and actions related to entrepreneurship, such as character traits, family background, educational experiences, and institutional support networks. (Lüthje & Franke, 2003; Pruett et al., 2009; Turker & Sonmez Selcuk, 2009). Several researches, however, have been conducted in Western cultures. But lack of hence, it is necessary to investigate the subtleties and application of these characteristics in other cultural situations. Moreover, the majority of research has depended on quantitative techniques, which may not adequately convey the depth and complexity of students' entrepreneurial decision-making processes. A qualitative approach is necessary to have a deeper knowledge of the motivations, obstacles, and lived experiences of aspiring student entrepreneurs.

## **2. Rationale of the study**

A research gap exists in the comparative study of entrepreneurial tendencies across different regions in Bangladesh, including rural versus urban areas. Additionally, the role of educational institutions and gender differences in fostering student entrepreneurship is underexplored. To address these gaps to some extent, this study aims to conduct a case study on factors influencing the tendency towards self-employment and entrepreneurship among undergraduate students in the Cumilla region of Bangladesh. Through in-depth qualitative inquiry, the study seeks to uncover how socio-demographic factors and supportive factors affect the

tendency towards self-employment. Moreover, it attempts to identify the student's satisfaction level with being self-employed or an entrepreneur. The results from study can help establish a more nuanced understanding of the factors that encourage and hinder student entrepreneurship. This understanding can then be used to inform the creation of customized educational initiatives, services, and regulations that will help create a thriving entrepreneurial ecosystem in the area and possibly in other similar contexts that are similar.

### **3. Methods and Materials**

#### ***3.1 Data Collection***

This study is based on primary data, which mainly focuses on qualitative study for finding the various reasons responsible behind the main objective of the study which is to find, The Tendency towards Self-employment and entrepreneurship among undergraduate students in the Cumilla region. A close-ended questionnaire was distributed via Google Forms and the responses were recorded.

#### ***3.2 Sampling Technique***

This is a mixed-method study. Convenience sampling and snow ball sampling was used for the study. Samples were selected based on their availability. Snowball sampling was also used to find the female entrepreneurs through a chain method. Available undergraduates were requested to share the survey questionnaire with other undergraduates they know and encourage them to respond to the questionnaire (M. Uddin, 2021). A sample size of 399 respondents was determined for the study.

#### ***3.3 Study Area***

As the study was conducted in Cumilla area, data were collected from undergraduates in Cumilla city and the surrounding area. (source: Prothom Alo).



Fig. 1 Study Area Map

### 3.4 Study Design

Figure 2 shows the conceptual framework of the study. Three types of factors influence the tendency of entrepreneurship like social factors, financial factors and passion factors. Social factors living area, family status, education and monthly income. Financial factors financial support, father’s occupation and improvement in financial situation. Passion factors include being an entrepreneur, helping family and family support.

