
Antecedents of Attitude and Intention towards female entrepreneurs in Jordan

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ABSTRACT

Entrepreneurial intentions' antecedents help us understand, explain, and forecast entrepreneurial activity better. Research confirms that intentions play an important role in the decision to start a new firm. The aim of this study is explanatory research of entrepreneurial education, access to finance, government policy, and attitude of Jordanian female entrepreneurs towards entrepreneurial intention. A conceptual framework is derived and tested in the context of female small business owners through structural equation modeling.

Planned behavior theory is the key theoretical framework used in this exploratory study which hypothesizes that entrepreneurial education, access to finance, government policy, and attitudes have a positive effect on entrepreneurial intentions which in turn lead to entrepreneurial activity. We test our hypothesis amongst Jordanian businesswomen who engaging with economic institutions, support groups, businesswomen groups, and individuals and currently engaging in entrepreneurial activity.

The main finding is that attitudes have the strongest and positive effect on entrepreneurial intentions. Entrepreneurial education and government policy are found to significantly contribute to entrepreneurial intentions. Our research contributes to the study of entrepreneurship as it uses the theory of planned behaviour in the context of the Jordan amongst active female entrepreneurs. Implications are discussed for theory and practice.

Key words; intention, attitude, entrepreneurial education, access to finance, government policy

1. Introduction

The researchers of women entrepreneurs continue as they observe the challenges and barriers women face in the process of creating their own businesses. This study is in Jordan where research is conducted, it also highlights the challenges faced by women entrepreneurs, such as a lack of entrepreneurial education, poor access to capital and poor effectiveness of government policy. A female entrepreneur is described in this study as a founder and owner/operator of a new Jordanian business company. Furthermore, a new entrepreneurial firm is described as a business that is more than two years old in the fields of technology, retail, service, industry, agriculture. In addition to telephone, web/internet, a technology consultancy, engineering and electricity, laboratory, pharmaceutical research.

A person can venture out and pursue entrepreneurial activities when the intention is high in relation to a specific opportunity (Sing, 2014) this suggests that the entrepreneurial cycle starts with the creation of entrepreneurial intentions. The entrepreneurial cycle begins with intention formation, however; the intent in entrepreneurship refers to an individual's intention to begin a new company (Abubakar et al., 2014). That means self-employment arises from the personal ambition of business owners who prefer ownership autonomy rather than job-seeking.

Furthermore, there are many factors in the literature that determine entrepreneurial intent, such as attitude towards start-up and need for achievement. In addition, the researcher has broadened the review of entrepreneurial intent to tackle environmental factors such as systemic support, financial access, access to information and social networks, and contextual considerations such as perceived support, perceived constraints and close support ((Linan, 2009). The empirical observations are indeed divided into the psychological and behavioral methods of entrepreneurial intention. This argument gives the impression that intention is very significant in the theory and construction of entrepreneurship. In comparison, scholars asserted that entrepreneurial intentions is focal in understanding entrepreneurship, as they

represent the first step in the procedures of opportunities' discovering, creating and exploiting (Schlaegel & Koenig, 2013).

Engelschiøn, (2014) indicates in his study that access to finance affects entrepreneurial intent. Planned behavior theory implies that there is a direct correlation between intentions and action, suggesting that perceived access to finance can influence the development of new businesses. This suggests that a reasonable approach as part of a governmental policy to increase entrepreneurship would be to make finance more accessible. Governments should raise the level of entrepreneurship, make financing more available to young people, who are often excluded from the usual banking system, but at the same time have the highest rates of entrepreneurial intention. High rates of entrepreneurship are also linked to a stable economy. Entrepreneurship facilitates job creation, wealth creation, creativity and is closely related to economic growth in this way.

The challenges faced by entrepreneurs around the world in starting and maintaining their companies include difficulties with business registration, sufficient access to human capital, lack of government support, lack of capacity to access financing, developing innovations, and accessing markets. According to researchers, there are various obstacles that are challenging to start-ups in Jordan, including high-interest rates and lack the ability of the business environment (Amanamah, Owusu & Acheampo, 2018).

In particular, there is minimal research that focuses on specific antecedents of attitude and intention contexts, such as access to finance and government assistant towards entrepreneurship and entrepreneurs, and compares the results (Asad, Ismail & Alekam, 2016). This study contributes to the literature by modeling specific antecedents of attitude and intention towards business startups. In particular, we examine the impact of entrepreneurial education, access to finance, and government policy on attitude and intention towards business startup and compare the findings. It is postulated that these factors affect attitude and intention, albeit the magnitude of their effect is expected to differ for the business and business startup phase. A business' startup phase is that associated with the entrepreneur's intention to start up his project, (Asad, et al, 2016).

