

## "Enhancing Awareness and its Impact on Stability, Investment, and its Relationship to Entrepreneurship"

### Researcher:

**Nesrien Nasr Eldien Mohamed Fahmy Abed Elaliem**

Assistant professor in Department of Home Economics, University College in Farasan, Jazan University, Farasan, Saudi Arabia

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## Abstract

The current research aims to identify how to enhance financial culture and its managerial awareness and its impact on achieving investment and its relationship to entrepreneurship, by identifying awareness of money management, as well as identifying the role of money in clarity and its impact on achieving financial stability and investment among the sample, in addition to its relationship to entrepreneurship. The researcher used the descriptive method and the research relied on the questionnaire tool, and it was applied to a group consisting of 178 Saudi female university students. The results showed that there is a high relationship between students' administrative awareness and financial stability and investment, with a weighted average of 3.85, falling within the range of 3.40–4.20. This indicates that the relationship between students' administrative awareness and financial stability and investment is high from the sample's perspective, with an overall percentage of 76.97%. Furthermore, a high relationship was found between students' administrative awareness and entrepreneurial skills, with a weighted average of 3.44, also falling within the range of 3.40–4.20. This indicates that the relationship between students' administrative awareness and entrepreneurial skills is high from the sample's perspective, with an overall percentage of 68.88%. Additionally, no statistically significant differences were found in students' administrative awareness and financial skills attributable to the variables of age, place of residence, GPA, marital status, and specialization

Keywords: Awareness - Stability - Investment - Entrepreneurship.

## Introduction

The world today lives in changing and complex circumstances, and these circumstances require individuals to be able to understand and manage financial matters correctly and intelligently. In this context, financial awareness plays a crucial role in enabling individuals to make sound financial decisions and achieve personal financial stability.

(عيسى، أسماء ، 2020 )

One of the most prominent characteristics that distinguishes humans from many other creatures is that they are social beings, meaning that they cannot do without living in a group and with joint effort to facilitate their lives. Management is an important means of organizing collective efforts. Good and efficient management helps achieve family goals and improve their standard of living. Managerial behavior is one of the most important aspects of human behavior, as an individual's managerial behavior plays an important role in their life. This is because a sound scientific approach to management is almost the primary and necessary way to overcome all the obstacles that an individual and family face in achieving their goals. (عيسى، خديجة ، 2021 )

The researcher believes that management is good use by the individual or family of the resources they have in order to achieve goals. Money is one of the important resources and is a primary source for satisfying many of the needs and desires of man. The more money a person has, the more he can improve his living conditions and fulfill his responsibilities. Therefore, it must be managed wisely, with the aim of achieving the maximum possible satisfaction of the individual's diverse, evolving, renewed, and competing desires and needs. Accordingly, managing income is a responsibility on which the individual's comfort depends and which directly affects his life, This can only be achieved through a conscious financial culture that understands how to manage money and spend it appropriately.

Financial management is the strategic practice of creating, monitoring, and controlling all financial resources to achieve your business objectives. This includes many areas of financial functions that revolve around profitability, expenses, cash flows, and credit for finance managers in accounting teams, accounts receivable, and accounts payable. (الشريف، هدي، 2023 )

University studies are a stage of life characterized by a holistic view of a student's intellectual and financial future. Therefore, individuals should not overlook the importance of cultivating financial literacy during this period, nor should they neglect the potential negative consequences of any shortcomings in this area.

(المهدي ، ماجد ، 2023 )

Given that the Saudi family is a focus of research, and Saudi women are central to the family, it is essential to study and develop financial awareness among Saudi women. Furthermore, since female university students are responsible for their families, we must pay particular attention to this demographic.

Financial education is essential for developing managerial awareness. Students should learn basic financial concepts such as personal budgeting, saving and investing, debt management, and financial returns analysis. This knowledge provides them with the necessary tools to make sustainable and smart financial decisions in the future. (الخالدي، راشد ، 2019 )

Students' administrative awareness of financial matters is a fundamental pillar for achieving personal financial stability and effective participation in the Kingdom's developmental investment process. (سعيد ، خالد، 2019 )

## Research problem

Financial awareness among female students plays a crucial role in achieving financial stability. By providing them with the knowledge and skills necessary to make sound financial decisions, students can achieve financial equilibrium and avoid potential financial problems. Financial awareness helps students understand the importance of financial planning, how to

manage debt and expenses, and how to make wise investments. (خليل، فؤاد ، 2022)

The researcher believes that financial awareness among female students can contribute to strengthening trust in society and improving economic stability. When female students have a good understanding of financial concepts and the ability to make sound financial decisions, they contribute to building a more prosperous economy. To enhance financial literacy among female students, there must be a strong commitment from educational institutions and governments. Furthermore, training and financial guidance opportunities should be provided to help students develop money management skills and achieve financial stability.

(عبد الحفيظ ، محمد ، 2022)

Female university students are essential elements in building an economically advanced and prosperous society, and they play a vital role in economic development. However, many female students may face challenges in understanding financial concepts and acquiring the necessary financial management skills to make sound financial decisions. Therefore, enhancing financial literacy among female students in this regard becomes crucial to enabling them to achieve personal financial stability and actively participate in the Kingdom's development investment process.

(الباشا، محمد ، 2019)

In general, achieving financial stability and investment within the framework of Vision 2030 requires strong managerial awareness, encompassing a comprehensive understanding of administrative and financial processes and the ability to make sound strategic decisions to achieve the desired goals.

Therefore, the research problem is centered on the following main question: **What is the level of awareness and its impact on stability, investment, and its relationship to entrepreneurship?**

This leads to the following sub-questions:

1. What is the level of managerial awareness among female students regarding financial and administrative concepts and their management?
2. To what extent do female students understand the available financial knowledge and skills, and how prepared are they to achieve financial stability and investment?
3. What factors influence the development of female students' managerial awareness, and what are the sources of financial knowledge?
4. What factors influence the development of female students' managerial awareness, whether internal factors such as education and training?
5. What is the impact of managerial awareness on female students' achievement of financial stability and investment in light of anticipated future economic and financial transformations?
6. What is the relationship between female students' managerial awareness and entrepreneurship?
7. What is the nature of the relationship between administrative awareness and some variables in the social and educational level of the research sample (age - residence - educational level - academic average - marital status - specialization)?

Research Objectives

1. To identify the level of administrative awareness among female students regarding important financial and administrative concepts such as financial planning and investment.
2. To assess the students' understanding of available financial knowledge and skills and their readiness to achieve financial stability and invest.
3. To clarify the factors influencing the development of female students' administrative awareness, such as financial education at universities and other sources of financial knowledge.
4. To reveal the impact of administrative awareness on achieving financial stability and investing among female students in light of anticipated future economic and financial transformations.
5. To determine the relationship between administrative awareness and certain variables related to the social and educational level (age, residence, academic level, GPA, marital status, and specialization) of the research sample.

Research importance

1. The significance of this research lies in providing clear evidence regarding the extent of female students' administrative awareness, its role in achieving financial stability and investing, and its relationship to entrepreneurship.
2. The expected results contribute to strengthening efforts to develop educational programs and policies aimed at enhancing female students' administrative awareness and empowering them to make informed financial decisions.
3. This research provides a foundation for developing and educating female students in innovative methods and approaches aimed at enhancing their financial management skills and enabling them to fully capitalize on available investment opportunities.
4. This research highlights the importance of strengthening the teaching of financial concepts and developing female students' financial management skills. Consequently, their ability to make sound financial decisions, achieve personal financial

stability, and actively participate in the Kingdom's developmental investment process will be enhanced.

#### Research Hypotheses:

- 1- There are statistically significant differences between students' administrative awareness and their achievement of financial stability and investment.
- 2- There is an effect of developing students' administrative awareness on achieving financial stability and investment.
- 3- There are statistically significant differences between students' administrative awareness and entrepreneurship.
- 4- There is an effect of developing students' administrative awareness on entrepreneurship.
- 5- There is a statistically significant correlation between the research variables in the socio-educational level of the research sample (residential status, marital status, age, academic level, specialization, and GPA) and the level of administrative awareness.

#### Research Limitations:

Methodological Limitations of the Research: The research relies on the use of the descriptive-analytical method, which seeks to obtain accurate facts about existing conditions and attempts to deduce relationships between existing phenomena. It also seeks to obtain data that may reveal developments, conditions, trends, or potential or related events.

#### Research Variables:

- 1- Independent Variable: Awareness.
  - 2- Dependent Variable: Achieving Financial Stability and Investment – Entrepreneurship.
- The sample for this research consists of (178) female university students.
  - Timeframe of the Research: The timeframe for this study is from November to April 2021 -2022.
  - Geographical Scope of Research: This research is conducted in the Samtah region of Jazan Governorate.

#### Research Tools:

The current research relies on a questionnaire, which is a set of diverse questions that are interconnected in a way that achieves the researcher's objective through the research problem.

#### Research Procedures:

- 1- Developing the theoretical framework by reviewing previous studies related to the research variables.
  - 2- Identifying the main themes of previous studies, which are: administrative awareness among female students, achieving financial stability and investment, and entrepreneurship.
  - 3- Developing research instruments based on a review of previous studies. The research instrument consisted of a questionnaire covering several axes:  
Primary Data Form(Axis 1: Students' Administrative Awareness, Axis 2: Students' Financial Skills,Axis 3: Factors Contributing to the Development of Administrative Awareness, Axis 4: The Impact of Administrative Awareness on Achieving Financial Stability and Investment,Axis 5: The Relationship Between Students' Administrative Awareness and Financial Stability and Investment,Axis 6: The Relationship Between Administrative Awareness and Entrepreneurship)
  - 4- Presenting the instruments to reviewers for validation and approval.
  - 5- Calculating the validity and reliability of the research instruments.
- 6- Statistical analysis, interpretation, and classification of the results.
  - 7- Formulating research recommendations and suggestions based on the research findings.