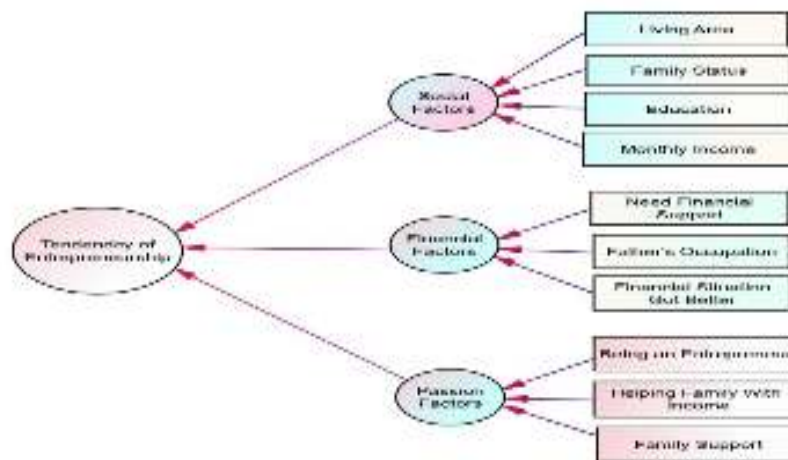


Fig. 2 Conceptual Framework of the Study

### **3.5 Statistical Data Analyses**

Data extraction was performed, and the evidence was descriptively illustrated to enable the description of response patterns for each variable individually. Percentage were calculated for all these three characteristics or factors. The  $\chi^2$  tests or bivariate association were used to determine the association between the tendency towards Self-employment and entrepreneurship and other covariates. This test specifically designed to measure the association between two categorical variables (Singhal & Rana, 2015). Logistic regression analysis was used to identify the significant covariates that influence the tendency of entrepreneurship. The study estimated the Odds Ratios (ORs) and their 95% confidence intervals (CIs) for the independent variables concerning the outcome variable. The paper aims to classify or predict discrete outcomes rather than estimate values on a continuous variable. The p-value was calculated accurately to ensures that the Type I error rate is at most  $\alpha$

### **3.6 Hypotheses Development**

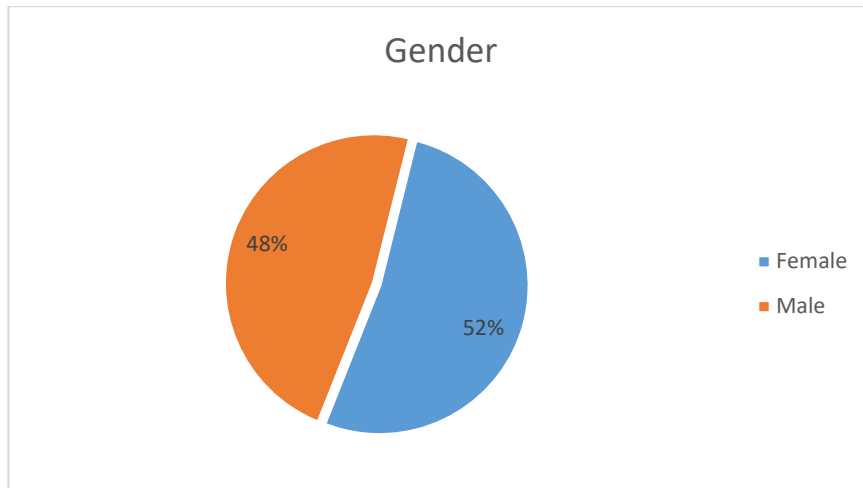
***H<sub>1</sub>: There is no association between the tendency towards entrepreneurship and covariates.***

The hypothesis indicates that there is no association between the tendency of entrepreneurship and other covariates (social factors, financial factors, and other factors) among the undergraduate students.

***H<sub>2</sub>: There is no significant effect of covariates on the tendency towards entrepreneurship.***

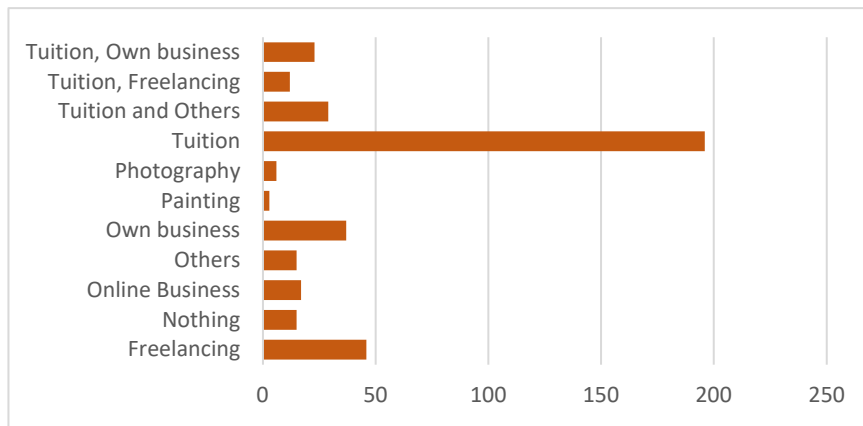
This hypothesis suggests that there is no significant effect of social, financial and passion factors on the tendency of entrepreneurship among the undergraduate students.