Researches show that intention plays a major role in the decision to start a new business. Yet what factors are affecting intention? According to Fenech, et al, (2019), entrepreneurial intent is a function of behaviors (Attitude), social norms, and self-efficacy. There seem to be factors that contribute to this fragmentation which need deeper exploration. This research aims to examine the context of entrepreneurial activity with special attention to societal (economic and political environment), social (experience and education), and entrepreneurial attitude (Ozaralli & Revinburg, 2016).

2. Literature Review

2.1 Intention

Entrepreneurship is a procedure that takes place over time; in this way, entrepreneurial expectations will be the first step in the company development process. From Fayolles' (2005) model it is shown that entrepreneurial intention is a critical step towards achieving entrepreneurial behavior and an entrepreneurial outcome. Intention models have the potential to improve scholars' ability to describe and predict entrepreneurial activity (Krueger Jr et al., 2000).

Intentions according to Ajzen's (2001) TPB model detected as subjective norms, personal appeal or attitude, and perceived behavioral control. Attitude towards actions or personal interest refers to the degree to which the individual holds a positive or negative overall personal evaluation of becoming an entrepreneur. However, the TPB model proposes that the intent of entrepreneurs to perform a particular behavior is based on three psychological indicators: (1) positive action assessment (attitude); (2) social

efforts that force to promoting behavior (subjective norm); and (3) easy of perceived behavioral (perceived behavioral control)

Ajzen (2005) suggests that people establish behaviors based on their assumptions and beliefs about the effects of performing the behavior. This outcome includes both innate and alien incentives such as monetary rewards, autonomy, self-sufficient and family protection, both of which favorably affect the purpose of starting a company. Therefore, many scholars are researching supports the function of entrepreneurial attitudes, social norms, and perceived behavioral regulation in predicting entrepreneurial behavior (Engle et al. 2010; Pihie & Bagheri, 2011).

Shapero and Sokol (1982) in the Entrepreneurial Event Model (SEE) suggests that intentions to establish a company arise from a tendency to act and expectations of desirability and viability which are the result of cultural and social contexts and decide the personal choice. The tendency to act on an opportunity refers to the inborn ability to act on one's own decisions and relies on one's dominant perceptions. The variables affecting intention are called motivational antecedents; the more favorable context will increase the intention to start a company (Liñán & Chen, 2009). These antecedents will be uncovered to exogenous impacts such as skills, demographics, traits, and social, cultural and financial support. It will influence attitudes, expectations, and actions indirectly (Shapero & Sokol, 1982).

2.2 Entrepreneurial Attitude

Attitude (personal attitude) towards entrepreneurship refers to the extent to which the person has a positive or negative personal assessment of becoming an entrepreneur (Ajzen, 2001; Autio et al., 2001). It incorporates not only useful and effective (I like it, it's attractive) considerations but also evaluative (it has advantages). Attitude described by Azjen, (2001) as an acquired predisposition to respond to a given object in a consistently favorable or unfavorable way. Attitude to behavior represents the overall positive or negative judgments of the person committing a specific behavior. In general, they furthermore emphasize that the more favorable the attitude towards action the individual's intention should be stronger to perform it.

However, Attitudes regarding entrepreneurial actions are a result of one's expectation that behavioral success can lead to different outcomes and outcome assessments. But if behavioral values suggest that successful results can be achieved by the interaction. Individuals would probably have a positive attitude towards that particular behavior (Cavazos-Arroyo et al.,2017). According to the Theory of Planned Behaviour (Ajzen, 1991), attitudes have shown significant association with actions and business start-up intention in various contexts. With respect to SMEs and women entrepreneurs, and in line with previous ones Fenech, et al., (2019) and Dahlan, et al., (2015) Found attitudes to explain intention to a start-up business.

In Furthermore, the attitude towards finance, change, and support is a major factor in entrepreneurship, attitudes are flexible to different and can be affected by educators and by an atmosphere (teaching) that promotes entrepreneurship (Schwarz et al., 2009). In addition, in a study, Geissler & Zanger (2011) also find an attitude as a strong predictor of entrepreneurial intent. Accordingly, the following hypothesis is asserted:

Hypothesis 1: Attitude towards entrepreneurship influence entrepreneurial intention among female entrepreneurs

2.3 Entrepreneurial Education

Entrepreneurship education has always been about developing and enhancing entrepreneurial inspiration, perception, skills and knowledge which are much needed to successfully start and run a business venture.

