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Entrepreneurial Development and Entrepreneurial Intentions of Women in North-Central Nigeria

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Abstract: This study aimed at attitude towards entrepreneurship development and entrepreneurial intentions of women in North-Central Nigeria. The study investigated the effect of women entrepreneurial attitude on the degree of entrepreneurial intentions, and examined the effect of business education and entrepreneurial training on the entrepreneurial intentions of women in North-Central Nigeria among others. To achieve the research goal, the survey research design was used. The population of the study was 1,027 women business owners. The sample was chosen using a multi-stage sampling technique. The sample size of 280 was obtained for the study. Data were generated and

analysed using both descriptive statistics and Multiple Regression. Finding showed that women entrepreneurial attitude has strong effect on the degree of entrepreneurial intentions, and that business education and entrepreneurial training have weak effects on the entrepreneurial intentions of women in North-Central Nigeria. The study concluded that women's entrepreneurial attitudes have a massive effect on their entrepreneurial intentions. This study recommended that government and policy makers should design an entrepreneurship programme with the sole aim of inspiring positive women's entrepreneurial attitude, and also develop entrepreneurship framework that captures gender-sensitive business education and training to boost the entrepreneurial intentions of women in North-Central Nigeria.

Keywords: Women Entrepreneurs, Attitude, Entrepreneurship Development, Entrepreneurial Intentions, Business Education, Entrepreneurial Training

Introduction

Currently, there is a notable increase in women's involvement in entrepreneurship, reaching unprecedented levels. Women engage in entrepreneurship not only for personal growth but also to contribute to entrepreneurial and economic advancement. The impact of women's participation in entrepreneurship has diverse implications for domestic economic progress. In a specific region like North-Central Nigeria, Abeh et al. (2017) suggest that women demonstrate an exceptional inclination towards entrepreneurial expansion. Devi et al. (2019) state that women's inclination towards entrepreneurial development arises from their aspiration to establish a source of income. Walzer (2011) adds that entrepreneurship expands the opportunities for earning a livelihood. Rauch and Hulsink (2015) highlight that a positive entrepreneurial attitude and mindset contribute to engaging in entrepreneurial activities. It is also plausible that women with a positive entrepreneurial attitude and mindset are more inclined to take risks, exhibit creativity, and feel empowered.

Entrepreneurship development involves enhancing an entrepreneur's knowledge and skill set through various forms of training and education. This approach to entrepreneur development plays a crucial role in assisting new businesses and enterprises in achieving their objectives, thereby contributing to the growth of both individual businesses and the overall economy of the country. In the context of this study, the focus is on the perspective of women and their attitude towards entrepreneurial training. It is widely recognized that entrepreneurial training can significantly boost self-confidence in identifying and capitalizing on entrepreneurial opportunities, as well as effectively addressing and resolving entrepreneurial challenges (Alonso & Trillo, 2014; Zeffane, 2014). By providing adequate entrepreneurial training, there is the potential to foster a positive entrepreneurial intention among women in North-Central Nigeria.

There is a commonly held belief that women have lower rates of business ownership and are less likely to succeed in new business ventures. This perception may suggest that there are fewer self-employed women in North-Central Nigeria. The low participation of women in entrepreneurial activities in this region could be linked to their low entrepreneurial intentions. It is possible that women's attitudes toward entrepreneurship development contribute to their limited interest in starting businesses. The number of women entrepreneurs might be outnumbered by their male counterparts due to a generally negative attitude towards entrepreneurship. Consequently, the lack of alignment between women's purposeful attitudes and entrepreneurship development could impede long-term entrepreneurial growth in North-Central Nigeria. Women with a negative entrepreneurial attitude are likely to have less inclination towards nurturing entrepreneurial intentions. They may also be less motivated to acquire entrepreneurial knowledge and skills through training and education. The underrecognition of women entrepreneurs in society could be a contributing factor to the observed level of entrepreneurship development in North-Central Nigeria.