#### **Research Terms:**

##### **- Awareness:**

Defined by (2023، فاطمة الزهراء، العماري)، it is the ability to understand and grasp the fundamental principles and concepts in the field of management, including leadership and organizational skills and strategic decision-making.

Managerial awareness encompasses the ability to identify managerial challenges and opportunities, assess the surrounding environment, and develop effective strategies to achieve organizational goals.

Also defined by (2019، سارة، المنصوري)، it is the awareness of the managerial skills and knowledge required to interact and succeed in the managerial work environment.

Managerial awareness includes understanding managerial processes, such as planning, organizing, directing, and coordinating, as well as the ability to make strategic decisions, interact with people, and manage conflicts.

**Operational Definition:** It is the process that includes developing understanding and knowledge and improving personal and professional managerial skills, thereby enhancing managerial awareness among female students and fostering a deep understanding of their personal and professional impact on others. It also enhances the ability to think critically and make informed decisions based on a strong knowledge of the field of management.

**Financial stability** is defined by (2020، فاطمة الزهراء، العماري) as the ability to meet basic needs. Financial stability means that an individual, family, or institution is able to meet basic needs such as food, housing, healthcare, and education, and has sufficient financial resources to meet these needs sustainably without resorting to excessive borrowing or external financial

sources.

(عمار، أمينة، 2019) also defines it as the ability to meet basic needs. Financial stability means that an individual, family, or institution is able to meet basic needs such as food, housing, healthcare, and education, and has sufficient financial resources to meet these needs sustainably without resorting to excessive borrowing or external financial sources.

**Operational definition:** It is the ability of female students to save and invest in projects and opportunities that help them achieve financial stability and reach their financial goals.

#### -Investment

(النوري، ملك، 2023) defined it as the process of allocating funds or resources to a specific project or activity with the aim of achieving a future financial return. Investment requires making well-considered decisions and allocating available resources to achieve specific financial goals, whether it be increasing capital or achieving a financial return.

(السليمان، محمد، 2019) defined it as the purchase of financial assets such as stocks, bonds, real estate, and commodities with the intention of achieving a future financial return. Financial investments are usually evaluated based on criteria such as expected return and associated risks. Investing in the financial context is one of the common ways to achieve financial growth and long-term financial goals.

It corrects the balance by placing values at the forefront of investment decisions. Importantly, this does not mean that the return on investment is no longer a factor to consider in this type of investment; rather, it is simply not the only factor. The result is allocating more funds to projects that seek to make a positive impact on the world. (برجم، حنان، 2021)

The operational definition is the funds that a student allocates that can be invested in her own projects.

#### Entrepreneurship

(محمود، أسماء، 2020) defined it as the process of identifying a specific business project aimed at solving a challenge or problem, or creating something new, initiating and focusing on it, providing and organizing the necessary resources, and taking risks to achieve financial profit.

(صلاح الدين، سامي، 2023) defined it as developing and managing business projects to generate profits through taking risks and facing numerous challenges. Simply put, entrepreneurship can be defined as the desire to start a new business. It is worth noting that entrepreneurship plays a fundamental and vital role in the economic development of the global market.

**Operational Definition:** It encompasses the skills and behaviors required to establish and develop new business projects. Entrepreneurship includes the ability to think creatively, analyze opportunities, plan and develop business plans, attract financial and human resources, and manage risks.

#### Theoretical framework and previous studies

Administrative awareness among female students is a key foundation for developing their leadership and management skills, empowering them to make sound decisions and interact effectively in their future work environment. (الخلايله، رضا، 2020)

(شمس الدين، نهي، 2018) outlined the main aspects of administrative awareness among female students:

**Developing Leadership Skills:** Administrative awareness fosters the development of leadership skills necessary for success in managerial roles. This can include learning mentoring and inspirational skills, developing the ability to motivate others, and building strong teams.

**Addressing Challenges:** Administrative awareness helps female students gain resilience and adaptability to challenges, enabling them to confront them effectively. Understanding management concepts can help them analyze problems and develop strategies to address them effectively.

**Effective Communication:** Administrative awareness enhances female students' ability to communicate effectively with others within the organization. They can also learn how to express their ideas, share information, and persuade others of their opinions in effective and impactful ways. **Strategic Thinking:** Managerial awareness helps students develop strategic thinking, which is the ability to plan for the future and make sound strategic decisions. Students can internalize the organization's vision and goals and direct their efforts toward achieving them.

**Continuous Learning:** Managerial awareness is key to continuous learning and self-development. Through awareness of management concepts and practical applications, students can continuously improve their skills and knowledge and develop in the field of management.

The researcher believes these are some of the main aspects of managerial awareness for students. Managerial awareness can have a significant impact on their success in administrative and leadership roles and can pave the way for them to achieve excellence and professional development.

**The Importance of Managerial Awareness for Students:** Managerial awareness for students is of great importance, and the following points illustrate its significance:

**Enhancing Employment and Promotion Opportunities:** Managerial awareness is a valuable skill in the job market. When students possess managerial awareness, they can apply management concepts effectively in their job performance and make sound decisions. This can lead to increased employment and promotion opportunities in administrative and leadership fields. (وردة نويشي، 2022)

**Developing Leadership Skills:** Managerial awareness is fundamental to developing leadership skills among female students. Managerial awareness can help students enhance their abilities in guidance, organization, motivation, and strategic decision-making. Thus, managerial awareness can contribute to building leadership capabilities in female students and empower them to achieve success in their career paths.

(عبد الفتاح، سماح، 2019)

**Promoting Social Interaction and Cooperation:** Managerial awareness helps female students understand the importance of social interaction and cooperation in the work environment. They learn how to communicate with others and build healthy and effective professional relationships. This helps promote teamwork and achieve common goals. (جرمان، شمس الدين، 2021)

**Improving Analytical and Decision-Making Skills:** Managerial awareness can enhance female students' ability to analyze and critically evaluate situations and make appropriate decisions. They learn how to evaluate available data and information and use it to make decisions that contribute to achieving goals and solving problems. (ناصر سلوي، 2022)

**Boosting Self-Confidence:** Managerial awareness can boost self-confidence among female students. When they have a clear understanding of management concepts and the ability to apply them successfully, they thrive in leadership and management roles and feel confident in their personal and professional abilities. (الغنيم، سلوي، 2022)

(شريف، أيمن، 2022) stated, the main importance of management awareness for female students lies in empowering them: Management awareness helps empower female students and increase their confidence in their managerial and leadership abilities, by understanding management concepts and applying them practically, female students can feel empowered to control their career paths and achieve success in managerial roles.

As mentioned by (أمين، سكيينة، 2020), the steps for developing administrative awareness among female students are:

1. **Understanding Administrative Fundamentals:** This step involves understanding the basic concepts and principles in the field of management, such as planning, organizing, directing, controlling, and communicating.
2. **Exploring the Administrative Environment:** This part involves understanding the internal and external factors that affect administrative work, such as organizational culture, market changes, and social and technological trends.
3. **Developing Administrative Skills:** This step involves enhancing the skills necessary for interaction and success in the administrative work environment, such as leadership, decision-making, time management, and effective communication.
4. **Practical Application:** This part includes applying administrative knowledge and skills in a practical context, through participation in projects and activities that promote practical understanding and the development of administrative skills.
5. **Evaluation and Continuous Improvement:** This aspect includes monitoring and evaluating personal administrative performance, the continuous development of administrative skills and knowledge, and taking the necessary steps for improvement and development.

A study by Jamal Karim (2021) entitled "The Impact of Administrative Awareness Training on Female Students in Improving Leadership Skills" aimed to evaluate the impact of administrative awareness training programs on female students and determine whether they lead to improved leadership skills. A validated questionnaire was used to measure administrative awareness, and data was collected from a representative random sample of female students. The study showed that female students who participated in administrative awareness training programs demonstrated a significant improvement in leadership skills, including their ability to make strategic decisions and communicate effectively with teams.

In this regard, the following studies have highlighted the importance of promoting managerial awareness.

A study by James Kouzes (2019) titled: "The Role of Managerial Awareness in Enhancing the Professional Lives of Female University Students"

This study aimed to explore the role of managerial awareness in improving the quality of professional life and career development of female university students. The researcher used a descriptive approach and administered a questionnaire to a random sample of 125 female university students. The study concluded that students with a high level of managerial awareness demonstrated greater satisfaction with their professional lives and achieved greater progress in their career paths

A study by Liz Wiseman (2020) titled: "The Impact of Managerial Awareness Development Programs on the Development of Leadership Skills among Female University Students." This study aimed to measure the impact of managerial awareness development programs on improving the leadership skills of female university students. Using a descriptive approach, the researcher developed interview questions and a questionnaire, which was administered to a random sample of 236 students. The results showed that managerial awareness development programs contribute to enhancing the leadership skills of female university students, positively impacting their leadership performance

Financial stability and investment opportunities for female students can be achieved by following a set of guidelines and best practices. This includes providing a suitable and distraction-free learning environment, developing planning and organizational skills, promoting attention to mental and physical health, and taking advantage of appropriate academic and volunteer opportunities. (الشامي، سميرة، 2022)

As(مزارشي، فتحية، 2022) explained, the factors of financial stability include:

- Balance between revenues and expenditures: Financial stability requires a balance between revenues and expenditures to avoid debt accumulation and budget deficits.
- Diversification of income sources: Diversifying income sources is important for maintaining financial stability, as over-reliance on a single source reduces the impact of potential risks.
- Government fiscal policies: Government fiscal policies play a significant role in promoting financial stability, including tax policies, public spending, and public debt management.
- Risk management: Risk management is an essential part of financial stability, involving the analysis and assessment of financial risks and taking effective measures to address them.
- Financial reserves: Having a strong financial reserve capable of covering unforeseen events and financial challenges is crucial for maintaining financial stability.