Many authors (De Jorge-Moreno et al., 2012) highlight the significance of entrepreneurial education in the cultivation of entrepreneurial spirit among individuals who are involved in the process.

Entrepreneurship education is among the most relevant efficient means to improve entrepreneurial ability and hence to self-employment and economic growth. In Jordan, because of the influx of private tertiary institutions, the huge and ever-increasing gap between the availability of and demand for jobs has expanded. Unfortunately, though job prospects State or the public sector has practically slowed down, and the increased number of graduates has not been sufficiently absorbed by private sector growth.

Education in entrepreneurship is becoming increasingly important in universities, but its growth in different countries is irregular (Fayolle, 2005). Educational support was found to be more important in affecting entrepreneurial intentions in university students than institutional support, this was a report conducted by Turker and Sonmez Selçuk (2009) in their study that surveyed Turkish universities.

Several reasons frequently cited for high youth unemployment levels include unqualified students, lack of skills demand and supply, weak technical skills, restricted sector of SMEs, sluggish expansion and private sector growth. Given the diminishing public sector employment opportunities and the sluggish pace of job development within the private sector, the only viable choice for graduate youth is to build their jobs. In reality, Jordan like a developing country, small and medium-sized enterprises (SMEs) play a dynamic role in the development of new ventures and account for 40-80% of all job openings.

The universities and academic institutions face unparalleled challenges in setting up the systems that can provide an environment for novel startups for students. Recently, the expectations have shifted, and universities are stressing both academic and professional growth of an enterprise skillset. The universities and institutions that offer degrees and qualifications based on entrepreneurship conduct a major role in fueling the stream of young entrepreneurs. Similar educational programs and degrees are seen as a major factor in the growth of entrepreneurial intent (EI) (Wilson et al., 2007). Training is the way one can change other people's mindsets.

Changing minds by education is an ancient practice and was used for good as well as bad purposes. The purpose of entrepreneurial education is to find out what the students' entrepreneurial intentions are for. Several external factors, including the business climate, government policy, access to finance, social culture, personality type, have vague efforts to form entrepreneurial intentions through education.

In many parts of the world, it has been found that students are not interested in making their career decisions and they are compelled to make appropriate career choices according to their family needs. Often is critical in shaping human minds towards certain entrepreneurial behavior, environmental support and market conditions.

Entrepreneurship education in tertiary institutions in the country has been recognized as one of the most successful forms of enhancing entrepreneurial ability and thus self-employment, job creation and economic growth. Researchers maintain that vocational training could provide some overview of the challenges of entrepreneurship and thus encourage skills growth and self-confidence. Consequently, education plays a quite critical role in shaping female entrepreneurs' attitudes and expectations and in their involvement in launching new projects.

Hypothesis 1: Entrepreneurial education will have a positive impact on (a) attitude and (b) business start-up intention

2.4 Access to Finance

Since financing is an essential means of seeking growth opportunities, the development agenda must include addressing the unique needs of female entrepreneurs in accessing finance. Women entrepreneurs

across regions have less access to financing than male entrepreneurs do. This is especially problematic for women entrepreneurs who would like to startup their business. Not only do surveys prove that females entrepreneurs are less likely to take out a loan, but borrowing conditions may also be less desirable for women. Many researchers suggest that women entrepreneurs are more prone to face higher interest rates, be expected to guarantee a higher portion of the loan and have short-term loans.

External funding for small and medium-sized businesses is essential to support start-ups. Furthermore, without external funding, it is likely that small and medium-sized enterprises would not be able to compete on the international market, develop their businesses, and build business ties with large corporations. However, access to finance seems to be the most important barrier to business expansion and start-ups that listed among established SMEs and potential operators (Olomi & Urassa, 2008).

One of the most important constraints to growth SMEs is financial support and affects the creation of a stable environment in which SMEs will flourish. Researchers asserted that access to finance is a much greater restriction for small businesses than for large ones (Abraham et al., 2015).

However, an adequate legislation, funding programs, and schemes should be implemented by the government to enhance SME access to finance. In addition to small business support services should be offered to SMEs in order to increase access to finance and that more financing systems and financial schemes are required in order to help SMEs especially that owned by women.

Several factors were identified that imposes restrictions on access to finance by SMEs. These factors are including inequalities of the financial sectors, absence of banking know-how, data redundancy (access to business information), and the significant risk of small business lending.

Grants and subsidies are highly efficient but they can be a waste of money if they are poorly planned. Subsidies can lift bank loans; they can cut them down or have no effect on them. It relies on whether entrepreneurs are limited in credit, whether subsidies are distributed at the start-up phase or later, and the financing proportional costs whether internal or external (Ciaian et al., 2011).