There is need for adequate research into how attitude towards entrepreneurship development link up with the entrepreneurial intentions of women in North-Central Nigeria. Many researchers have skated into entrepreneurial intention as problem, and have dived appreciable effort into carrying out research on it. Chhabra et al. (2020) also alarmed that there have been insufficient efforts to undertake a comprehensive research to better understand the entrepreneurial intentions and obstacles faced by women entrepreneurs. Extant entrepreneurship literature has shown that women were not given adequate research attention. Krueger (2007) cited in Mehtap et al. (2017) argued that there is a dearth of study on the antecedents or conditions that stimulate or restrict women's entrepreneurial intentions. Particularly in Africa, research into women's entrepreneurial intentions has not still gained adequate research attention. In Nigeria, much effort was only directed into entrepreneurship education and entrepreneurial intentions. Many women who did not go through formal education are found developing their entrepreneurial intentions in North-Central Nigeria. It is possible that these women were able to serve as change agents due to previous business education and training.

Objectives of the Study

The primary goal of the study was to analyze attitude towards entrepreneurship development and entrepreneurial intentions of women in North-Central Nigeria. Other objectives were to:

- i. Investigate the effect of women entrepreneurial attitude on the degree of entrepreneurial intentions in North-Central Nigeria.
- ii. Examine the effect of business education and entrepreneurial training on the entrepreneurial intentions of women in North-Central Nigeria.

Research Hypotheses

The study drew up the following hypotheses:

H0₁: Women entrepreneurial attitude has no significant effect on the degree of entrepreneurial intentions in North-Central Nigeria.

H0₂: Business education and entrepreneurial training do not have significant effect on the entrepreneurial intentions of women in North-Central Nigeria.

Significance of the Study

The study can boost entrepreneurship participation of women and subsequent entrepreneurial intention. When the government also intervene and empower more women, entrepreneurial activities of North-Central Nigeria will increase. This is healthy for and contributes largely to the economic growth of the State.

Importantly, the study does not only contribute to the existing literature on entrepreneurship. It will contribute to theories. The study will be significant to academic researchers. This is because entrepreneurship has gained much attraction, but entrepreneurship of women has remained one of the under researched areas in academia and policy industries. Thus, policy makers will find the outcome of this study useful. The outcome of this study may be useful in policy formulation and implementation. A well formulated and implemented policy may influence increased engagement of women in entrepreneurship endeavor, and this may lead to local or domestic economic growth and better standard of living.

Literature Review

Conceptual Review

Entrepreneurship development regards entrepreneurship as a result of an individual's career decision-making process. It is an essential aspect of an individual's overall pursuit of a satisfying life, requiring comprehensive support, training, and personal growth. This encompasses providing guidance

in diverse areas such as opportunity identification, public relations management, technology utilization, market research, and government engagement. Entrepreneurial development encompasses a range of activities aimed at improving the knowledge, skills, behaviors, and attitudes of individuals or groups, enabling them to embrace the role of an entrepreneur (Osemeke, 2012). It can be viewed as a transformative journey for women entrepreneurs, characterized by a common underlying thread. This journey involves the ability to recognize business opportunities, mobilize the necessary resources to seize those opportunities, and initiate and sustain appropriate actions to achieve business goals. It entails enriching entrepreneurial skills and knowledge through structured training programs and the establishment of supportive institutions. The ultimate objective is to cultivate a larger pool of entrepreneurs and accelerate the creation of new businesses.

Entrepreneurial development revolves around individuals who aspire to initiate or establish their own businesses. It places significant emphasis on fostering growth and fostering innovation within the entrepreneurial ecosystem (Onodugo & Onodugo, 2015). This entails acquiring the necessary skills and competencies to enable entrepreneurs to effectively and responsibly navigate their businesses, leveraging past decisions to yield favorable outcomes while projecting future prospects based on the prevailing circumstances (Ajide & Kameel, 2018). Entrepreneurial development involves the ongoing enhancement and expansion of existing competencies that play a crucial role in achieving success. Additionally, it entails proficiently organizing diverse professional functions essential for a business to successfully carry out activities encompassing manufacturing activity, marketing activity, finance activity, personnel management activity, research and development activity. This is especially crucial in the face of evolving technologies and dynamic industry trends. To effectively fulfill these roles, specific qualities need to be cultivated throughout the entrepreneurial growth process, including the development of cognitive, interpersonal, and technical abilities. These qualities enable entrepreneurs to become proficient task managers, mediators, and motivators (Ajide & Kameel, 2018).