(فواد، أمينة، 2021) identified the elements of financial stability as:

Price stability, banking system stability, stability of fiscal and monetary policies, financial market stability, and overall financial system stability. Financial stability aims to enhance confidence in the financial system and provide a stable financial environment for economic growth and investment.

(مهدي، كامل، 2019) explained that fostering financial awareness among female students can contribute to financial stability through: understanding personal budgeting, developing saving and investment skills, and developing professional and entrepreneurial capabilities.

In this regard, the researcher believes that cultivating a culture of financial management and enhancing students' financial awareness helps them develop the necessary financial and economic skills to address financial challenges and achieve future financial stability. This awareness can empower them to make informed financial decisions and plan strategically for the future.

The Importance of Financial Stability: • Financial Security: Financial stability helps provide financial security for individuals and companies. It allows them to plan for the future and confidently handle unexpected financial difficulties. Financial

stability means that individuals and businesses can meet their basic needs and achieve their goals without being exposed to severe financial threats. (محمود، رانيا، 2022)

- Ability to invest and grow: Financial stability is fundamental to the ability to invest and grow. When you have financial stability, you can invest in new opportunities, expand your business, or achieve your personal goals. Financial stability can lead to increased opportunities and strengthen economies. (الهنداوي، محمد، 2021)
- Reduced stress and anxiety: Financial stability can alleviate the stress and anxiety caused by financial problems. When you are able to meet your basic financial needs and avoid high debt and financial pressures, it leads to greater psychological comfort and an improved overall quality of life. (محي الدين، حياة، 2022)

The researcher believes that recognizing the significant importance of financial stability enhances personal and institutional financial awareness and planning, and strengthens the ability to adapt to various financial and economic challenges.

(توب، يوسف، 2020) explained the importance of financial stability for female students:

- Focus and Academic Achievement: Financial stability contributes to providing a stable and comfortable environment for female students, enabling them to focus better on their studies and achieve good academic performance. When there is constant worry about financial matters, it is difficult for female students to get the most out of their academic experience.
- Reduced Stress and Anxiety: Many male and female students suffer from stress and anxiety about financial matters, such as tuition fees, living expenses, and personal costs. When there is financial stability, students avoid constant worry and psychological pressure that can negatively affect their mental and physical health.
- Financial Independence: Financial stability gives female students financial independence and the ability to make their own financial decisions. Students can afford their studies and meet their basic needs without relying entirely on external financial support, fostering a sense of confidence and independence.
- Additional Opportunities and Personal Development: Financial stability allows female students to benefit from additional opportunities and personal development. They can participate in student activities, research projects, internships, and practical opportunities without having to focus solely on financial matters.
- Debt and Financial Burden Relief: Financial stability helps female students alleviate debt and financial burdens. With financial stability, they can reduce student loans and manage expenses effectively, creating better opportunities to graduate without significant financial strain.

The researcher believes that financial stability enhances students' focus and academic achievement, granting them confidence and financial independence. It reduces stress and financial anxiety and opens doors to personal development and additional opportunities. Therefore, financial stability is a crucial foundation for female students' success in their academic journey and personal lives. Hanaa Saeed (2022,) outlined the following strategies for female students to achieve financial stability:

- Create a personal budget: Develop a personal budget that outlines your monthly income and expenses. Allocate a specific amount for each expense category, such as rent, food, and personal expenses. This will help you manage your money effectively and avoid overspending.
- Explore scholarships and financial aid: Explore opportunities for scholarships or financial aid. There may be educational programs, institutions, or charities that offer financial support to students. Research and apply for these financial opportunities, which may alleviate your financial burden.
- Manage debt wisely: If you need to use loans or credit cards, try to manage your debt wisely. Prioritize repayments and avoid taking on more debt than you can afford. You can also consider debt repayment plans that suit your financial circumstances.
- Work part-time or look for part-time job opportunities: If your studies allow, part-time work may be an opportunity to earn extra income. You can find part-time jobs outside of class time or online. This can help you boost your financial independence and cover some of your expenses.

- Saving and investing wisely: Try saving a portion of your monthly income and keeping it in a savings account

Furthermore, (Mohammed Al-Hindawi, 2021; Sabrina Khalouf, 2020; Mohammed Al-Sulaiman, 2019; Mohammed Al-Harhi, 2020; Omaima Ali Sheikh Al-Din, 2020; Safaa Al-Ashri, 2021) agreed that investment procedures, in light of students' administrative awareness, consist of: analyzing needs and objectives; financial planning; evaluation and selection of appropriate investments; monitoring and evaluating performance; environmental analysis; setting goals; assessing options; decision-making; investment implementation; and monitoring and evaluating performance, As the following studies have shown.

-A study by Isabella Martinez (2019) titled "Financial Stability and Investment of Female Students: An Analytical Study in the Context of Higher Education" aimed to understand the level of financial stability among female students and its relationship to their investment practices and financial decision-making within the context of higher education. The study included a survey distributed to a random sample of female students in higher education institutions. The questionnaire was used to measure their level of financial stability and their responses to concepts of investment and financial decision-making. Additional variables such as age, field of study, and personal income were used to analyze the data and characterize the relationships. The study concluded that female students possess a high level of financial stability and financial awareness, and that they have sound investment practices and the ability to make intelligent financial decisions. The results may also point to factors influencing female students' financial stability, such as the availability of financial education and general financial literacy.

- A study by Charlotte Clark (2020) titled "An Analysis of Financial Stability and Investment Behavior of Female Students in Universities" aimed to analyze the financial stability and investment behavior of female students within the context of university education and to understand the factors influencing their financial and investment decision-making. The researcher used a descriptive approach, and the study concluded that female students possess a high degree of financial stability and follow diverse investment practices. Factors such as financial literacy and investment culture influence students' investment behavior.

- A study by Sophia Davis (2021), titled "The Role of Financial Awareness in University Students' Investment Decisions," aimed to understand the role of financial awareness in university students' investment decisions, determine their level of financial awareness, and its impact on investment behavior. The study showed that female university students with a high level of financial awareness are more likely to make smarter investment decisions and follow balanced investment strategies.

- A study by Emily Johnson (2022), titled "The Role of Managerial Awareness in Achieving Financial Stability and Investment: An Analytical Study in the Context of Universities," aimed to understand the role of managerial awareness in promoting financial stability and achieving successful investment opportunities in economic institutions. The research aimed to analyze the relationship between managerial awareness, financial stability, and investment, and to identify the factors that influence this relationship. A survey was conducted at the university, and a variety of variables were used to analyze the data. The variables included managerial awareness, the university's level of financial stability, investment criteria and expected return, and influential market factors. Statistical tools and financial analysis techniques may be used to analyze the data and confirm potential relationships. The results may show that managerial awareness plays a significant role in achieving financial stability and successful investment in educational institutions. The results may indicate a positive relationship between the level of managerial awareness, financial stability indicators, and investment performance in institutions. Influencing factors such as managerial leadership, financial planning, and investment strategies may be identified as potential factors for improving managerial awareness and enhancing financial stability.

Managerial awareness plays a crucial role in investment development. Understanding managerial awareness helps in developing effective investment strategies and fostering entrepreneurship. Managerial awareness involves a comprehensive understanding of the factors influencing the business, economic, and social environment, and how to analyze and evaluate them. It also requires the ability to identify potential opportunities and challenges and make appropriate strategic decisions. (عبد الله، نورة ، 2019)

Managerial awareness is linked to investment development in numerous ways. For example, it can aid in market analysis and identifying profitable investment opportunities. It can also contribute to improved risk management and informed investment decision-making. (المنصوري ، ليلي ، 2022). Furthermore, managerial awareness plays a vital role in promoting entrepreneurship. It helps in identifying new opportunities, developing innovative ideas, and effectively managing emerging

projects. Managerial awareness also contributes to the development of innovative marketing and financing strategies that align with the spirit of entrepreneurship. (خليل، يوسف، 2023)

The researcher believes that managerial awareness plays a crucial role in developing investment and fostering entrepreneurship. It helps in analyzing the business environment, identifying opportunities and challenges, and making appropriate strategic decisions. It also supports the development of innovative ideas and the effective management of emerging projects.

The concept of female entrepreneurs refers to young women who possess the necessary abilities and skills to achieve future success in entrepreneurship. They are characterized by initiative, innovative thinking, and the capacity to transform ideas into successful projects.

As mentioned by (كريم، ضريف، 2021), several qualities and skills of future female entrepreneurs enable them to excel.

Creative thinking ability: They possess the ability to think outside the box and explore new and innovative solutions to challenges and opportunities. Desire to effect change: They have a strong desire to transform ideas into reality and have a positive impact on society and the economy. Ability to learn and adapt: They are committed to developing their skills, continuing to learn, and keeping up with developments in the field of entrepreneurship. Passion and determination: They possess great passion for their idea, product, or service, and demonstrate determination and dedication to achieving their goals. Teamwork ability: They understand the importance of teamwork and collaboration within multidisciplinary teams to achieve success in entrepreneurship.

Among the factors that promote entrepreneurship among female students are:

Boosting Confidence: Students should be encouraged to develop confidence in their entrepreneurial abilities and skills, and to take risks and overcome challenges. (الحبوري، علي، 2020)

Awareness and Education: Knowledge and education about entrepreneurship concepts and the development of necessary skills should be provided through educational curricula, training programs, and workshops.

Networking and Community Support: Students can benefit from building strong networks with successful entrepreneurs and professionals in the field of entrepreneurship, and from community support and platforms that help them exchange experiences and knowledge.

Motivation and Encouragement: Students should be encouraged to pursue their ambitions and achieve success in entrepreneurship and empowered to participate in entrepreneurial competitions and events.

Guidance and Consultation: Students can benefit from guidance and consultation from experienced individuals in the field of entrepreneurship to develop their vision and support them in achieving their goals. (ضيبان، كريمة، 2022)

The researcher emphasizes that empowering female students and developing their entrepreneurial skills is vital for fostering entrepreneurship, diversity, and innovation in companies and projects, as well as achieving economic and social development. This requires comprehensive support from educational institutions, governments, and society as a whole to cultivate an entrepreneurial spirit and enable female students to realize their entrepreneurial aspirations.