Engelschiøn, 2014 in his study found a positive relationship between accesses to finance and entrepreneurial intentions. However, according to the literature review, there is a potential that perceived access to finance through the antecedents may have an indirect impact on entrepreneurial intent (Shapero & Sokol, 1982). Better access to finance is expected to impact on entrepreneurial intentions in a positive way. The following hypothesis is raised in the light of this logic:

H2; Access to finance will have a positive impact on (a) attitude and (b) business start-up intention

2.5 Government policy

Globally, the value of the growth of entrepreneurship in many economies countries around the world achieved by developed programs to enhance entrepreneurship in their communities. Economic development defined as the way wealth is produced by gathering human, political, property, financial, physical and natural resources to produce vendible goods and services (Al-Mubarak & Busler, 2013).

There has been a comprehensive analysis of the relationship between entrepreneurship and economic growth at local, state, and national levels (Minniti, 2008). Therefore, researchers asserted that the contribution of the entrepreneurial activities to jobs and GDP is on the rise. Throughout the relation to government support policies, as the government is already in the leadership for entrepreneurial growth, it is presumed that it can provide the frequently-needed services inquired entrepreneurs. Those tools include creating a business-friendly atmosphere which will greatly encourage entrepreneurship. Researchers suggest that the government should enact appropriate regulations, and initiatives to increase access to finance for SMEs. In order to improve access to finance, small business support services should be

provided to SMEs and that more financing mechanisms and financial schemes are required to assist SMEs.

Governments around the world have implemented numerous support services for small and medium-sized enterprises which include policy initiatives and programs to support the growth and development of the SME sector. The initiatives are structured to help small and medium-sized businesses in order to connect them to the nation's broader development agenda, with an emphasis on poverty reduction and small business growth.

In this context, government policy is all course of action that seeks to control and enhance the circumstances of SMEs in terms of government support, execution, and subsidize policies. Depending on this concept, government policy as its link to entrepreneurial activity and practice is addressed by developing a favorable climate for entrepreneurship (Obaji & Ologo, 2014).

Entrepreneurs, including female entrepreneurs in the Jordanian context have to face a more complicated situation such as lack of funding, consulting services, entrepreneurial education support, parental support, and even government and non-governmental support to emerging international productive entrepreneurs. In addition to, modifying the curriculum of the entrepreneurship studies, that approved by the educators higher education officials as empirical researches

Furthermore, Park, Kim & Ko. (2015) investigated the Government's entrepreneurial support policy with entrepreneurial intention; they found positive indirect effects on entrepreneurial intention. They discussed the Government's entrepreneurial support policy under three variables (educational support, financial support and marketing support).

Several studies have shown that government policy is strongly linked to entrepreneurship (Mason & Brown, 2011). Certain reports, on the contrary, have found government policy to be negatively linked to entrepreneurship (Ihugba & Odii, 2014). Accordingly, that shows an inconsistency in the role of government policy in fostering entrepreneurship, particularly in developing countries. It was found that three government-sponsored policy variables (educational support, financial support, and marketing support) had positive direct effects on entrepreneurship, while these three variables had positive indirect effects on entrepreneurship (Park, Kim & Ko. (2015).

Through the evaluating of previous studies, it demonstrates that evidence that an amount of studies on entrepreneurial intention is being carried out, what is lacking is research that is directly linked to how to increase the level of entrepreneurship. There is a need to build good policies and strategies for more knowledge about what makes women go into self-employment. The lack of work in this area makes it impossible for governments to implement these regulations and policies. Based on this context, this study utilized government policy as independent variable to exam the relation with an entrepreneurial intention and attitude as dependent variables. The following hypothesis is raised in the light of this logic:

H3: Government policy will have a positive impact on (a) attitude and (b) business start-up Intention

3. Conceptual framework

Ajzen (2005) modified the Planned Behavior Theory model by extending or introducing new variables; namely, personal, demographic, and environmental factors that may be antecedents of entrepreneurial behavior. The predictive function of individual characteristics and contextual factors in entrepreneurial behavior is often stressed by Shapero (1982), and Bird (1989). In accordance with these claims, we integrated entrepreneurial education, government policy and access to finance variables into our model to explore how they contribute to entrepreneurial intention.

The planned behavior theory has been used extensively to describe a number of actions and intentions. The theory asserted that entrepreneurial intentions reflect the effort the individual would make to implement the entrepreneurial behavior, Liñán and Chen (2009) applied the planned behavior theory to establish a model for entrepreneurial intention.