Entrepreneurial attitudes encompass inherent qualities that can greatly contribute to the growth and success of a company. Women entrepreneurs require a diverse range of attitudes to effectively establish and promote their businesses. These entrepreneurial mindsets are essential, as the absence of such attitudes could make it exceedingly difficult to establish a venture. Possessing the right attitude serves as a catalyst for rapid and progressive entrepreneurial endeavors. In the study by Rodrigues et al. (2023), it is suggested that entrepreneurial attitude is closely linked to both entrepreneurial passion and the benefits associated with entrepreneurship. In other words, the nature of women's entrepreneurial attitudes can be understood through these variables. Women are more likely to develop a positive attitude when they perceive that their engagement in entrepreneurship will yield substantial benefits. Furthermore, their passion for entrepreneurship plays a significant role in cultivating a strong entrepreneurial attitude.

Theoretical Review

Ajzen is credited with developing the Theory of Planned Behavior (TPB) in 1991. TPB framework has been utilized in studies to understand entrepreneurial attitude. It is the most widely used theory of entrepreneurial intention. Davids (2017) posited that the Theory of Planned Behaviour can be deemed the more appropriate model of prediction when it comes to anticipating entrepreneurial intention. This position was based on the outcome of his empirical investigation.

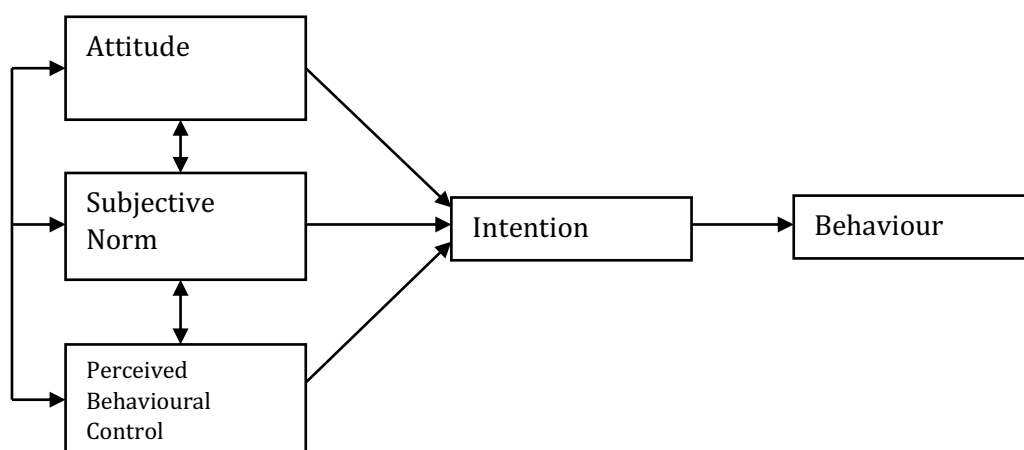
The theory's effectiveness in forecasting entrepreneurial intention has propelled it to become the predominant theoretical framework extensively employed in present-day entrepreneurial research (Schlaegel & Koenig, 2013). The TPB, according to Traikova (2013), is an instrument that enables for the disclosure of the most essential elements that form determinants of intentions. The TPB assumes that women act logically, with respect to their attitudes, subjective norms (SN), and perceived behavioral control (PBC). The overall picture that emerges from these studies is that distinct beliefs that

may be categorized into three groups (figure 1) influencing the intention to start a business (Linan & Chen, 2009):

1. **Personal attitudes toward the enterprise-creation behaviour:** According to Linan and Chen (2009), the question is whether women have a positive or unfavorable opinion with respect to carrying out entrepreneurial activity (most importantly attractiveness of entrepreneurship). As a result, if they have a positive attitude toward beginning a business, they will be more motivated to do it.
2. **Subjective norms:** This encapsulates the sense of social pressure, which is frequently translated into necessity entrepreneurship or non-entrepreneurial behavior. This idea encompasses parental role modeling, parental support, and crucial others' perspectives. A higher inclination to become an entrepreneur will result from a more favourable subjective norm about it (Linan & Chen, 2009).
3. **Perceived control (self-efficacy):** Perception of one's ability to carry out specified business-creation behaviors successfully. A high sense of self-efficacy indicates a higher likelihood of deciding to begin an entrepreneurial behaviour. The most important determinants of entrepreneurial intentions would be these perceived personal convictions. Additionally, the TPB claims that intention and perceived behavioural control are the only determinant of future behavior, granted that the one attempting to conduct it has actual control over it.