The Impact of Promoting Entrepreneurship Among Female Students on the Individual and Society:

Developing Entrepreneurial Skills: Promoting entrepreneurship among female students helps develop important skills such as creative thinking, problem analysis, decision-making, and leadership. These skills are not only beneficial in entrepreneurship but also enhance opportunities for success in professional life in general. (Mu'ayyad Al-Tawaliah, 2020, p. 35)

Boosting the Local Economy: Entrepreneurship among female students presents an opportunity to develop the local economy by establishing new companies and providing job opportunities for the community. Startups founded by female students can contribute to job creation, increased economic growth, and improved quality of life in local communities. (الشرقاوي، منال، 2022)

**Innovative Thinking and Problem-Solving:** Students possess new and innovative visions and ideas. By promoting entrepreneurship among female students, they are motivated to transform these ideas into reality by establishing projects and startups. These projects can contribute to solving societal problems and provide innovative solutions to current challenges. (عبد المجيد، أونيس، 2020)

**Encouraging Initiative and Independence:** Promoting entrepreneurship among female students fosters initiative and independence. They learn how to take responsibility, make decisions, and deal with challenges and failures. These experiences enhance personal development and enable female students to achieve their personal and professional goals. (الحبوري، علي، 2020)

The researcher believes that promoting entrepreneurship among female students fosters innovation and economic and social development, contributing to building a strong and advanced society. Furthermore, entrepreneurship among female students enhances critical thinking, creativity, and the ability to transform ideas into tangible projects. This, in turn, can promote innovation and development in various fields, including technology, science, culture, and art. In general, promoting entrepreneurship among female students is considered an investment in the future, as students who acquire the necessary skills and knowledge in entrepreneurship can become leaders and innovators in society and key contributors to positive change.

(الحسن، عبد الله، 2022) also mentioned steps that can be taken to enhance female students' participation in entrepreneurship:

**Awareness and Education:** Awareness and educational programs should be provided to female students about entrepreneurship, its importance, and available opportunities. Workshops, lectures, and educational seminars can be organized to promote awareness of the fundamental concepts and skills required in entrepreneurship.

**Providing technical support and resources:** Female students who wish to start their own businesses should be provided with the necessary technical support and resources. This can be achieved by establishing entrepreneurship centers in universities and colleges and offering consultations and guidance from experts in the field.

**Motivation and community support:** Female students should be encouraged and supported by the community for their entrepreneurial projects. Competitions and awards can be organized to encourage students to develop and implement their ideas. Support and mentorship networks from successful entrepreneurs and the local community can also be provided.

**Building networks and communication:** Female students should be encouraged to build social networks and expand their network in the field of entrepreneurship. Events, conferences, and study groups can be organized to connect with others in the field and exchange experiences and ideas.

**Collaborative projects:** Female students can be encouraged to participate in collaborative projects or joint work teams. Students can collaborate with each other to develop shared ideas and entrepreneurial projects, which promotes experiential and collaborative learning.

**Promoting role models:** Successful female entrepreneurs should be highlighted, and their success stories should be shared. This can be achieved by organizing lectures and events that bring together students and educators, and by engaging with the public and private sectors.

The researcher believes these are some steps that can be taken to enhance female students' participation in entrepreneurship. It is worth noting that these steps may vary in each educational and cultural environment and may require diverse approaches and efforts. We must also work to overcome the obstacles that students face in accessing entrepreneurial opportunities, such as lack of funding and cultural support. This requires collaboration and a continuous focus on

As the following studies have shown:-

The study by Brizeida R. Hernández-Sánchez (2019), "Entrepreneurial Potential and its Impact on Gender: The Role of Personality Traits in Entrepreneurial Intentions among University Students," aimed to define a model that explores the relationship between entrepreneurial potential, gender, and entrepreneurial intention. This was achieved by analyzing how behavioral control (PBC) and perceived entrepreneurial skills, as extrinsic variables, influence the expression of business intention and how this is mediated by entrepreneurial motivation and risk tolerance. Control variables, such as necessity-driven motivation, were also included in the model to determine their influence. Structural equation modeling (SEM) was

used to analyze data collected from 677 students. Variables within the model were compared by gender using a t-test, and all multivariate analyses were performed for each variable individually to better measure their perceptions. The results showed that the average differences between males and females were not substantial, stemming only from intentions, PBC, and self-criteria, which were higher in males; and work motivation, which was higher in females. Multivariate analysis revealed gender differences at the mediation level, and that necessity-driven motivation was a significant factor, particularly in males, and that it also hindered the importance of self-criteria. Finally, the theoretical and practical implications of the findings within the framework of entrepreneurship in Spain and future alternatives for enhancing entrepreneurial potential were discussed.

A study by Prabha Thoudam (2020) titled "Entrepreneurial Intention among Female University Students: A Study of the Moderating Role of Entrepreneurial Education" aimed to understand the phenomenon of entrepreneurial intention (EI) among female university students in India by applying the Theory of Planned Behavior (TPB) with the addition of an extra variable called entrepreneurial education (EE). Furthermore, the paper also attempted to examine the moderating role of entrepreneurial education in the relationships between ATE, PBC, and EI. A data sample of 387 female students was collected from three different universities in India using convenient sampling. A structured questionnaire developed by Lenin and Chen in 2009 was used. Following data screening, CFA and SEM techniques were employed for data analysis. Hypothesis testing revealed that baseline precursors of TPB significantly influence the emotional intelligence of female students, while the additive variable EE positively impacts emotional intelligence, albeit with a low coefficient. The findings of this study will contribute to understanding the phenomenon of entrepreneurial intention among female university students.

Commentary on the Entrepreneurship Theme: Entrepreneurship is a crucial element in economic development and innovation. It can contribute to creating new job opportunities, boosting the local economy, and developing novel solutions to social and environmental problems. Entrepreneurs are characterized by distinctive qualities such as creativity, planning and organizational skills, design and innovation, flexibility, and the ability to adapt to challenges. They possess the initiative and determination to realize their vision and turn opportunities into reality. Success factors in entrepreneurship: There are several factors that can contribute to the success of entrepreneurship, such as having an innovative and unique idea, mastering basic business management skills, having capital and financial resources, and building strong networks of relationships.

### **Applied framework and research methodology**

Methodological Limitations of the Research: The research relies on the use of the descriptive-analytical method, which seeks to obtain accurate facts about existing conditions and attempts to deduce relationships between existing phenomena. It also seeks to obtain data that may reveal developments, conditions, trends, or potential or related events.

#### Research Variables:

- 1- Independent Variable: Awareness.
  - 2- Dependent Variable: Achieving Financial Stability and Investment – Entrepreneurship.
- The sample for this research consists of (178) female university students.
  - Timeframe of the Research: The timeframe for this study is from November to April 2021 -2022.
  - Geographical Scope of Research: This research is conducted in the Samtah region of Jazan Governorate.

#### Research Tools:

The current research relies on a questionnaire, which is a set of diverse questions that are interconnected in a way that achieves the researcher's objective through the research problem.

#### Research Procedures:

- 1- Developing the theoretical framework by reviewing previous studies related to the research variables.
- 2- Identifying the main themes of previous studies, which are: administrative awareness among female students, achieving financial stability and investment, and entrepreneurship.
- 3- Developing research instruments based on a review of previous studies. The research instrument consisted of a questionnaire covering several axes:

Primary Data Form(Axis 1: Students' Administrative Awareness,Axis 2: Students' Financial Skills,Axis 3: Factors Contributing to the Development of Administrative Awareness,Axis 4: The Impact of Administrative Awareness on Achieving Financial Stability and Investment,Axis 5: The Relationship Between Students' Administrative Awareness and

Financial Stability and Investment, Axis 6: The Relationship Between Administrative Awareness and Entrepreneurship)

4- Presenting the instruments to reviewers for validation and approval.

5- Calculating the validity and reliability of the research instruments.

6- Statistical analysis, interpretation, and classification of the results.

7- Formulating research recommendations and suggestions based on the research findings.

Questionnaire Validity and Reliability:

Questionnaire validity and reliability refer to evaluating the quality of the questionnaire questions in terms of what they were designed to measure. This was confirmed through:

Face Validity of the Instrument:

The questionnaire was presented to the supervisor and other reviewers to obtain their opinions and feedback to ensure the validity and suitability of the study instrument. This point should be clearly stated in the following paragraph:

- Internal Consistency Validity:

The internal consistency of the questionnaire was tested by calculating correlation coefficients using Pearson's correlation coefficient between the score of each item and the total score of the dimension to which it belongs in each of the questionnaire's axes. This demonstrates the degree of consistency of each questionnaire item with its corresponding dimension. Correlation coefficients were also calculated between the scores of the questionnaire's dimensions themselves, and between these scores and the total score in each of the questionnaire's axes. These tests were conducted using the Statistical Package for the Social Sciences (SPSS). These procedures helped verify the internal consistency validity of the questionnaire and its compliance with the required scientific standards.

Validity of the internal consistency of the first axis: The impact of using the level of administrative awareness among female students

Table ( 1) shows the correlation coefficients between the score of each statement in the first axis and the total score for the axis

Level of significance	correlation coefficients	phrase
.000	.791**	I recognize the importance of data and information availability in achieving financial goals and investment opportunities.
.000	.795**	Capable of strategic thinking and analyzing various financial and administrative situations.
.000	.749**	I have the ability to innovate and be creative in problem-solving and decision-making
.000	.817**	Able to plan for the future and set personal, professional, and future goals
.000	.723**	I can handle the challenges and risks I face in any financial resource management plan.
.000	.776**	I understand the market and customers in order to develop my ideas and future investments.
.000	.809**	I am interested in developing my managerial and organizational skills.
.000	.797**	I understand the importance of preparing a personal budget and monitoring spending.
.000	.792**	I use and implement money-saving and investment strategies.