A number of variables are theoretically important to (or not) the formulation of entrepreneurial intentions: personality characteristics, family and friends, experiences and education, political and economic circumstances, perceived motives and obstacles. From the literature review, we noticed the effects of three possible influences on the intention of entrepreneurs; Factors of social (personal experiences and education), and societal factors (the country's perceived political and economic climate). Eventually, a strong intention is likely to lead to an attempt to start a new business (though immediate circumstances can cause a delay) (Ozaralli and Rivenburgh, 2016).

Ajzen (1991) showed that the intent to conduct an action can be calculated with a high precision from the behavioral attitudes. Past work has shown good support for the applicability of the expected action hypothesis in the area of entrepreneurship (Autio et al., 2001; Liñán & Chen, 2009).

Planned behavior theory suggests that individual attitude, perceived behavioral control and subjective norm are antecedents from intentions. It is assumed that more positive precedents raise the desire to go into self-employment (Liñán & Chen, 2009). Because of this, the antecedents are added as independent variables to the model. External influences such as entrepreneurial education, government policy, and access to finance are believed to affect antecedents. For all of this reason, there is the potential that the perceived of these variables through the antecedents will have direct and indirect effect on entrepreneurial intent (Shapero & Sokol, 1982).

Although, several studies have reported inconsistent results concerning the comparative importance of the motivational influences of the antecedents for predicting entrepreneurial intentions, many studies have displayed an obvious correlation between entrepreneurial education, access to finance and government policy with entrepreneurial intention (Alam, Kousar & Rehman 2019; Obaji & Olugu, 2014; Engelschiøn, 2014 ; Turker & Sonmez Selçuk, 2009).

The paper draws on previous research (Liñán and Chen's 2009; Fayolles 2003; Krueger et al., 2000) to develop hypotheses with regard to the role of entrepreneurial education, access to finance, and government policy in predicting the attitude and business start-up intention of Jordanian female entrepreneurs. Research on the impact of entrepreneurial education, access to finance, and government policy towards entrepreneurial attitude and intention remains limited, despite their significance in explaining entrepreneurial behavior in multiple entrepreneurial activities (Iakovleva, Kolvereid, & Stephan, 2011). Given the significance of these variables in understanding entrepreneurial attitude and intention, this research constructs a model (see Figure 1) across the contexts of Jordanian female entrepreneurs to uncover any potential differences in the factors that drive attitudes and intention in this context. The following structure is drawn from the literature and the theories that reviewed which support the argument.