**4. Result and Findings**



*Fig. 3 Gender of the Respondents*

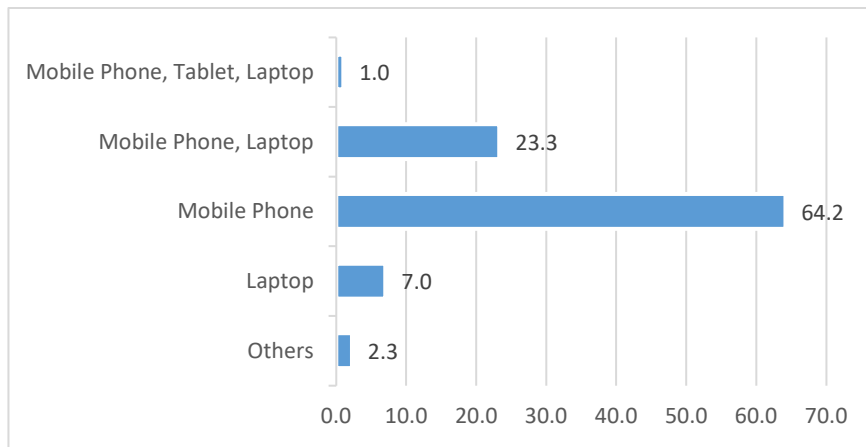
The gender ratio of the responders is displayed in the chart above (figure 3). Out of 399 responses, 208 are from females and 191 are males. It demonstrates the comparability of the gender ratio among the respondents. This indicates that among undergraduate students, both males as well as female students, show a tendency towards entrepreneurship.



*Fig. 4 What do you do to support yourself besides study?*

The bar graph (figure 4) displays the various ways that respondents engage in other activities in their spare time. Among them, 49.1% indicate that

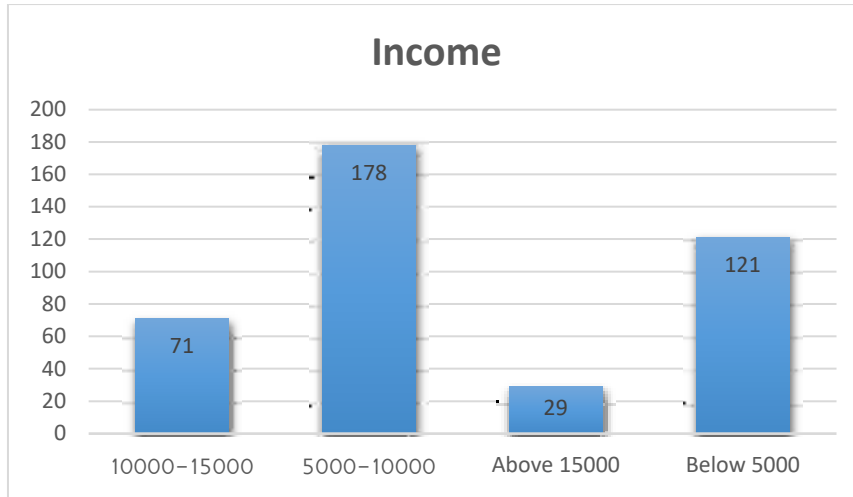
private tutoring services are their primary source of income. Freelancing is closely followed by 11.5% of respondents. Notable 4.3% start online businesses using digital platforms for income, while 9.3% own businesses. There are additional combinations of activities: 7.3% combine tuition with other activities, 5.8% combine tuition with their own business, and 3% combine tuition with freelance work. This information highlights the many tactics individuals use to augment their income or acquire expertise in addition to their studies.



*Fig. 5 What devices do you have that help you work?*

The bar chart (figure 5) presents the distribution of devices that respondents use to their work or entrepreneurial activities. The results reveal that the majority of respondents, nearly 66%, rely solely on mobile phone as their primary device. This highlights the widespread availability and reliance on smartphones among the respondents for various work-related tasks. A significant portion (23.3%) of respondents have a combination of a mobile phone and a laptops, suggesting that they have access to both mobile and computing devices. This consideration can potentially enhance their productivity and enable a wider range of work-related activities. Additionally, 7% of respondents use only laptop.