.000	.824**	I am able to analyze investment opportunities and assess financial risks
.000	.787**	I can identify financial priorities and make financial decisions based on them
.000	.812**	I understand the basic concepts of loans and debts and how to manage them
.000	.794**	I can deal effectively with economic and financial changes.

It is clear from Table (1) that the value of the correlation coefficients between the score of each of the statements of the sixth axis and the total score of the axis all came out as good and acceptable coefficients; as they all were significant at a significance level less than or equal to) 0.05.(

#### Reliability of the research instrument

The reliability of a questionnaire means that it yields the same result if redistributed multiple times under the same conditions. In other words, questionnaire reliability means the stability of the results and their lack of significant change if redistributed to the sample members several times over specific time periods (Al-Qamish, 2000). The researcher verified the reliability of the study questionnaire using Cronbach's Alpha Coefficient, and the results are shown in Table 2: Cronbach's Alpha Coefficient for Measuring Questionnaire Reliability

<i>Alpha Laboratory</i>	<i>Number of elements</i>	
0.879	13	<i>First axis</i>
0.869	6	<i>Second Axis</i>
0.860	6	<i>Third Axis</i>
0.868	7	<i>Fourth Axis</i>
0.870	10	<i>Fifth Axis</i>
0.874	10	<i>Sixth Axis</i>
0.881	52	<i>Total Survey</i>

The results of the previous table indicate that the reliability coefficients using Cronbach's alpha method were suitable for the purposes of scientific research. The results of the previous table indicate that the reliability coefficients using Cronbach's alpha method were high for the total score, reaching (0.881) at a rate of 88.1%. Thus, the validity and reliability of the study questionnaire have been confirmed, which makes usefully confident in the validity of the questionnaire and its suitability for application

Description of the research sample in light of demographic variables:

-Distribution of the sample according to age groups:

Table (3) Distribution of sample members according to age group

<i>rate</i>	<i>Frequency</i>	<i>Category</i>
16.29%	29	Less than 20
45.51%	81	20 to less than 25
28.09%	50	25 to less than 30
10.11%	18	and above 30
<b>100%</b>	<b>178</b>	<b>Total</b>

Table (3) shows that the majority of the sample belongs to the 20-25 age group (45.51%), while the smallest group belongs to the 30+ age group 10.11.(% .

-Sample distribution according to academic level variable:

Table (4) Distribution of sample members according to academic level category

<i>rate</i>	<i>Frequency</i>	<i>Category</i>
3.37%	6	1
3.93%	7	2
5.62%	10	3
6.18%	11	4
2.25%	4	5
6.18%	11	6
6.74%	12	7
6.74%	12	8
12.36%	22	9
8.99%	16	10
10.67%	19	11
26.97%	48	12
<b>100%</b>	<b>178</b>	<b>total</b>

Table (4) shows that the majority of the sample belongs to category 12, representing 26.97%. This category represents university students. This aligns with the observation in the previous table that most participants belong to the 20-25 age

group. The other categories represent lower percentages, with participants in categories 1 through 11 ranging from 2.25% to 12.36%. These categories include high school and postgraduate students.

-Sample Distribution According to Academic GPA Variable

Table (5) Distribution of Sample Members According to Academic GPA Category

<i>rate</i>	<i>Frequency</i>	<i>Category</i>
38.76%	69	<i>Excellent</i>
48.88%	87	<i>Very good</i>
9.55%	17	<i>Good</i>
2.81%	5	<i>Acceptable</i>
<b>100%</b>	<b>178</b>	<i>total</i>

Table (5) shows that most members of the sample have a high academic level, with approximately 88% achieving grades of "Excellent" or "Very Good." This indicates that the sample is clearly composed of academically outstanding students. In contrast, the percentage of students with "Good" and "Acceptable" grades is relatively low, not exceeding 12% of the total sample.

-Sample Distribution According to Academic Specialization Category

Table (6) Distribution of Sample Members According to Academic Specialization Category

<i>rate</i>	<i>Frequency</i>	<i>Category</i>
55.06%	98	<i>Scientific</i>
39.89%	71	<i>Literary</i>
5.06%	9	<i>Diplom</i>
<b>100%</b>	<b>178</b>	<i>Total</i>

Table (6) shows that the majority of the sample belonged to scientific disciplines, representing 55.06%, while those belonging to humanities disciplines constituted 39.89%. The smallest group in the sample, those with diplomas, represented a relatively low percentage, only 5.06% of the total sample.

-Sample Distribution According to Social Status Variable

Table (7) Distribution of Sample Members According to Social Status Category

rate	Frequency	Category
65.73%	117	Single
28.09%	50	Married
3.93%	7	Divorced
2.25%	4	Widowed
100%	178	Total

Table (7) shows that the vast majority of the sample were single, representing 65.73% of the total sample. In contrast, married individuals constituted 28.09% of the sample, while the percentages of divorced and widowed individuals were very low.

-Sample Distribution According to Residence Variable

Table (8) Sample Distribution According to Residence

rate	Frequency	Category
46.63%	83	City
53.37%	95	Village
100%	178	Total

Table (8) shows that the sample categories from the rural population exceed the percentage of participants from the urban population, as it reached 53.37% compared to 46.63% respectively

Total.		Strongly agree		Agree		Agree to some extent		Not disagree		Strongly disagree.		العبارة
rate	Frequ	rate	Frequen	rate	Freque	rate	Freq	rate	Freq	rate	Frequ	
ency	cy	ency	ncy	ncy	uency	uency	uency	uency	uency	uency	ency	
100%												تاريخ الإصدار: 2 - آذار - 2026م www.ajsp.net
	178	16.29%	29	45.51%	81	28.65%	51	8.43%	15	1.12%	2	Recognize the importance of data and information availability in achieving financial goals and investment opportunities.
100%	178	14.61%	26	44.38%	79	14.04%	25	13.48%	24	13.48%	24	Able to think strategically and analyze different financial and administrative situations.
100%	178	32.58%	58	47.19%	84	15.17%	27	3.37%	6	1.69%	3	I have the ability to innovate and be creative in problem-solving and decision-making.
100%	178	36.52%	65	42.70%	76	16.85%	30	1.69%	3	2.25%	4	Able to plan for the future and set personal, professional, and future goals
100%	178	33.71%	60	48.88%	87	13.48%	24	1.69%	3	2.25%	4	I can handle the challenges and risks I face in any financial resource management plan
100%	178	26.97%	48	55.06%	98	14.61%	26	1.69%	3	1.69%	3	I understand the market and the customers in order to develop my ideas and future investment.
100%	178	26.40%	47	48.88%	87	19.10%	34	4.49%	8	1.12%	2	I am interested in developing my managerial and

												organizational skills.
100%	178	28.65%	51	52.25%	93	12.92%	23	4.49%	8	1.69%	3	I understand the importance of preparing a personal budget and monitoring spending
100%	178	25.28%	45	55.62%	99	14.04%	25	3.37%	6	1.69%	3	. I use and implement money-saving and investment strategies.
100%	178	24.16%	43	55.62%	99	14.61%	26	3.37%	6	2.25%	4	able to analyze investment opportunities and assess financial risks.
100%	178	23.03%	41	57.30%	102	15.17%	27	2.81%	5	1.69%	3	I can set financial priorities and make financial decisions based on them.
100%	178	21.91%	39	53.93%	96	18.54%	33	3.37%	6	2.25%	4	I understand the basic concepts of loans and debts and how to manage them.
100%	178	24.72%	44	52.25%	93	17.98%	32	3.37%	6	1.69%	3	I can deal effectively with economic and financial changes.

To study the level of agreement of the research sample on the axes of the questionnaire under study, the arithmetic mean, standard deviation, and relative weight of the degree of agreement of the sample were calculated, and the relative weight was determined as in Table (9)

*Answering the first research question: What is the level of administrative awareness among female students regarding financial and administrative concepts and their management?*

To answer the research question, the frequencies and percentages of the research sample's responses were calculated. The arithmetic means and standard deviations of the sample's responses to the statements in the first axis were also calculated. This is illustrated in the following table: Table (10) First Axis: Frequencies and percentages of the sample's responses regarding: the level of administrative awareness among female students

Table (10) Responses of the study participants on the first axis (arithmetic means and standard deviation - arithmetic weight)

degree of agreement.	relative weight	standard deviation	arithmetic mean	The statement
High	73.48%	0.89	3.67	I recognize the importance of data and information availability in achieving financial goals and investment opportunities.
Medium	66.63%	1.27	3.33	Able to think strategically and analyze different financial and administrative situations.
High	81.12%	0.87	4.06	I have the ability to innovate and be creative in problem-solving and decision-making.
High	81.91%	0.89	4.1	Able to plan for the future and set personal, professional, and future goals
High	82.02%	0.86	4.1	I can handle the challenges and risks I face in any financial resource management plan
High	80.79%	0.8	4.04	I understand the market and the customers in order to develop my ideas and future investment.
High	78.99%	0.86	3.95	I am interested in developing my managerial and organizational skills
High	80.34%	0.87	4.02	I understand the importance of preparing a personal budget and monitoring spending
High	79.89%	0.83	3.99	I use and implement money-saving and investment strategies
High	79.21%	0.85	3.96	I am able to analyze investment opportunities and assess financial risks
High	79.44%	0.81	3.97	I can identify financial priorities and make financial decisions based on them.
High	77.98%	0.86	3.9	I understand the basic concepts of loans and debts and how to manage them.
High	78.99%	0.85	3.95	I can deal effectively with economic and financial changes
High	79.39%	0.64	3.97	Focus: The overall level of administrative awareness among female students

Table (10) shows that the overall percentage of the students' administrative awareness level is high, as the weighted mean = 3.97 and falls within the range (3.40 - 4.20). This means that the students' administrative awareness level from the point of view of the sample is high, and the overall percentage = 79.39%. It is also clear that 12 statements received a high degree of agreement and one statement received a moderate degree of agreement. The first statement in terms of degree of agreement is (I can deal with the challenges and risks I face in any financial resource management plan) with a percentage of 82.02%, an arithmetic mean of 4.1, and a standard deviation of 0.86. The lowest statement is (I am able to think strategically and

analyze different financial and administrative situations) with an arithmetic mean of 3.33, a standard deviation of 1.27, and a relative weight of 66.63%.

