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# SOCIAL NORMS, PERCIEVED BUSINESS OPPORTUNITY AND WORKING WOMEN ENTREPRENEURIAL INTENTION IN NIGERIA

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#### Abstract

Despite the increasing awareness of entrepreneurial intention globally the idea is still deficient in the emerging economy. Thus, this paper aim to examines working women entrepreneurial intention in the context of Nigeria which research are yet to explored. The research employed Theory of Planned Behaviour (TPB). The theory stated that intentions and aim towards being an entrepreneur are considered as ensuing from social norms (attitude toward behaviour) and perceived business opportunity. The sample of this study consisting of 375 working women entrepreneurs. The paper utilized convenience sampling method to distribute questionnaires among the working women in Nigeria. The hypotheses existed established through the Partial Least Squares Structural Equation Modelling (PLS-SEM) software version 3.0. The result found social norms have significant positive impacts on working women entrepreneurial intention, equally perceived business opportunity was significantly influencing working women entrepreneurial intention. Therefore, this paper provides implications to theory and policy makers on the consequence of social norms, perceived business opportunity and working women entrepreneurial intention in Nigeria.

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Keywords: Nigeria, perceived business opportunity, social norms, working women entrepreneurial intention.

# 1. Introduction

It is vital to explore the impact of social norms towards working women entrepreneurial intention. Social norms intended to be the extent to which national and societal beliefs that encourage individual actions towards creativity such as economic and business activities (Xavier et al., 2012). Mcdonald and Crandall (2015) argued that social norms could be attitudes or behaviors that are allowed in a context of group or society. In the concept of psychology, social norms are the foundation of a culture that influences social interaction, economic exchange, recently, the social norm has become highly significant in studying the influence of women participation in business and economic growth (Al Mutairi & Fayez, 2015). There is an increasing number of studies on female workers entrepreneurial intention in the Arab world (Syed & Van Buren, 2014). If social factors are adopted, working women entrepreneurial may be more efficient and innovative and explore new opportunities, to access new market domestically and internationally.

However, Almaimouni et al. (2014) considered social norms to be a personal inspiration and business inspiration, to impact entrepreneurship intention in Saudi Arabia. They believed that social norms are subjective to influence individual attitude to use other believes and innovations, which would impact his social statuses, such as norms, image, and voluntaries. For example; personal opinions, perceptions, technological adaptation (Almaimouni et al., 2014). A society with less collectivism, for instance, Qatar, has a vital effect on working women intention to entrepreneurship.

Hanson and Blake (2009) affirmed that capability to have chance as an entrepreneurial is very significant (Tlaiss, 2014). In addition, awareness of individual to start business aids takes a substantial outcome on entrepreneurial intentions which will create larger entrepreneurial goals (UNCTAD, 2013). Further, Gender inequality overcome person's acuities, however, previous research indicates that and more males than females deem to have adequate information, aids in addition to knowledge to embark on an innovative business (Sampedro et al., 2014).

The entrepreneurship means a compound attempt by some individual existing in specific enlightening and societal settings, therefore, the level of inspirations encouraging, or undesirable acuities community has on around entrepreneurship can strongly affect the of persons to start of a new business entrepreneurship (Xavier et al., 2012). The recent development on technological have reinforces viable burden and established a rich puddle of industrial prospects to enhance the entrepreneur actions (Arshad et al., 2014). There is the need for positive perception of social norm. To explore on the social influence on the intention of women becoming an entrepreneurs, with some possibility of being either as investors, suppliers, customers and mentors as the case may be (Faisal et al., 2017).

The existing literature has shown some studies on the factors that influence working women entrepreneurial intention. Such studies include education and competency (Bastian & Zali, 2016) confidence and relational support (Gelaidan & Abdullateef, 2017), cultural orientation, family support and individual attitude (Kemp & Zhao, 2016; Tlaiss, 2014). Also, the use of information communication technology (Ameen & Willis, 2016). Strategic intervention (Jabeen et al., 2017) to improve women entrepreneurship indentation across the Arab world.

Pleasant policies concerning opportunities may not lead to women entrepreneurial intentions, particularly in a conservative social setting, as in the western setting (Kebaili et al., 2017). The extent to which a person actions either merit or demerit assessment or judgement of his action (Ajzen, 1991; Sen et

al., 2018). The level to which a person has intention for new business the more positive his action towards such intention; at the same time, the tougher the person's intention to go ahead for a new business. The growth attitude of women entrepreneurship involvement as entrepreneurs' opportunities has yield the tremendous progress among employed females' entrepreneurial intention in Nigeria (Gorondutse, 2018).