*Fig. 6 Income of the Respondents*

Figure 6 illustrates the income distribution of the respondents. The income range for 178 respondents is between five to ten thousand. Almost 121 respondents earn less than 5,000 TK per month. Furthermore, 71 report incomes between 10,000 and 15,000 TK, while 29 respondents earn over 15,000 TK.

Table 1 shows that the majority of participants (85.2%) were within the typical undergraduate age range of 20 to 25 years old. Similar results have been found in (Karmoker et al., 2020b). Students were well-represented in terms of education levels across the years, with 21.1% in their first year, 19.8% from the second, 21.1% in their third, and 21.8% in their fourth.

Table 1 Descriptive Analysis

Variables	Categories	Frequency	Percentage
Age	15-20	38	9.5
	20-25	340	85.2
	25-30	21	5.3
Education level	1st year	84	21.1
	2nd year	79	19.8
	3rd year	84	21.1
	4th	87	21.8
	Masters	41	10.3
	Others	24	6.0
Living Area	City Corporation	226	56.6

	Rural	55	13.8
	Unions	118	29.6
Family Type	High class	12	3.0
	High middle class	158	39.6
	Low class	19	4.8
	Low middle class	210	52.6
Duration of Entrepreneurship	1 year	116	29.1
	2 years	89	22.3
	3 years	44	11.0
	6 months or less	101	25.3
	More than 3 years	49	12.3
Conduct through	Physically	247	61.9
	Through online sites (Facebook, Instagram, LinkedIn, Fiverr)	105	26.3
	Through online sites (Facebook, Instagram, LinkedIn, Fiverr) and Physically	47	11.8
	Others	1	.3
Father's Occupation	Business	115	28.8
	Government job	71	17.8
	Private job	92	23.1
	Retired person	120	30.1
Need financial support	Both	151	37.8
	No	29	7.3
	Yes	219	54.9
Situation got Better	No	21	5.3
	Yes	378	94.7
Entrepreneurship Tendency	No	21	5.3
	Yes	378	94.7

Furthermore, 10.3% of participants were pursuing master's degrees, while the remaining 6% were engaged in other studies. Regarding their of living, a significant proportion of the participants (56.6%) were in city corporation regions, followed by those unions (29.6%) and rural areas (13.8%). Participants' parental backgrounds ranged widely: 52.6% belonged to the low-middle class, 39.6% belonged to the high-middle class, 4.8% belonged to the poor class, and 3% belonged to the strong class. The participants showed a range of entrepreneurial experience length: 29.1% had been involved in entrepreneurship for one year, 22.3% for two years, 11% for three years, 25.3% for six months or less, and 12.3% for more than three years.

In terms of how they carried out their business endeavours, 26.3% used online platforms like Facebook, Instagram, LinkedIn, and Fiverr, while 61.9% conducted their business in person. Furthermore, 11.8% used a combination of online and offline methods. About 30% of them had fathers who were retired, followed by business owners (28.1%), private sector workers (23.1%), and government employees (17.8%). In addition, 54.9% of the participants stated they needed financial support, 37.8% needed assistance in addition to financial support, and just 7.3% needed no support at all. Notably, an overwhelming majority of participants (94.7%) said that their lives had improved as a result of taking part in entrepreneurial activities, demonstrating the beneficial influence on their circumstances. Comparably, 94.7% of the participants showed an aptitude for entrepreneurship, indicating a high propensity among the undergraduate students in the area under investigation.

The chi-square analysis (Table 2) revealed many significant associations with undergraduate students' propensity for entrepreneurship. The following factors were positively associated with displaying a tendency towards entrepreneurship: being an entrepreneur themselves ( $p=0.000$ ), having longer periods of entrepreneurial experience ( $p=0.10$ ), needing financial support ( $p=0.011$ ), receiving family support ( $p=0.000$ ), seeing an improvement in financial situation ( $p=0.000$ ), and providing financial support for their family ( $p=0.019$ ). Remarkably, only 21.8% of non-entrepreneurs exhibited an entrepreneurial tendency, whereas, 72.9% of current entrepreneurs did.