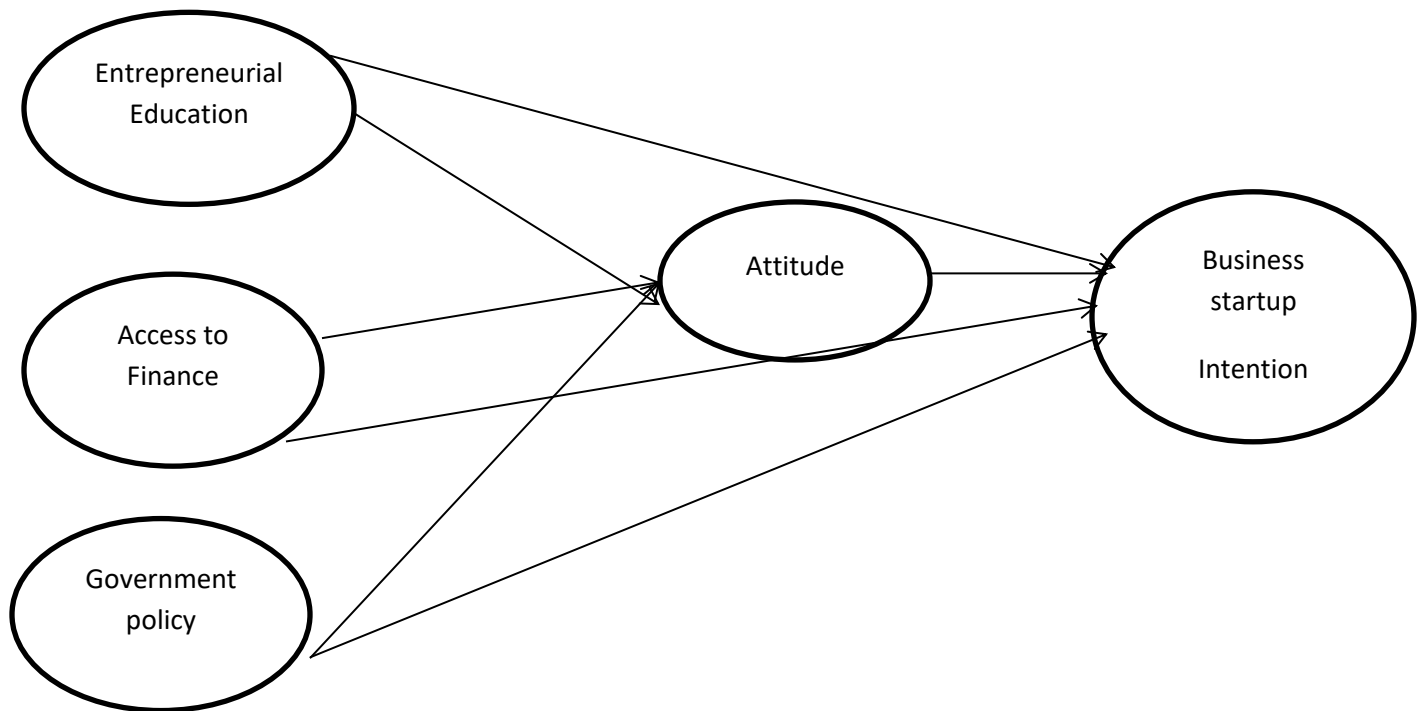


Figure 1: conceptual Frame work

Therefore, entrepreneurial activity has three required factors, I) the desire to seek self-employment (or other entrepreneurial behavior); ii) the perception of a financially valuable entrepreneurial opportunity; and iii) the means to seek the entrepreneurial behavior Opportunities (Ajzen, 2005; Shapero, 1982). Without these three preconditions being present simultaneously, entrepreneurial activity does not exist. Due to this study, the hypothesizes are:

H1: Entrepreneurial Education will have a positive impact on (a) personal attitude and (b) business startup intention

H2: Access to finance will have a positively impact on (a) personal attitude and (b) business startup intention

H3: government policy will have a positive impact on (a) personal attitude and (b) business startup intention

H4: personal attitude towards entrepreneurship will positively affect business startup intention

4. Research design

This descriptive survey is exploratory and descriptive as it scientifically analyses how entrepreneurial attitude and intentions can be positively influenced by entrepreneurial education, access to finance, and government policy. This research aims to explain the factors which play an important role in creating EIs among Jordanian female entrepreneurs in multiple disciplines. An additional objective is to explain how formation and change attitude influence entrepreneurial intentions among entrepreneurs female.

It's difficult to obtain up-to-date listings of women-owned small businesses in Jordan, where there are no reliable directories to help locate those entrepreneurs. Thus, a list of women entrepreneurs focused on significant foundations by engaging with economic institutions, support groups, and individuals. Such sources include governmental agencies, female entrepreneur groups, and technology business accelerators, some innovation entrepreneurs in the Jordanian market, businesswomen groups, and agencies for enterprise growth. A list of 650 women entrepreneurs was established following comprehensive quest activities. Since the study is exploratory in nature and due to an unknown population, the limited sample size obtained from the survey that was performed is lower; as a result, SEM based on variance is more appropriate than CB SEM (Hair et al., 2016).

4.1. Measures

As regards measures, the survey instrument was focused on prior literature with attitude and intention measures built on the basis of Ajzen (1991), while entrepreneurial education was measured by a 5 items adapted from Walter and Block, (2016). Also, access to finance adopted from Engleschion, (2014). In the end, government policy has been taken and adapted from Obaji & Olugo, (2014). All Construction was measured on Likert-type scales ranging from 1 to 5.

5. Data Analysis

Both variables (independent variables and dependent variables) used in the model are latent variables with several measuring items. Therefore SEM is the most appropriate multivariate technique in this case. Modeling of partial least square structural equations (PLS-SEM) based on variance was used in this analysis. PLS is gaining prominence in the social sciences and is a technique of the second generation. Smart PLS 3 was used for all study-related computations, owing to the user-favorable interface, calculation standard, normality data problems, the essence of the analysis, and criteria for a limited sample size (Hair Jr et al . , 2016).

Data processing is done using Smart PLS 3 software since all structures are latent variables calculated by indicators and measurements. This research has adopted multidimensional structures that incorporate reflective and composite dimensions. Configuration of specific composite factors is an essential configuration for constructs of the second order. Throughout the case of the configuration of composite common factors, a reflective measurement model is used in constructs of the first order when various constructs of the first order evolved to create a composite construct of the second order.