Figure 1

The Theory of Planned Behaviour



Source: Ajzen (1991)

A critical differentiation between the TPB and other models lies in the role of subjective norm, which refers to women's individual assessment of societal expectations to conform to or deviate from the demands of entrepreneurial behavior (Ajzen, 1991). Depending on the social context and its influence on women's attitudes, this pressure can act as a catalyst or an obstacle to the growth of an entrepreneurial career. However, Kautonen et al. (2015) find high evidence for all hypothesized connections between the variables, as well as robustness across a variety of demographic and biographical factors.

Shapero and Sokol (1982) proposed the Entrepreneurial Event Theory in 1982. They investigated the impact of life path modifications on an individual's views of desirability and feasibility in the context of new venture development. This idea proposes that major life events (displacement) trigger a shift in entrepreneurial intention and behavior. Displacement can be unfavorable (divorce, job loss) or beneficial (relocation) (financial support, good business partner). One's desire to become self-employed and start a new firm (an entrepreneurial event) is impacted by one's perceptions of the activity's desirability and feasibility.

Shapero came up with a model. Davids (2017) noted that the Entrepreneurial Event Model has not been used substantially in entrepreneurial intention research, but where it has been used, the model has proven to be adequate in predicting entrepreneurial intention. Displacement tends to be the catalyst for a change in behavior in Shapero's model, and the individual then decides to act based on perceived desirability and feasibility (McStay, 2008). The premise of this paradigm is that human behavior is inactive until an event causes displacement, leading in a change in behavior (Nabi et al., 2016).

When one considers the situation in its whole, it is evident that displacement takes two forms (the negative or positive form). Some scholars, however, may choose to characterize displacement in different ways. Gilad and Levine (1986), for example, claimed that it is impacted by 'push' and 'pull' variable. To clarify their point, the negative displacement of losing a job may operate as a push factor (pushing a woman into self-employment), while the positive displacement of financial aid might act as a pull element (drawing a woman away from self-employment) (thereby pulling such woman into self-employment). Nevertheless, there is a paucity of actual evidence to support the impact of push and pull variables, and displacement may logically result in behaviors other than self-employment (McStay, 2008).

The entrepreneurial event, according to Shapero and Sokol (1982), is a function of women's judgments of the attractiveness of entrepreneurship, which are influenced by their own personal attitudes, beliefs, and feelings. These are product of their unique social contexts (for example family, peer groups, educational and professional influences). Before self-employment intents to be established, individuals must first regard the act of self-employment as desirable (McStay, 2008). In the intentions process, Bird (1988) thought that intuition might shape desirability. Feasibility, according to Bird, is a form of 'logical thinking.' People's perceptions of entrepreneurship's feasibility are based on perceived availability of necessary resources (Shapero & Sokol, 1982). Self-efficacy as an entrepreneur is a good proxy for perceived feasibility (Segal et al., 2005). Entrepreneurial knowledge influences one's belief in one's ability to pursue entrepreneurial action (perceived feasibility). Many things can favorably influence women's perceptions of feasibility, but they do not have to be self-employment.

This study uses the Theory of Planned Behavior as the best model for explaining women's entrepreneurial attitudes in North-Central Nigeria. Attitude is founded in psychology theories, and serves as the reason for learning business and entrepreneurship in particular. According to Traikova (2013), the TPB is widely appropriate because it pertains to fundamental principles of human behavior. TPB's basic assumption is that women's entrepreneurial goals are backed up by three primary variables that lead to certain behaviors and entrepreneurial decisions. The TPB is shown to explain the attitudinal element that influences women's entrepreneurial intentions. Attitudes toward entrepreneurship play a role in the understanding of women's entrepreneurial goals. As a result, this theory is employed to guide and support the study's goal.