Table 2 Chi-square Association between tendency of entrepreneurship and other covariates

Variables	Categories	Tendency of Entrepreneurship		P-Value
		No (%)	Yes (%)	
<b>Gender</b>	Female	1.8%	50.4%	.114
	Male	3.5%	44.4%	
<b>Age</b>	15-20	0.3%	9.3%	.376
	20-25	5.0%	80.2%	
	25+	0.0%	5.3%	
	1 <sup>st</sup> Year	1.5%	19.5%	

<b>Study Year</b>	2 <sup>nd</sup> Year	0.3%	19.5%	
	3 <sup>rd</sup> Year	1.3%	19.8%	
	4 <sup>th</sup> Year	1.5%	20.3%	
	Masters	0.5%	9.8%	
	Others	0.3%	5.8%	
<b>Living Area</b>	City Corporation	2.5%	54.1%	
	Rural Area	1.5%	12.3%	.130
	Union	1.3%	28.3%	
<b>Entrepreneur</b>	No	3.8%	21.8%	.000**
	Yes	1.5%	72.9%	
<b>Duration of Entrepreneurship</b>	6 Months	2.3%	23.1%	
	1 Year	1.0%	28.1%	
	2 Year	0.3%	22.1%	.10*
	> 3 years	1.0%	11.3%	
<b>Income</b>	Below 5000	2.5%	27.8%	
	5000-10000	1.8%	42.9%	.367
	10000-15000	0.8%	17.0%	
	15000+	0.3%	7.0%	
<b>Need Financial Support</b>	No	1.3%	6.0%	.011**
	Yes	2.5%	52.4%	
	Both	1.5%	36.3%	
<b>Have Family Support</b>	No	2.3%	3.8%	.000**
	Yes	3.0%	91.0%	
<b>Fathers Occupation</b>	Business	2.3%	26.6%	
	Government job	0.8%	17.3%	.459
	Private job	1.3%	21.8%	
	Retired Person	1.0%	29.1%	
<b>Financial Situation got better</b>	No	2.3%	3.0%	.000**
	Yes	3.0%	91.7%	
<b>Help Family with Income</b>	Always	1.0%	26.6%	
	No	2.5%	20.1%	.019*
	Sometimes	1.8%	48.1%	

Furthermore, 91.7% of those whose financial status improved and 91.0% of those who received family support showed signs of being entrepreneurial. However, in this research, variables such as gender, age, study year, place of residence, income level, and father's employment are not substantially associated with entrepreneurial propensity. These results demonstrate how students' tendency towards self-employment and starting new businesses may be shaped by their own entrepreneurial experiences, financial incentives, and familial relationships.

Table 3. Logistic Regression Model

Predictors	B	Sig.	AOR	95% C.I. for AOR	
				Lower	Upper
Female (Female)	.795	.182	2.214	.690	7.108
Undergraduate (No)	.967	.356	2.631	.338	20.503
Living Area		.389			
Living Area (City)	-.298	.660	.742	.197	2.804
Living Area (Rural)	-1.044	.182	.352	.076	1.629
Self-employment (No)	-1.352	.030*	.259	.076	.878
Need Financial Support		.383			
Need Financial Support (Both)	-.229	.721	.795	.227	2.787
Need Financial Support (No)	-1.071	.166	.343	.075	1.560
Family Support (No)	-1.874	.00**	.154	.039	.599
Fathers' Occupation		.832			
Fathers' Occupation (Businessman)	-.587	.407	.556	.139	2.229
Fathers' Occupation (Govt. Job)	-.023	.981	.978	.157	6.094
Fathers' Occupation (Private Job)	-.423	.586	.655	.143	3.004
Situation got Better (No)	-1.947	.007*	.143	.035	.587
Help Family with Income		.929			
Help Family with Income (Always)	-.185	.812	.831	.180	3.836
Help Family with Income (No)	.140	.835	1.150	.308	4.285

The above table 3 shows that self-employment, family support, and are important in one's situation have a significant effect on tendency of entrepreneurship. In case of self-employment, it can be seen the likelihood of exhibiting tendencies towards entrepreneurship is approximately 75% lower for those who do not have self-employment compare to those who do, keeping all other covariates at constant. Moreover, the log odds of showing tendency towards entrepreneurship are around 85% lower for those who do not have family support compared to those with family support. Furthermore, the probability of demonstrating a tendency towards entrepreneurship is about 86% lower for those whose situation did not improve compared to those situation did improve.