Considering significant contribution of employed females in the economy of Nigerian, and with consequence in the progress process, this part is the continual abandon by many researchers of women entrepreneurship, realising this platitude researcher has begun to investigate this virgin area. Working women have started changing the approach in their thinking of monetary investing and began to think of having new prospects to acquire, produce and advance entrepreneurial business (Gorondutse, 2018; Mitchelmore & Rowley, 2013; Singh et al., 2011).

Additionally, the concerned giving to entrepreneurial business in Nigeria have indicate the possible assistance of such actions to engagement employment prospects in the Nigeria economy (Alarape, 2009). In Nigeria more than 66-87 percent has been contributed meaningfully to the development of small and medium enterprises (NBS, 2015), the sector provides 90 percent of new jobs in Nigeria which is one-third of Nigeria GDP (OECD, 2005). The contribution of women within the informal economy has been recognized by many researchers globally. For examples in Nigeria, government has inductees and inspire women entrepreneurs through many programs (Gorondutse, 2018) (e.g. Family Support Programme (FSP), Better Life Programme (BLP) (Gorondutse, 2018), etc

Ravi and Nor Aishah (2016) in their study with sample of 315 show the link in the link in respect of perceived business opportunities and the attitude of entrepreneurs among Indian undergraduate in Malaysia (Gorondutse, 2018). The intend of the study is to find out selection and link in relation to attitude and intention towards an entrepreneurial job-related selection between the students (Gorondutse, 2018), the result reveal a significant connection concerning the perceived business opportunities and the attitude of businesspersons, and suggested the businesspersons, as an indispensable arena for a nation's monetary advance progress (Gorondutse, 2018). This is the fact the businesspersons, not only bring employment prospects nonetheless also, it provides means of means to the public in any nations (Gorondutse, 2018).

Studies from UK and USA reveal increasing numbers of self-active women entrepreneurs (Gorondutse, 2018; Mitchelmore & Rowley, 2013), the entrepreneurs are solely business oriented by one person's skill and expertise (Gorondutse, 2018). Although, there is a widespread statement indicate numerous of these companies are routine companies, and as a result their assurance to development may be quite be little (Gorondutse, 2018; Mitchelmore & Rowley, 2013).

Global Entrepreneurship Monitor (2017) in their report specified that prospect perceptions women array about 57% of females in factor-driven markets considering there are better chance of business opportunities near them, downcast to 39% croft these beliefs in innovation-driven markets (Gorondutse, 2018). This indicate that there is quite difference between males and females' entrepreneurs, which revealed opportunity perceptions between women are at the extant 90% of men perceptions. And in Europe it accounts the bottommost prospect perceptions among areas, steady through its little middling TEA (Gorondutse, 2018).

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# 1.1. Theoretical and hypothesis development

# 1.1.1. Theory of planned behaviour (TPB)

TPB was designed to accommodate widespread variety behaviour due its effective in relation to predictor (Ajzen, 1991). Numerous researches used this theory taking into considerations all the measurement of Ajzen's TPB model particularly in the context of entrepreneurial intention, that the action for individual to start new ventures (Gorondutse, 2018; Şen et al., 2018). Therefore, based on this reason the research aligns the helpfulness of TPB theory on the opinion that behavioural intent is an influential analyst of any action behaviour. In line with TPB theory, there are three main variables that may likely impact action (Gorondutse, 2018). Which include perceived behavioural control hers; perceived social pressure) and subjective norms (influence of significant attitudes toward behaviour (personal attitude and individual conduct) as stated by (Ajzen, 1991; Gorondutse, 2018; Şen et al., 2018).

Gorondutse (2018) stated that social pressure or subjective norms is a drive of the alleged hopes of individual or collections near to the individual or the important others (e.g. networks, fellow citizen, peer group etc.), and the attractiveness of individual to achieved or gain those opportunities (Fischbein & Ajzen, 1975; Gorondutse, 2018). In literature like social psychology, stated that intention is the greatest dynamic part of actions (Gorondutse, 2018). The attitude of a person, concerning specific behaviour may likely touches the individual's intention concerning accomplishment that behaviour, which at end can touches the actual actions (Lee et al., 2007). While persons' attitudes are considered as example in a manner that they continually form a tie in relation to an individual's views and intentions. Nevertheless, this paper give attention on social norms (attitudes toward behaviour) and Perceived Business Opportunity in the context of working women in Nigeria.