Methodology

This study utilized a survey research design, employing a standardized research instrument to gather information and generate data. The focus of the study was on women entrepreneurs, and a sample was selected from this population to facilitate the research investigation and yield generalizable outcomes. The total size of the study's population was 1,027 individuals. This was drawn from a variety of SMEs in North-Central Nigeria (manufacturing, accommodation & food services, agriculture, wholesale/retail trade, education and other service activities). The study focused on women owners.

The sample was chosen in phases using a multi-stage sampling technique. In the first stage, the researcher stratified the respondents in North-Central Nigeria on the basis of business activities. The second stage involved the researcher classifying the respondents on the basis of common characteristics at the time of the survey. The third stage involved selecting sample based on SMEs clusters to carry out the survey in the North-Central Nigeria. The sample size was obtained using Salant and Dillman's (1994)

sampling approach. Previous studies have employed the technique of sampling to select participants for their research (such as Enimola et al., 2020; Nafiu et al., 2021). The advantage of the approach is that it has statistical power and ensures degree of precision and stratification. It guarantees that the relevant unit of analysis is selected. The formula is shown below:

$$N_s = \frac{N_p (p)(1-p)}{(N_p-1)\left(\frac{B}{C}\right)^2 + (p)(1-p)} \quad (1)$$

where:

Ns= The estimated sample size

Np= Sample population

P= Proportion of anticipated response (50%)

B= Tolerable sampling error (0.05)

C= Z-statistic associated with confidence interval

$$N_s = \frac{1027 (0.5)(1 - 0.5)}{(1027 - 1) \left(\frac{0.05}{1.96}\right)^2 + (0.5)(1 - 0.5)}$$

Where:

Ns= 279.77840812 (Approx. 280)

Np= 1027

P= 50% or 0.5

B= 0.05 or $\pm 5\%$

C= 1.960 or 95%

The sample size of the study is 280. Thus, 280 respondents were surveyed. The data collected for the study underwent analysis using both descriptive and inferential analytical methods. Multiple Regression was the specific analytical method employed. The models are outlined as follows:

$$EI = a + \beta_1 WAR + \beta_2 WAD + \delta \quad (2)$$

Where,

EI = Dependent variable (entrepreneurial intention)

a = constant

WAR= Independent variable (women entrepreneurial attitude towards risk taking)

WAD= Independent variable (women entrepreneurial attitude towards decision-making)

β_1 = regression coefficient

e = residual or stochastic term

$$EI = a + \beta_1 BEN + \beta_2 ETG + \delta \quad (3)$$

Where,

EI = Dependent variable (Entrepreneurial Intentions)

a = constant

BEN= Business Education

ETG= Entrepreneurial Training

β is regression coefficient which determine the contribution of the independent variables

e = residual or stochastic term

Results and Discussion

Table 1 shows that 21 respondents (7.5%) were 15 to 25 years; 126 respondents (45.0%) were 26 to 36 years; 77 respondents (27.5%) were 37-47 years; 45 respondents (16.1%) were 48-58years; and 11 respondents (3.9%) were 9 years and above. This implies that majority of women entrepreneurs in the study area is within the age bracket of 26 to 36.

Table 1

Demographic variables of Respondents

Category	Variables	Frequency	Percent
Age	15-25 years	21	7.5
	26-36 years	126	45.0
	37-47 years	77	27.5
	48-58years	45	16.1
	59 years and above	11	3.9
	Total	280	100.0
Business Experience	0-5 Years	108	38.6
	5-10 Years	141	50.4
	10-15 Years	12	4.3
	15-20 Years	19	6.8
	Total	280	100.0
Marital Status	Single	198	70.7
	Married	39	13.9
	Divorced	29	10.4
	Widow	14	5.0
	Total	280	100.0
Educational Background	Primary School Leaving cert	29	10.4
	Senior Secondary Cert.	82	29.3
	OND/NCE	83	29.6
	B.Sc/HND	79	28.2
	M.Sc and above	7	2.5
Total	280	100.0	

Source: Field Survey (2022)

Table 1 shows that 108 respondents (38.6%) have the business experience of about 5 years; 141 respondents (50.4%) have the business experience of about 5 to10 years; 12 respondents (4.3%) have the business experience of about 10 to15 years; and 19 respondents (6.8%) have the business experience of about 15-20 years. The 141 respondents show the business experience (5 to10 years) that is considered favourable to this study. This is because the respondents have considerable experience that is helpful to the study.