## 5. Discussion

The descriptive analysis provided insights into the characteristics of the respondents who are undergraduate students. There were 191 male and

208 female respondents, which was a well-balanced gender ratio but female respondents demonstrated a higher level of interest (Ripa et al., 2023). A significant number of students are active in extracurricular income-generating activities; 49.1% participate in private tutoring, and 11.5% work as freelancers. 4.3%, a smaller percentage, have established internet-related businesses. Regarding devices, the majority (66%) use only their mobile phones, while 23.3% use both computers and mobile phones (Md. R. Uddin & Bose, 2012). The respondents' incomes vary widely; the majority (178 respondents) are earning between 5,000 TK. and 10,000 TK. per month. Using chi-square tests for bivariate analysis, the study found many significant relationships with students' tendency towards entrepreneurship. The results are supported by (Hoque et al., 2023) and contradicts with (Biswas, 2017). Entrepreneur with a longer period of entrepreneurial experience, who need financial support, get support from family members, see an improvement in their financial circumstances, and provide financial support to their family are all positively associated with entrepreneurial tendencies. Similar findings have been found in (Astiana et al., 2022; Hosain et al., 2023). Remarkably, only 21.8% of non-entrepreneurs had entrepreneurial impulses, contrast to 72.9% of active entrepreneurs. Furthermore, 91.0% of those with family support and 91.7% of those whose financial situation improved demonstrated an entrepreneurial spirit (Petrescu et al., 2022).

The logistic regression model has been used to confirm the significant effect of important factors on students' tendency towards entrepreneurship. The findings indicated that improvements in financial conditions, family support, and self-employment all have a significant effect (F. N. Chowdhury, 2017). These are mostly supportive factors. In comparison to their respective others, the chance of displaying entrepreneurial tendencies was around 75% lower for those without self-employment, 85% lower for those without family assistance, and 86% lower for those whose circumstances did not improve (Aktar, 2016).

In summary, the key results of this study highlight the strong entrepreneurial tendencies and income-generating activities that are widespread among undergraduate students in the Cumilla area.

## **6. Conclusion**

The study demonstrates that undergraduate students in the Cumilla region have an appealing tendency towards self-employment and entrepreneurial potential. Students with entrepreneurial inclination are among the many who work in independent businesses, freelancing, and offer private tuitioning. Financial and familial support plays a crucial role in encouraging entrepreneurial instincts, as the research reveals. Aptitude for entrepreneurship is positively correlated with a number of factors, including family support, the availability of financial resources, and improved economic conditions. Students who are already involved in entrepreneurial activities show a far higher tendency towards self-employment, further supporting the idea that direct entrepreneurial experience is a major motivator. These results emphasize the huge opportunity for entrepreneurship that exists among students. By using and encouraging this spirit of entrepreneurship, we can promote economic growth and create a vibrant entrepreneurial environment.

## **7. Limitations of the study**

This study has some limitations, including the exclusion of stimulating factors such as government policies and NGO assistance, which are crucial for fostering entrepreneurship in Bangladesh. Additionally, while supporting factors like family support were addressed, the study did not thoroughly explore institutional mentorship or peer networks. Sustainable factors like financial stability and market adaptability were also not covered, though they are important for long-term entrepreneurial success. Future research should consider these elements to provide a more comprehensive understanding of the factors influencing student entrepreneurship.

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#### **Declaration of Interests**

*We, the authors of this research manuscript, declare that we have no financial interest. We have provided written consent to publish the paper in this journal.*

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