# 2. Problem Statement

Gender differences indicate that an individual's perceptions, and more men than women believe to have enough knowledge, skills and experience to start a new business (McKinsey, 2014; Sampedro et al., 2014). Previous research shows linkage between perceived business opportunities and the Attitude of entrepreneurs (Ravi & Nor Aishah, 2016). Almaimouni et al. (2014) considered social norms to be a personal inspiration and business inspiration, to impact entrepreneurship intention.

Even though in Nigeria previous research has offered us insights about women entrepreneurs (Adedeji et al., 2017) but none of this research focus on working women and their findings are varies. The question of why working women perceived to become entrepreneurs as alternative business opportunity has remained a great concern in the management literature (Ravi & Nor Aishah; 2016; Neill et al., 2017).

# 3. Research Questions

Hence the research answers the following research questions:

- 1. Is there any effect on social norms and working women entrepreneur's intension?
- 2. Is there any effect on perceived business opportunity and working women entrepreneur's intension?

# 4. Purpose of the Study

Based on the above discussion, it shows that there is deficiency on considerate of the issues that might care the selection by employed females to flinch of a new venture in Nigeria (Gorondutse, 2018). Hence, this study purposely examines linking between social norms, perceived business opportunity and working women Intention to converted business in the Nigeria setting, in order to address the and addresses the drawn breaches in the previous works (Gorondutse, 2018). This paper is significant since the prediction of entrepreneur actions in developing countries and advanced nations might vary.

# 5. Research Methods

#### 5.1. Theoretical framework and measurement

In line with discussion above Figure 01 below depict the framework of the study.

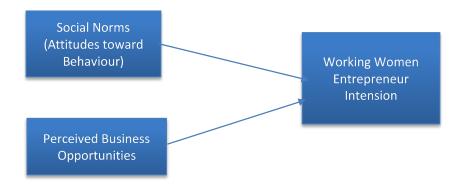


Figure 01. Conceptual framework

The framework above indicate that whether there is a link in connection between social norms, perceived business opportunity and working women entrepreneurial intention. Therefore, hypothesis below may likely offer in line with the objective of this research:

**Hypothesis 1:** Social norms significantly influences working women entrepreneurial intentions in Nigeria. **Hypothesis 2:** Perceived business opportunity significantly influences working women entrepreneurial intentions in Nigeria.

#### 5.2. Methodology

Convenience sampling was used for this study because according to Sekaran and Bougie (2013) this sampling lets the scholar to get uncomplicated information, facts and movements concerning the study deprived of the difficulties of using a randomised sample. Another reason for this method, is that is useful in time sensitive because very little preparation is needed to use for the collection of information. The population of this research are the working women those want to stimulate and advance positively to improved and sustain the autonomy to animate their lives as they wish. The paper used 375 usable response to analysed data Using PLS-SEM due to significant to account for measurement error and accommodate non-normality and complex model (Hair et al., 2014). Therefore, the second generation statistical tool of

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Smart PLS 3.0 software application (Ringle et al., 2005) remained considered in the study and writing the outcomes.

#### 5.3. Common method bias

This research consider common method bias because in every cross-sectional survey research, most of the technical and numerical actions to solved some of the common method variance were; reverse expression questionnaires and preserving the secrecy of the respondents has been applied in line with Podsakoff et al. (2003). Subsequently, as stated by Bagozzi et al. (1991), the common method bias is neither be an issue in this research, as corroborated further by the results and tenability of the research instruments (Gorondutse & Hilman, 2017).

#### 5.4. Measurement

This paper adopted Entrepreneurial Intention Questionnaire (EIQ) and a modified version (Kautonen et al., 2015; Şen et al., 2018) was used which is line with theory of TPB to create an entrepreneurial intention questionnaire (EIQ).

# 6. Findings

Hair et al. (2014) suggested that a initial screening need to be carryout earlier before the final analysis, issue of missing value and outlier were carry and treated accordingly to measure the internal consistent reliability and validity of the measurements and the result found all latent variables are valid and reliable. The descriptive statistic reveals that working women intention have mean value of 3.882 and standard deviation 0.784 (see Table 01 for other variables).