Answering the second research question: What is the level of financial skills among female students?

To answer this research question, the frequencies and percentages of the research sample's responses were calculated. The arithmetic means and standard deviations of the sample's responses to the statements in the second axis were also calculated. This is illustrated in the following table: Table (11) Second Axis: Frequencies and Percentages of Sample Responses Regarding: The Level of Financial Skills Among Female Students

Total.		Strongly agree		Agree		Agree to some extent		Not disagree		Strongly disagree.		statement
rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	
100%	178	24.16%	43	52.81%	94	17.42%	31	3.37%	6	2.25%	4	<i>I apply the principles of saving and investing in my daily life.</i>
100%	178	29.21%	52	53.93%	96	14.61%	26	0.56%	1	1.69%	3	<i>Gain knowledge of different investment instruments such as stocks, bonds, and mutual funds.</i>
100%	178	31.46%	56	56.18%	100	8.99%	16	1.12%	2	2.25%	4	<i>Develop skills in using various savings instruments such as current accounts, savings accounts, and certificates of deposit.</i>
100%	178	37.08%	66	50.56%	90	8.99%	16	2.25%	4	1.12%	2	<i>I understand investment risks and how to assess and manage</i>

													them.
100%	178												<i>I apply the concepts of saving and how to manage personal expenses.</i>
		31.46%	56	54.49%	97	10.67%	19	2.25%	4	1.12%	2		
100%	178												<i>Become aware of the importance of saving and financial planning for the future.</i>
		28.09%	50	55.62%	99	11.80%	21	2.25%	4	2.25%	4		

Table (12) Responses of study participants on the second axis (arithmetic mean and standard deviation - arithmetic weight)

degree of agreement.	relative weight	standard deviation	arithmetic mean	The statement
high	78.65%	0.87	3.93	<i>I apply the principles of saving and investing in my daily life</i>
high	81.69%	0.78	4.08	<i>I have knowledge of different investment tools such as stocks, bonds, and mutual funds.</i>
high	82.70%	0.8	4.13	<i>I possess the skills to use different savings instruments such as checking accounts, savings accounts, and certificates of deposit</i>
Very high	84.04%	0.78	4.2	<i>I understand investment risks and how to assess and manage them</i>
high	82.58%	0.77	4.13	<i>I apply the concepts of saving and how to manage personal expenses</i>
high	81.01%	0.83	4.05	<i>I have knowledge of the importance of saving and financial planning for the future</i>
high	81.78%	0.65	4.09	<i>Axis: Overall level of financial skills among students</i>

Table (12) shows that the overall level of financial skills among female students is high, with a weighted average of 4.09, falling within the range of 3.40–4.20. This indicates that, from the sample's perspective, the level of financial skills among the students is high, with an overall percentage of 81.78%. It is also evident that five statements received a high degree of agreement, and one statement received a very high degree of agreement. The statement with the highest level of agreement was "I understand investment risks and how to assess and manage them," with 84.04% agreement, a mean of 4.2, and a standard deviation of 0.78. The statement with the lowest agreement was "I apply the principles of saving and investing in my daily life," with a mean of 3.93, a standard deviation of 0.87, and a relative weight of 78.65%.

•Answer to the third research question: What factors influence the development of financial awareness among female students, such as financial literacy programs in universities and other sources of financial knowledge? To answer the research question, the frequencies and percentages of the research sample's responses were calculated. The arithmetic means and standard deviations of the sample's responses to the statements in the third axis were also calculated, as shown in the following table: Table (13) Third Axis: Frequencies and Percentages of Sample Responses Regarding: Level of Factors for Developing Administrative Awareness

Total.		Strongly agree		Agree		Agree to some extent		Not disagree		Strongly disagree.		statement
Freq uancy	rate	Freq uancy	rate	Freq uancy	تكرار	rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	
100%	178	31.46%	56	42.70%	76	17.98%	32	5.62%	10	2.25%	4	Academic books and printed resources for acquiring knowledge in the field of financial management
100%	178	38.76%	69	39.33%	70	15.73%	28	2.81%	5	3.37%	6	Scientific articles and research published in peer-reviewed journals to learn about concepts and developments in financial management
100%	178	31.46%	56	46.63%	83	16.29%	29	2.25%	4	3.37%	6	Academic websites and financial management websites to find information, resources, and investment opportunities
100%	178	29.78%	53	46.63%	83	15.73%	28	4.49%	8	3.37%	6	Blogs and specialized social media platforms to obtain information,

												<i>advice, and guidance</i>
100%	178	29.21%	52	45.51%	81	16.29%	29	6.18%	11	2.81%	5	<i>Attending specialized seminars and conferences to expand my knowledge and exchange experiences with others</i>
100%	178	29.78%	53	43.82%	78	17.42%	31	5.06%	9	3.93%	7	<i>Participating in academic communities or private online groups to connect with experts and other students and discuss relevant ideas and topics</i>

Table (14) Responses of study participants on the third axis (arithmetic mean and standard deviation - arithmetic weight)

degree of agreement.	relative weight	standard deviation	arithmetic mean	The statement
high	79.10%	0.96	3.96	<i>Academic books and printed resources for acquiring knowledge in the field of financial management</i>
high	81.46%	0.98	4.07	<i>Scientific articles and research published in peer-reviewed journals to learn about concepts and developments in financial management</i>
high	80.11%	0.94	4.01	<i>Academic websites and financial management websites to search for information, resources, and investment opportunities</i>
high	78.99%	0.97	3.95	<i>Blogs and specialized social media platforms for information, advice, and guidance</i>
high	78.43%	0.98	3.92	<i>Attending specialized seminars and conferences to expand my knowledge and exchange experiences with others</i>
high	78.09%	1.01	3.9	<i>Participating in academic communities or private online groups to connect with experts and other students and discuss relevant ideas and topics</i>
high	79.36%	0.83	3.97	<i>Focus: Level of factors for developing managerial awareness as a whole</i>

Table (14) shows that the overall level of factors contributing to the development of managerial awareness is high, with a weighted average of 3.97, falling within the range of 3.40–4.20. This indicates that the sample's perspective on these factors is high, with an overall percentage of 79.36%. It is also evident that six statements received a high degree of agreement. The statement with the highest agreement was "Scientific articles and research published in peer-reviewed journals to learn about

concepts and developments in financial management," with 81.46% agreement, a mean of 4.07, and a standard deviation of 0.98. The statement with the lowest agreement was "I participate in academic communities or private online groups to connect with experts and other students and discuss relevant ideas and topics," with a mean of 3.9, a standard deviation of 1.01, and a relative weight of 78.09%.

•Answer to the fourth research question: What is the impact of managerial awareness on achieving financial stability and investment?

To answer the research question, the frequencies and percentages of the research sample's responses were calculated. The arithmetic means and standard deviations of the sample's responses to the statements in the fourth axis were also calculated, as shown in the following table: Table (15) Fourth Axis: Frequencies and Percentages of Sample Responses on: The Impact of Administrative Awareness on Achieving Financial Stability and Investment

Total.		Strongly agree		Agree		Agree to some extent		Not disagree		Strongly disagree.		statement
rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	
100%	178	23.60%	42	48.88%	87	19.66%	35	5.62%	10	2.25%	4	<i>prepare financially to meet my basic and emergency needs.</i>
100%	178	25.28%	45	47.19%	84	20.79%	37	3.93%	7	2.81%	5	<i>create a personal financial plan and manage my budget regularly.</i>
100%	178	29.21%	52	47.75%	85	15.17%	27	4.49%	8	3.37%	6	<i>understand the importance of saving a portion of my income for the future and for emergencies.</i>
100%	178	21.91%	39	55.62%	99	15.17%	27	3.93%	7	3.37%	6	<i>research and learn about investment and financial planning concepts and make informed financial decisions</i>
100%	178	20.22%	36	55.62%	99	14.61%	26	5.62%	10	3.93%	7	<i>consult with a financial advisor or expert for advice and guidance on investing.</i>
100%	178	19.66%	35	56.18%	100	15.17%	27	5.06%	9	3.93%	7	<i>maintain sufficient income to capitalize on future investment</i>

100%	178											opportunities.
		17.98%	32	53.93%	96	18.54%	33	5.06%	9	4.49%	8	approach financial risks cautiously and assess and manage risks before making investment decisions.

**Table (16) Responses of study participants on the fourth axis (arithmetic mean and standard deviation - arithmetic weight)**

degree of agreement.	relative weight	standard deviation	arithmetic mean	The statement
high	77.19%	0.92	3.86	prepare financially to meet my basic and emergency needs
high	77.64%	0.93	3.88	create a personal financial plan and manage my budget regularly
high	78.99%	0.96	3.95	understand the importance of saving a portion of my income for the future and emergencies
high	77.75%	0.91	3.89	research and learn about investment and financial planning concepts and make informed financial decisions
high	76.52%	0.95	3.83	consult with a financial advisor or expert for advice and guidance on investing.
high	76.52%	0.94	3.83	maintain sufficient income to capitalize on future investment opportunities
high	75.17%	0.96	3.76	approach financial risks cautiously and assess and manage risks before making investment decisions
high	77.11%	0.72	3.86	<i>Thematic Focus: The Impact of Financial Awareness on Achieving Financial Stability and Investment as a Whole</i>

Table (16) shows that the overall percentage of the impact of managerial awareness on achieving financial stability and investment is high, as the weighted average = 3.86 and falls within the range (3.40 - 4.20). This means that the impact of managerial awareness on achieving financial stability and investment from the point of view of the sample is high, and the overall percentage = 77.11%. It is also clear that 7 of the statements received a high degree of agreement, and the first statement in terms of degree of agreement is (I realize the importance of saving a percentage of my income for the future and emergencies) with a percentage of 78.99%, an arithmetic mean of 3.95, and a standard deviation of 0.96. The lowest statement is (I deal with financial risks cautiously and assess and manage risks before making investment decisions) with an arithmetic mean of 3.76, a standard deviation of 0.96, and a relative weight of 75.17%.