Table 1 shows that 198 respondents (70.7%) were single; 39 respondents (13.9%) were married; 29 respondents (10.4%) were divorcees; and14 respondents (5.0%) were widows. This results imply that majority of women entrepreneurs in North-Central Nigeria is single. This may translate into their high level of involvement in entrepreneurship. The respondents are not saddled with marital commitment and responsibilities, and they have ample time for entrepreneurship.

Table 1 shows that 29 respondents (10.4%) held Primary School Leaving Certificates; 82 respondents (29.3%) held Senior Secondary Certificates; 83 respondents (29.6%) held Ordinary National Diploma Certificates or its equivalence; 79 respondents (29.3%) held Bachelor of Science Certificates or its equivalence; and 7 respondents (2.5%) held Master of Science and above. The results show that a good number of respondents have reasonable educational qualification. This is helpful to the study because majority of the respondents had better knowledge of the subject matter. Thus, they provided accurate data.

Table 2 shows motivation due to expertise in certain entrepreneurial areas (\bar{x} = 1.9071; SD= 0.91107). The standard deviation shows more spread of data around the mean. The result describes positive entrepreneurial attitude of women based on their observed motivation due to expertise in certain entrepreneurial areas. The table shows women often sacrifice their personal comfort to take advantage of business opportunities (\bar{x} = 2.6679; SD= 1.43947). The result describes positive entrepreneurial attitude of women towards sacrificing personal comfort in order to take advantage of business opportunities. The table shows women attitude towards working hard in order to be among the best in entrepreneurship (\bar{x} = 3.1536; SD= 1.38657). The result describes positive entrepreneurial attitude of women towards achieving outstanding position in their entrepreneurial endeavour through hard work.

Table 2

Descriptive statistics of entrepreneurial attitude of women

	N	Mean	Std. Deviation
Motivation due to expertise in certain entrepreneurial areas	280	1.9071	.91107
Sacrificing personal comfort in order to take advantage of business opportunities	280	2.6679	1.43947
Working hard in order to be among the best in entrepreneurship	280	3.1536	1.38657

Source: Field Survey (2022)

The table 3 shows women entrepreneurial attitude (R^2 = 0.7488) against entrepreneurial intentions of women. This signifies that women entrepreneurial attitude accounts for 74.88% variation in their entrepreneurial intentions. The unexplained 25.12% indicates that there are other predictors that can account for variations in entrepreneurial intentions. The effect of women entrepreneurial attitude on the degree of entrepreneurial intentions in North-Central Nigeria is observed strong. The predictor entered the model with strong explanation of the variance in the entrepreneurial intentions of women in North-Central Nigeria. The adjusted R-square (0.7470) is an effort to estimate the R-squared (0.7488) for the population with a more accurate value.

Table 3

Regression on women entrepreneurial attitude and entrepreneurial intentions

E1	Coef.	Std. Err.	T	P>t	[95% Conf. Interval]	
EAW1	.2173147	.0774386	2.81	0.005	.0648717	.3697576
EAW2	.6991746	.0490126	14.27	0.000	.6026901	.7956592
_cons	.6023947	.0952741	6.32	0.000	.4148415	.7899479
	SS	Df	MS			
Model	384.210902	2	192.105451			
Residual	128.899812	277	.465342282			
Number of obs = 280						
F(2, 277) = 412.83						
Prob > F = 0.0000						

R-squared	= 0.7488
Adj R-squared	= 0.7470
Root MSE	= .68216

Source: Field Survey (2022)