6. Results

The measurement model was used for evaluating construct reliability and validity (Henseler, Ringle, & Sinkovics, 2009). Measurement model validation is done through the validation of the reflective measurement model. Measurement model evaluation involves composite reliability for evaluating internal accuracy, outer loading of indicators for the reliability of individual indicators, average extracted variance (AVE) for evaluating convergent validity, and Fornell – Larcker criteria and crossloads for assessing discriminating validity as shown in table 3. Results of PLS calculation is shown Figure 1.

Table 1; Convergent reliability measures

Construct	Item	loading	Alph	CR	AVE
Attitude	EA1	0.745	0.835	0.896	0.654
	EA2	0.875			
	EA3	0.854			
	EA4	0.784			
E Education	EE1	0.812	0.801	0.871	0.674
	EE2	0.829			

	EE3 EE4	0.851 0.739			
Access to Finance	AF1 AF2 AF3 AF5	0.811 0.786 0.861 0.682	0.791	0.861	0.568
Government Policy	GP1 GP2	0.911 0.893	0.857	0.932	0.871
Intention	EI1 EI2 EI4 EI5	0.745 0.683 0.694 0.763	0.791	0.782	0.652

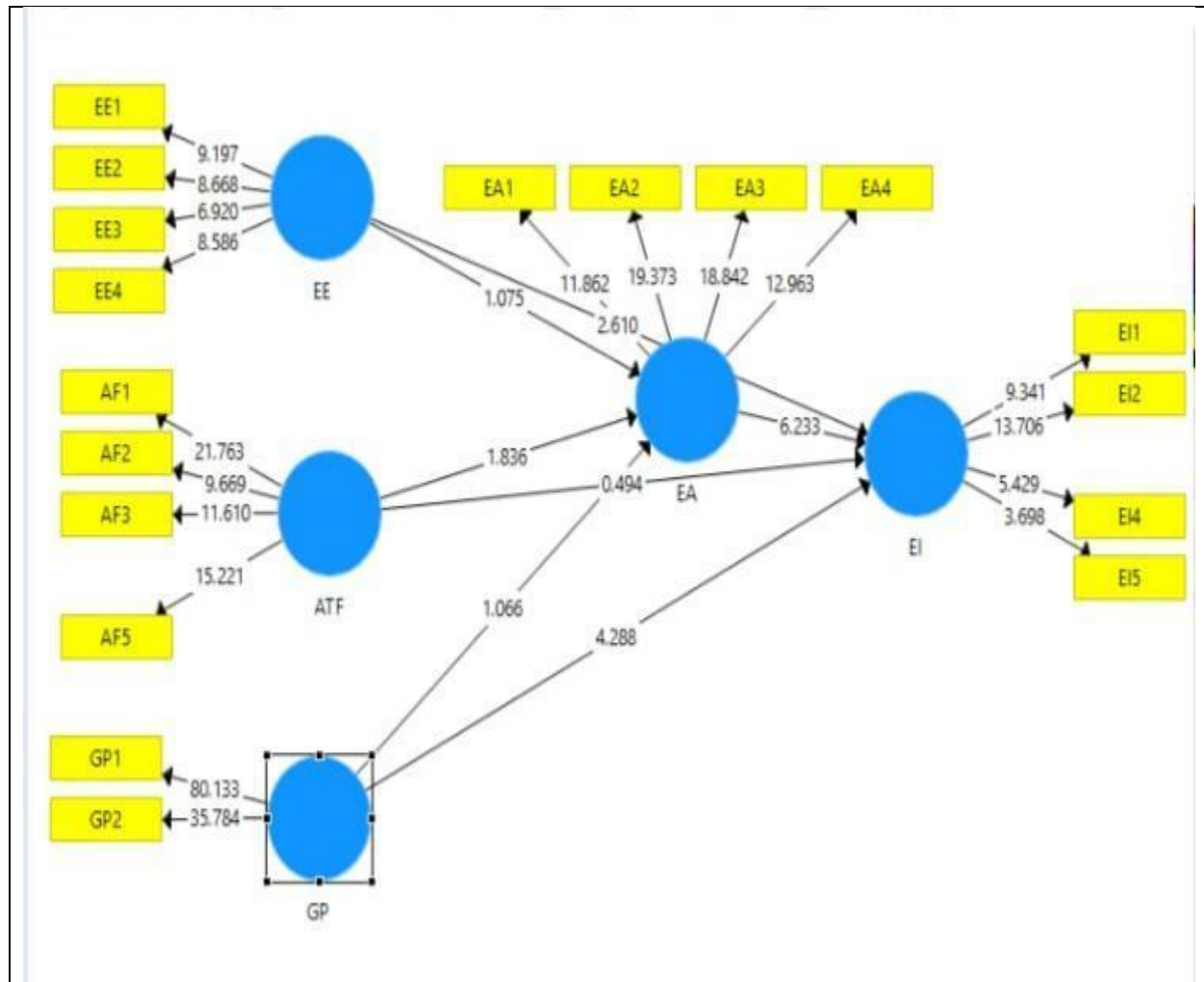


Figure. 2. Structural model

The results indicate that government policy is the most significant predictor of Intention ($p < .000$). Entrepreneurial education was also found as a significant predictor of intention ($p < .01$). An attitude was