Answering the fifth research question: What is the relationship between female students' administrative awareness, financial stability, and investment?

To answer this research question, the frequencies and percentages of the research sample's responses were calculated. The arithmetic means and standard deviations of the sample's responses to the statements in the fifth axis were also calculated. This is illustrated in the following table: Table (17) Fifth Axis: Frequencies and Percentages of Sample Responses on: The Relationship Between Female Students' Administrative Awareness, Financial Stability, and Investment

Total.		Strongly agree		Agree		Agree to some extent		Not disagree		Strongly disagree.		statement
rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	rate	Freq uancy	
100%	178	18.54%	33	44.38%	79	28.65%	51	7.30%	13	1.12%	2	<i>Financial awareness contributes to the development of financial and managerial skills, such as managing debt and loans effectively</i>
100%	178	17.42%	31	42.70%	76	12.92%	23	13.48%	24	13.48%	24	<i>Financial awareness enables me to analyze investment opportunities and make sound financial decisions</i>
100%	178	35.96%	64	44.94%	80	14.04%	25	3.37%	6	1.69%	3	<i>have the ability to balance spending and saving, leading to greater financial stability</i>
100%	178	16.85%	30	44.94%	80	28.65%	51	8.43%	15	1.12%	2	<i>I can prioritize my finances and make informed decisions about</i>

												<i>spending and investing</i>
100%	178	15.17%	27	44.38%	79	13.48%	24	13.48%	24	13.48%	24	<i>Financial awareness enables me to manage financial risks and negotiate salaries, bonuses, and other financial offers to achieve optimal financial stability.</i>
100%	178	33.15%	59	46.63%	83	15.17%	27	3.37%	6	1.69%	3	<i>I can identify suitable financial and investment opportunities for financial growth.</i>
100%	178	37.08%	66	42.13%	75	16.85%	30	1.69%	3	2.25%	4	<i>Financial awareness empowers me to confidently navigate financial crises.</i>
100%	178	34.27%	61	48.31%	86	13.48%	24	1.69%	3	2.25%	4	<i>Financial awareness enables me to make informed investment decisions that contribute to long-term financial growth</i>
100%	178	27.53%	49	54.49%	97	14.61%	26	1.69%	3	1.69%	3	<i>Financial awareness helps me evaluate available financial options and choose the best one</i>

												based on my financial goals.
100%	178	26.97%	48	48.31%	86	19.10%	34	4.49%	8	1.12%	2	Financial awareness contributes to building self-confidence and achieving financial independence

Table (18) Responses of study participants on the fifth axis (arithmetic mean and standard deviation - arithmetic weight)

degree of agreement	relative weight	standard deviation	arithmetic mean	The statement
high	74.38%	0.89	3.72	Financial awareness contributes to developing financial and managerial skills, such as managing debt and loans effectively
medium	67.42%	1.29	3.37	Financial awareness enables me to analyze investment opportunities and make sound financial decisions
high	82.02%	0.88	4.1	I have the ability to balance consumption and saving, leading to greater financial stability
high	73.60%	0.89	3.68	I can prioritize my financial needs and make informed decisions about spending and investing
medium	66.85%	1.27	3.34	Financial awareness allows me to manage financial risks and negotiate salaries, bonuses, and other financial offers to achieve optimal financial stability
high	81.24%	0.88	4.06	I can identify suitable financial and investment opportunities for financial growth
high	82.02%	0.9	4.1	Financial awareness enables individuals to confidently navigate financial crises
high	82.13%	0.86	4.11	Financial awareness empowers me to make informed investment decisions that contribute to long-term financial growth
high	80.90%	0.8	4.04	Financial awareness helps me evaluate available financial options and choose the best one based on my financial goals
high	79.10%	0.86	3.96	Financial awareness contributes to boosting self-confidence and achieving financial independence
high	76.97%	0.51	3.85	Thematic Focus: The Relationship Between Students' Financial Awareness, Financial Stability, and Investment as a Whole

Table (18) shows a strong relationship between female students' managerial awareness and financial stability and investment, with a weighted average of 3.85, falling within the range of 3.40 to 4.20. This indicates a high level of

agreement from the sample's perspective, with an overall percentage of 76.97%. Eight statements received a high degree of agreement, while two received a moderate degree. The statement with the highest level of agreement was "Managerial awareness enables me to make informed investment decisions that help me achieve long-term financial growth," with 82.13% agreement, a mean of 4.11, and a standard deviation of 0.86. The statement with the lowest agreement was "Managerial awareness enables me to manage financial risks and negotiate salaries, bonuses, and other financial offers to achieve optimal financial stability," with a mean of 3.34, a standard deviation of 1.27, and a relative weight of 66.85%

-Answer to the sixth research question: What is the relationship between female students' managerial awareness and entrepreneurial skills? To answer the research question, the frequencies and percentages of the research sample's responses were calculated. The arithmetic means and standard deviations of the sample's responses to the statements in the sixth axis were also calculated, as shown in the following table: Table (19) Sixth Axis: Frequencies and Percentages of Sample Responses on: The Relationship Between Female Students' Administrative Awareness and Entrepreneurship Skills

Total.		Strongly agree		Agree		Agree to some extent		Not disagree		Strongly disagree.		statement
rate	Freq	rate	Freq	rate	Freq	rate	Freq	rate	Freq	rate	Freq	
100%	178	21.91%	39	27.53%	49	28.09%	50	19.10%	34	3.37%	6	<i>I understand the importance of acquiring communication and negotiation skills in the context of entrepreneurship</i>
100%	178	22.47%	40	27.53%	49	27.53%	49	19.10%	34	3.37%	6	<i>I can adapt to changes and new technologies in planning and developing my entrepreneurial business</i>
100%	178	23.03%	41	26.97%	48	27.53%	49	19.10%	34	3.37%	6	<i>I understand the importance of acquiring financial management skills, managerial awareness opportunity analysis, and negotiation skills in the context of entrepreneurship</i>
100%	178	19.66%	35	29.21%	52	28.65%	51	19.10%	34	3.37%	6	<i>I can adapt to changes and new</i>

												<i>technologies in developing my entrepreneurial business</i>
100%	178	20.79%	37	27.53%	49	29.21%	52	19.10%	34	3.37%	6	<i>I am able to develop a positive mindset and initiative in facing challenges in my entrepreneurial projects</i>
100%	178	22.47%	40	27.53%	49	27.53%	49	19.10%	34	3.37%	6	<i>I am able to identify, analyze, and expand financial and investment growth opportunities for my entrepreneurial business in the market</i>
100%	178	21.91%	39	27.53%	49	28.09%	50	19.10%	34	3.37%	6	<i>I am able to develop effective marketing and promotion strategies for my entrepreneurial projects</i>
100%	178	21.35%	38	28.09%	50	28.09%	50	19.10%	34	3.37%	6	<i>I am considering building strategic partnerships with other companies and institutions to enhance my entrepreneurial business</i>
100%	178	19.66%	35	27.53%	49	30.34%	54	19.10%	34	3.37%	6	<i>I am able to handle the challenges risks, and financial crises associated with entrepreneurial businesses</i>
100%	178	19.66%	35	26.97%	48	30.90%	55	19.10%	34	3.37%	6	<i>I can generate entrepreneurial ideas, plan their</i>



with the lowest agreement was "I can generate entrepreneurial ideas, plan them practically, evaluate their feasibility, and conduct a preliminary feasibility study," with a mean of 3.4, a standard deviation of 0.69, and a relative weight of 68.09%

Answering the seventh research question: What is the nature of the relationship between female students' administrative awareness, their financial skills, and certain social and educational variables of the research sample (age, place of residence, GPA, marital status, and major)?

The research question was answered by testing the hypothesis

"There are statistically significant differences in students' administrative awareness and financial skills attributable to the variables of age, place of residence, GPA, marital status, and specialization".

Place of Residence: To test this hypothesis, the research data was described and summarized by calculating the mean and standard deviation of the scores of the rural and urban groups in administrative awareness and financial skills. To verify the statistical significance of the difference between the means at the 0.05 level, a t-test was used for two independent groups with unequal numbers of participants. Applying the t-test for the difference of means to measure the significance of the difference between the mean scores of the two research groups revealed the following:

Table (21) shows the results of the t-test for the difference between the mean scores of the two groups in administrative awareness and financial skills (n=178)

Significance level	T value	Village n= 95		City n=83		Dimensions
		Standard deviation	Arithmetic mean	Standard deviation	Arithmetic mean	
Non-significant	0.367	0.39	3.95	0.84	3.99	Administrative awareness among female students
Non-significant	0.786	0.40	4.12	0.84	4.05	Financial skills for female students

Free degree=176

The table above shows:

-Regarding administrative awareness: There is no statistically significant difference at the 0.05 level between the mean scores of the urban and rural population groups, as the t-values are not statistically significant.

-Regarding the student's financial skills: There is no statistically significant difference at the 0.05 level between the mean scores of the urban and rural population groups, as the t-values are not statistically significant.

Therefore, the null hypothesis is accepted for both administrative awareness and the student's financial skills, meaning there are no differences attributable to the difference in place of residence.