EAW1= Women entrepreneurial attitude towards risk taking

EAW2= Women entrepreneurial attitude towards decision-making

In the model, risk taking and decision-making were checked against entrepreneurial intentions of women. The result shows women entrepreneurial attitude towards risk taking ($\beta= 0.2173$; $p\text{-value}= 0.01$) against entrepreneurial intentions of women. This implies a positive linear relationship between women entrepreneurial attitude towards risk taking and entrepreneurial intentions. The linear relationship between women entrepreneurial attitude towards risk taking and entrepreneurial intentions is significant but weak since it is below 50%. The result shows that 21.7% unit change in attitude towards risk taking will lead to proportional unit change in entrepreneurial intentions of women. The result shows women entrepreneurial attitude towards decision-making ($\beta= 0.6992$; $p\text{-value}< 0.01$) against entrepreneurial intentions of women. This implies that 69.92% unit change in attitude towards decision-making will bring about almost the same unit change in the entrepreneurial intentions of women. The result shows that the linear relationship between attitude towards decision-making and entrepreneurial intentions of women is significant and positive.

Table 4 shows that the result for business education ($R^2= 0.318$); indicating that 31.8% variations in the entrepreneurial intentions of women in the North-Central Nigeria. The remaining 68.2% unaccounted variations show that there are other variables that can explain the variations in the entrepreneurial intentions of women in the North-Central Nigeria. The R^2 -value (0.318) is below 50%, and this implies low strength of the predictive power of the variable (business education) in the model. The table also shows entrepreneurial training with the $R^2= 0.329$. This implies that the 32.9% variations in the entrepreneurial intentions of women in the North-Central Nigeria are explained by entrepreneurial training. The remaining 67.1% unexplained variations signify that there are other variables which can better predict the entrepreneurial intentions of women in the North-Central Nigeria. The strength of the predictor is also weak since the R^2 -value (0.329) is below 50%.

Table 4

Multiple regression of the effect of business education and entrepreneurial training on the entrepreneurial intentions of women

Variables	Coefficients (β)	Std. Error	T-Stat	P-Value	R^2	F-Stat ($p<.001$)	Mean Square
(Constant)	.410	.159	2.585	.010			
Business Education	.491	.092	5.327	.000	.318	129.847	.823
Entrepreneurial Training	.176	.085	2.070	.039	.329	67.833	.813

Predictors (Constant): Business Education, Entrepreneurial Training

Dependent Variable: Entrepreneurial Intentions

The Table 4 shows how the variable evolves within the regression model, and it serves as the foundation for significance testing. As seen in the table above, utilizing the model is preferable to guessing the mean. The mean square residual values (0.823 for business education and 0.813 for entrepreneurial training) are smaller, which show less deviation between the observed and fitted values (appendix II). The P -value for the F test statistic (129.847 for business education and 67.833 for entrepreneurial training) are less than 0.001, which provide strong support against the null hypotheses.

The coefficient of determination for business education ($R^2= 0.318$) and level of education ($R^2= 0.329$) show that the variables have significant effect on the entrepreneurial intentions of women in the North-Central Nigeria.

The table shows that a positive linear relationship exists between business education and the entrepreneurial intentions of women in the North-Central Nigeria (given $\beta= 0.491$; $p\text{-value} < 0.01$). This implies that 49.1% change in business education will lead to proportional change in the entrepreneurial intentions of women in the North-Central Nigeria. The table also shows that positive linear relationship exists between entrepreneurial training and the entrepreneurial intentions of women in the North-Central Nigeria (given $\beta= 0.176$; $p\text{-value} < 0.05$). This suggests that an improvement in entrepreneurial training of 17.6% will result in a corresponding change in women's entrepreneurial intentions in North-Central Nigeria.

Discussion of Findings

Finding showed that women entrepreneurial attitude has strong effect on the degree of entrepreneurial intentions in North-Central Nigeria. This supports the assertion of Farhat & Moncada (2020) that behavioural attitude can influence entrepreneurial intentions. Women entrepreneurial attitude towards risk taking and decision-making were empirically investigated against the degree of entrepreneurial intentions in North-Central Nigeria. Finding showed that women entrepreneurial attitude towards risk taking has a significant but positive linear relationship with entrepreneurial intentions. This refutes the finding of Abdieva et al. (2019) that increase risk-taking preference of women is not often connected with increased entrepreneurship probability.