found to be the strongest predictor of intention ($p < .000$). Table 2 shows the standardized regression estimates and associated t - and p -values for each hypothesized path.

R2 value ranges (0 to 1) and value near to 1 indicates high predictive accuracy. R2 value of intention for this study is 0.841 ($t = 6.89$), which states that combined effect of all independent variables can cause 84.1% variation in EIs. While R2 value of attitude is 0.222 which mean that all independent variables can cause 22.2 % ($t=2.85$) in attitude.

Table 2. Standardized regression t - and p -values for each hypothesized path.

Dependent	Independent	Beta	t -value	p -value
Attitude	Entrepreneurial Education	0.141	1.075	0.005
	Access to Finance	0.147	1.836	0.067
	Government Policy	0.114	1.066	0.287
Intention	Entrepreneurial Education	0.043	2.610	0.009
	Access to Finance	0.090	0.494	0.621
	Government Policy	0.080	2.288	0.000
	Attitude	0.101	6.233	0.000

7. Discussion

The study contributes to the literature on entrepreneur's female by examining the impact of specific antecedents of attitude and intention to business startup. Also, the impact of access to finance and government policy on attitude and intention has not been previously examined together.

In line with previous research (Liñán & Chen, 2009; Van Gelderen et al., 2008; Ozaralli & Rivenburgh, 2016), findings show that access to finance and government policy variables are insignificant predictors of attitude toward an intention of entrepreneur female. While entrepreneurial education was found to be a significant predictor of the entrepreneurs' female attitude toward the intention of a business startup ($p < .01$).

The results vary with previous studies, especially with regard to shaping the attitude toward intent. In Jordan government policies in addition to the access to finance portal have been found to be unable to form the attitude of entrepreneurial women to establish the intention to start a business. Through the results, we note that there is an insignificant relationship of access to finance with entrepreneurs female intention to start a business.

This means that entrepreneurial females generally showed better attitudes towards intentions to businesses startup as a result of entrepreneurial education. From the results, entrepreneur females need more training and education on entrepreneurship to start a new business. As entrepreneurs females perceived a high level of risk associated with access to finance, also Jordanian females, evaluated the economic and political conditions of the home country quite unfavorably to start their own business.

Predictors of intention cause 84.4% variance in intentions; hence, results are in line with previous research (Appiah-Nimo, Ofori, & Arthur, 2018). Also R2 value of attitude is 0.222 which mean that all independent variables can cause 22.2 %.

Since numerous studies report that it is inconsistent in relationships between antecedents of intention and intention. Researchers need to follow certain criteria and assess the relationship between arbitrary standards and expectations to deliver clear results. Shook and Bratianu (2010) have argued that this non-significant relationship stems from instability in different economies and environments.

8. Conclusion:

The research suggests some discrepancies in the Jordanian context from results derived from research of European entrepreneurs' female, especially in terms of the access capital and government policies to help the entrepreneurial business development process.

The female business founders' entrepreneurial decision is affected by many issues pertaining to their entrepreneurial education, mainly their lack of understanding of government policy regulations and financial culture, with insufficient availability of external financial resources to support their entrepreneurial attitude and business start-up intentions. In the entrepreneurial environment of Jordan, we can find that prospective female entrepreneurs are suffering to a large extent from insufficient financial capital. The explanation for this is that most studies show that female entrepreneurs rely on structured financial services such as commercial banks, microfinance, and personal loans to fund their enterprises, with a high percentage rate (Chamlou, 2008).

Entrepreneurial promotion is important for Jordan's economic growth in the female entrepreneurial context. In the TPB model, the research focuses on entrepreneurial antecedents to bridge the intention-action gap. Nevertheless, the results of the study attempted to explain the gap in intention-action to some degree, but it is difficult to understand the phenomenon in full using quantitative method. Combining longitudinal quantitative and qualitative research methods for studying antecedents of intention formation in TPB analysis are suggested, especially for female entrepreneurs in the Jordanian context.

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