#### □ Age

Since this variable encompasses more than two levels, one-way ANOVA was used to study the differences between the groups. This is illustrated in Table (22). Table (22) Analysis of Variance to Study Differences in Administrative Awareness and Financial Skills of the Student According to the Variable (Age) (n=178)

significance level	F-value	mean squares	degrees of freedom	sum of squares	source of variance	Dimension
Non-significant	1.519	0.610	3	1.831	Between groups	Administrative awareness
		0.402	174	69.209	Within groups	

significance level	F-value	mean squares	degrees of freedom	sum of squares	source of variance	Dimension
			177	71.733	The whole	
Non-significant	0.426	0.179	3	0.538	Between groups	Student's financial skills
		0.422	174	73,356	Within groups	
			177	73.879	The whole	

significance level	F-value	mean squares	degrees of freedom	sum of squares	source of variance	Dimension
Non-significant	1.230	0.496	3	1.489	Between groups	Administrative awareness
		0.404	174	70.243	Within groups	
			177	71.733	The whole	
Non-significant	0.273	0.115	3	0.346	Between groups	Financial skills for students
		0.423	174	73.551	Within groups	
			177	73.879	The whole	

Table (22) shows

-Regarding administrative awareness, there is no statistically significant difference between the research groups attributable to age differences, as the F-value is not statistically significant at the 0.05 level

-Regarding the students' financial skills, there is no statistically significant difference between the research groups attributable to age differences, as the F-value is not statistically significant at the 0.05 level

-Based on the above, the null hypothesis is accepted for both administrative awareness and the students' financial skills, meaning there are no differences attributable to age differences

❖ □ Academic GPA

Since this variable includes more than two levels, one-way ANOVA was used to study the differences between the groups. This is illustrated in Table (23).

Table (23) Analysis of ANOVA to Study Differences in Administrative Awareness and Financial Skills of Students According to the Variable (Academic GPA) (n=178)

Specialization, where the variable includes more than two levels, therefore one-way analysis of variance was used to study the differences between the groups, as shown in Table 24

Table (24) Analysis of variance to study the differences in administrative awareness and financial skills of the student according to the variable (specialization) (n=178)

significance level	F-value	mean squares	degrees of freedom	sum of squares	source of variance	Dimension
Non-significant	1.219	0.493	2	0.986	Between groups	Administrative awareness
		0.404	175	70.747	Within groups	
			177	71.733	The whole	
Non-significant	0.444	0.187	2	0.373	Between groups	Financial skills for students
		0.420	175	73.524	Within groups	
			177	73.897	The whole	

Table (24) shows

-Regarding administrative awareness, there is no statistically significant difference between the research groups attributable to differences in specialization, as the F-value is not statistically significant at the 0.05 level

-Regarding the students' financial skills, there is no statistically significant difference between the research groups attributable to differences in specialization, as the F-value is not statistically significant at the 0.05 level

-Based on the above, the null hypothesis is accepted for both administrative awareness and the students' financial skills, meaning there are no differences attributable to differences in specialization.

□ Social Status

Since this variable includes more than two levels, one-way ANOVA was used to study the differences between the groups. This is illustrated in Table (25). Table (25) Analysis of Variance to Study Differences in Administrative Awareness and Financial Skills of Students According to the Variable (Social Status) (n=178)

significance level	F-value	mean squares	degrees of freedom	sum of squares	source of variance	Dimension
Non-significant	0.006	0.002	3	0.007	Between groups	Administrative awareness
		0.412	174	71.726	Within groups	
			177	71.733	The whole	
Non-significant	0.034	0.015	3	0.044	Between groups	Financial skills for students
		0.424	174	73.853	Within groups	
			177	73.897	The whole	

Table (25) shows:

-Regarding administrative awareness, there is no statistically significant difference between the research groups attributable to differences in social status, as the F-value is not statistically significant at the 0.05 level

-Regarding the students' financial skills, there is no statistically significant difference between the research groups attributable to differences in social status, as the F-value is not statistically significant at the 0.05 level

-Based on the above, the null hypothesis is accepted for both administrative awareness and the students' financial skills, meaning there are no differences attributable to differences in social status

Summary of Results:

The majority of the sample belonged to the 20-25 age group (45.51%), while the smallest group belonged to the 30 and over age group (10.11%).

The majority of the sample belonged to category 12 (26.97%), representing university students. This aligns with the observation in the previous table, which showed that most participants belonged to the 20-25 age group. Other categories represented smaller percentages, with participants in categories 1-11 ranging from 2.25% to 12.36%. These categories include high school and graduate students.

Most of the sample members demonstrated a high academic level, with approximately 88% achieving "Excellent" or "Very Good" grades. This indicates that the sample is clearly composed of academically high-achieving students. Conversely, the percentage of students with "good" and "acceptable" grades is relatively low, not exceeding 12% of the total sample.

The majority of the sample belong to scientific disciplines, representing 55.06%, while those belonging to humanities disciplines constitute 39.89%. The smallest group in the sample, those with diplomas, is relatively low, at only 5.06% of the total sample.

The vast majority of the sample are single, representing 65.73% of the total sample. In contrast, married individuals represent 28.09% of the sample, while the percentages of divorced and widowed individuals are very low. The overall percentage of female students' administrative awareness is high, with a weighted average of 3.97, falling within the range of 3.40–4.20. This indicates that the students' administrative awareness level is high from the sample's perspective, with an overall percentage of 79.39%.

The overall percentage of female students' financial skills is high, with a weighted average of 4.09, falling within the range of 3.40–4.20. This indicates that the students' financial skills level is high from the sample's perspective, with an overall percentage of 81.78%.

The overall percentage of factors contributing to the development of administrative awareness is high, with a weighted average of 3.97, falling within the range of 3.40–4.20. This indicates that the level of factors contributing to the development of administrative awareness is high from the sample's perspective, with an overall percentage of 79.36%.

The overall percentage of the impact of administrative awareness on achieving financial stability and investment is high, with a weighted average of 3.86, falling within the range of 3.40–4.20. This indicates the impact of administrative awareness on achieving financial stability. Investment awareness is high from the sample's perspective, with an overall percentage of 77.11%.

There is a strong relationship between students' managerial awareness, financial stability, and investment, with a weighted average of 3.85 (within the range of 3.40–4.20). This indicates a high relationship between students' managerial awareness, financial stability, and investment, with an overall percentage of 76.97%.

There is a strong relationship between students' managerial awareness and entrepreneurial skills, with a weighted average of 3.44 (within the range of 3.40–4.20). This indicates a high relationship between students' managerial awareness and entrepreneurial skills, with an overall percentage of 68.88%.

There are no statistically significant differences in students' managerial awareness and financial skills attributable to the variables of age, place of residence, GPA, marital status, and major.

### Recommendations:

1. Organize training courses and workshops for female students to promote financial literacy and an understanding of the fundamentals of financial stability, investment, and entrepreneurship. These courses can cover basic financial topics, investment analysis, and project management.
2. Encourage female students at all educational levels and across all disciplines to participate in extracurricular activities related to financial management, financial literacy, entrepreneurship, and investment, such as competitions, entrepreneurial challenges, business fairs, and conferences. These opportunities can provide students with practical experience, networking opportunities, and the chance to develop their financial management and entrepreneurial skills.
3. Raise awareness and provide guidance to female students on personal financial planning and smart investing, including guidance on different investment options, risk management, and achieving personal financial goals.
4. Encourage female students to create groups or clubs on social media platforms that promote financial literacy and entrepreneurship, given the widespread reach and influence of social media on young people.
5. Enhance communication between female students and local financial institutions and startups through training programs, entrepreneurial ventures, and small business initiatives. Recommendations:
  - Conduct future studies related to assessing the level of administrative awareness among female students and its impact on the success of entrepreneurial projects.

- Develop programs and guidance manuals aimed at raising students' awareness of the importance of administrative awareness and its impact on decisions related to financial stability, financial planning, or personal investment.

Hold seminars and lectures to explore the role of administrative awareness in achieving financial sustainability, targeting married female students and housewives.

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## "تعزيز الوعي وأثره على الاستقرار والاستثمار وعلاقته بريادة الأعمال"

### إعداد الباحثة:

نسرين نصر الدين محمد فهمي عبد العليم

أستاذ مساعد بقسم الاقتصاد المنزلي – الكلية الجامعية بفرسان – جامعة جازان – المملكة العربية السعودية

### ملخص باللغة العربية

هدف البحث الحالي إلى التعرف على كيفية تعزيز الوعي وأثره على تحقيق الاستثمار وعلاقته بريادة الأعمال، وذلك من خلال تحديد علاقة الوعي بإدارة المال، وكذلك التعرف على دور المال في وضوح وأثره على تحقيق الاستقرار المالي والاستثمار لدى العينة، بالإضافة إلى علاقته بريادة الأعمال، حيث استخدمت الباحثة في المنهج الوصفي واعتمدت البحث على أداة الاستبيان، وتم تطبيقه على إنشاء مكونة من 178 طالبة جامعية سعودية، وتوصلت النتائج الي انه توجد علاقة بين الوعي الإداري للطالبات والاستقرار المالي ويقع في المدى (3,40 – 4,20) ويعني أن العلاقة بين الوعي الإداري للطالبات 3.85 والاستثمار مرتفعة حيث المتوسط الوزني = ، كما تبين انه توجد علاقة بين الوعي الإداري 76.97% والاستقرار المالي والاستثمار من وجهة نظر العينة مرتفعة والنسبة العامة = ويقع في المدى (3,40 – 4,20) ويعني أن العلاقة بين 3.44 للطالبات ومهارات ريادة الاعمال مرتفعة حيث المتوسط الوزني = ، كذلك لا توجد فروق 68.88% الوعي الإداري للطالبات ومهارات ريادة الاعمال من وجهة نظر العينة مرتفعة والنسبة العامة = ذات دلالة إحصائية في الوعي الإداري للطالبات والمهارات المالية للطالبة تعزي لاختلاف المتغيرات (العمر، مكان الإقامة، المعدل الأكاديمي، الحالة الاجتماعية، التخصص)

**الكلمات المفتاحية:** الوعي- الاستقرار – الاستثمار – ريادة الأعمال.