Women's display of a risk-seeking entrepreneurial attitude implies readiness to engage in entrepreneurial activities bearing in mind the possible consequence of doing so. Since the variable entered the model with positive sign; this is an indication that the entrepreneurial attitude is positive, and persistent increase in the positive entrepreneurial attitude towards risk taking will drive in increasing entrepreneurial intentions of women in North-Central Nigeria. Finding also revealed that women entrepreneurial attitude towards decision-making has a significant positive linear relationship with entrepreneurial intentions of women. Wadson (2009) reported that women's attitudes have a direct impact on their decision to engage in venture start-up or entrepreneurial activities. However, Rodrigues et al. (2023) asserted that entrepreneurial attitude can stimulate entrepreneurial passion and intention.

Finding revealed that business education and entrepreneurial training have weak effects on the entrepreneurial intentions of women in North-Central Nigeria. This is because the variation explained by business education (31.8%) is below average (50%). The finding however supports the assertion of studies (Linan & Chen, 2009; Turker & Selcuk, 2009) that business education is cardinal to entrepreneurial intentions. This study found that a significant positive linear relationship exists between business education and the entrepreneurial intentions of women in the North-Central Nigeria. This means that increase in entrepreneurial education will result in a corresponding increase in women's entrepreneurial intents in North-Central Nigeria. This is because business education focuses on the entrepreneurial skills and procedures of the entrepreneurial world. This in agreement with the position of Ambad and Ag Damit (2016) that education is the key to entrepreneurship development. Mumtaz et al. (2012) also assert that education is an effective way to boost entrepreneurial knowledge, skill, and ability. Finding showed that entrepreneurial training has weak explanatory power over entrepreneurial intentions of women in the North-Central Nigeria. This is because the coefficient of determination is below 50%. The linear relationship between entrepreneurial training and the entrepreneurial intentions of women in the North-Central Nigeria was positive in the model. This shows that increase in entrepreneurial training will result in a comparable change in women's entrepreneurial intentions.

Conclusion and Recommendations

It is imperative for research to unveil the attitude of women towards entrepreneurship development. There is even greater impetus to put a spotlight on entrepreneurship development in North-Central Nigeria. Given the increased recognition of women's attitudes toward entrepreneurship development, it is important to learn more about how they want to make entrepreneurship a lifelong vocation. Favourable attitude can explain the degree at which women develop entrepreneurial intentions.

In the North-Central Nigeria, women's entrepreneurial attitudes have a massive effect on their entrepreneurial intentions. Women entrepreneurs' risk-taking and decision-making attitudes were empirically explored in relation to their entrepreneurial ambitions. The risk-taking mindset of women entrepreneurs shows a large but favourable linear connection with their entrepreneurial intentions. Women who exhibit a risk-seeking entrepreneurial mentality are willing to engage in entrepreneurial activity despite the potential consequences. Entrepreneurial attitude of women is favourable, and a sustained increase in the favourable entrepreneurial attitude toward risk taking will lead to increased entrepreneurial ambitions among women in North-Central Nigeria. Women's entrepreneurial decision-making attitudes have a large favourable linear link with their entrepreneurial intentions.

While the impact of business education and entrepreneurial training on women's entrepreneurial intentions is modest, the findings of this study highlight a noteworthy positive linear association between business education and women's entrepreneurial intentions in North-Central Nigeria. Conversely, the influence of entrepreneurial training on women's entrepreneurial intentions in the same region is limited. The study indicates a positive correlation between entrepreneurial training and women's entrepreneurial intentions in North-Central Nigeria, implying that an augmentation in entrepreneurial training leads to a similar shift in women's entrepreneurial intentions.

Suggestions for Future Research

This study recommends that:

- i. The government should design an entrepreneurship programme with the sole aim of inspiring positive women's entrepreneurial attitude; as this can culminate into high degree of their entrepreneurial intentions in North-Central Nigeria. Women should increase their entrepreneurial attitude towards risk taking and decision-making as well. This can translate into increased entrepreneurial and economic success.
- ii. The government and policy makers should develop entrepreneurship framework that captures gender-sensitive business education and training to boost the entrepreneurial intentions of women in North-Central Nigeria. Women should also avail themselves for business education and entrepreneurial training; this will be helpful for entrepreneurial growth and success in the North-Central Nigeria

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