#### 6.1. Descriptive statistic

**Table 01.** Descriptive analysis results

Constructs	N	Mean	Standard Deviation	Skewness	Kurtosis
Social Norms	375	3.941	0.794	044	-1.036
Perceived B	375	4.012	0.805	31	142
Women Intention	375	3.882	0.784	0.33	-1.029

# 6.2. Evaluation of PLS-SEM results

This paper adopted two step method which comprises on the first assessment on outer model and second is on the assessment of a structural model following the procedures from Hair et al. (2014), Henseler et al. (2009). Initial step in this section was to assess on the measurement model which emphasized on outer models to determine the goodness of measure (Gorondutse & Hilman, 2017).

# 6.3. Measurement model

In this section measurement model was assessed which is intended for ensuring that the model specification is valid and reliable this is in line with Hair et al. (2017) it clearly pointed out the rule of thumb as, for an outer loading to be considered such a model should be 0.5 and above and for the average variance extracted (AVE), it should be larger than 0.5 also. Outer loading basically is assessing the

individual's items reliability for each construct. On top that, in this path model assessment section (Gorondutse & Hilman, 2017).

This study achieved convergent validity in Table 02, in line with on Structural Equation Modeling (SEM) literature (Gorondutse & Hilman, 2017), considering instruments reliability, the average variance extracted and composite reliability. Meaning that, the element of individual variable are extremely burdened and substantial in determining their own variables by at minimum value of 0.7 and above outer loadings, next the research look at the composite reliability is at minimum 0.7 and at the same time average variance extracted (AVE) is at minimum 0.5 (Bagozzi et al., 1991; Gorondutse & Hilman, 2017; Hair et al., 2017).

Table 02. Convergent validity

Construct	Items	Standardized Loadings	Average Variance Extracted (AVE)	Composite Reliability
	SN1	0.869		
Social Norms	SN2	0.927		
Social Norms	SN3	0.916		
	SN4	0.831	0.786	0.936
Perceived B.	PB1	0.915	0.805	0.943
	PB2	0.910		
	PB3	0.874		
	PB4	0.885		
Women Intent.	IT1	0.968	0.879	0.973
	IT2	0.923		
	IT3	0.936		
	IT4	0.919		
	IT5	0.939		

Source: The Researcher

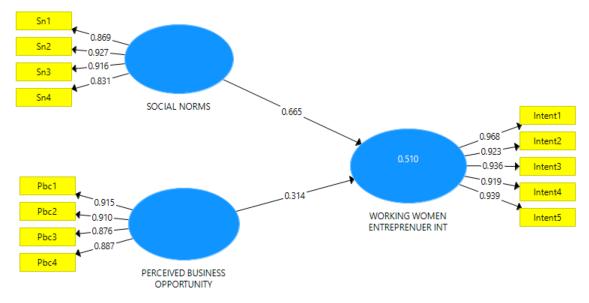


Figure 02. Algorism measurement model

This paper adopted the Fornell and Larcker (1981) principles. As stated Fornell and Larcker (1981) discriminant validity is method by relating the correlations in respect of the latent variables AVE square roots (Gorondutse & Hilman, 2017). This scholar also supported that the square root of the AVE values required to be more than the latent construct's correlations (Gorondutse & Hilman, 2017). As Indicated in the table below the results confirms that the discriminant validity is achieved (see Table 03; Figure 02). Equally HTMT result indicate the value are lesser than the essential yardstick value of HTMT 0.85 (Kline, 2011), other scholar suggest that HTMT 0.90 (Gold, Malhotra & Segars, 2001), this indicate discriminant validity is achieved for the variables of this paper (see Table 04).

Table 03. Discriminant validity of research constructs

Fornell-Larcker Criterion					
Perceived Business Social Working Women Opportunity Norms Entreprenuer Int					
Perceived Business Opportunity	0.897				
Social Norms	-0.073	0.887			
Working Women Entreprenuer Int	0.266	0.642	0.937		

Note: Diagonal (bold face) represents the square root of the AVE while other entries represent the correlations matrix.

Table 04. Discriminant validity of research constructs

Heterotrait-Monotrait Ratio (Htmt)					
	Perceived Business Opportunity	Social Norms	Working Women		
			Entreprenuer Int		
<b>Perceived Business</b>					
Opportunity					
Social Norms	0.094				
Working Women	0.277	0.680			
Entreprenuer Int					

Source: The Researcher

# 6.4. Structural model assessment

Hair et al. (2017) detailed that the structural model assessment starts with an investigation of the direct relationships in this paper (Gorondutse & Hilman, 2017). In this paper 2wo hypotheses that posed the association among the variables were established out of which the entire hypotheses were supported. The direct path relationship is shown in Table 05 which labelled the direct effect of every latent construct on the dependent construct.

In addition, Hair et al. (2017) seen structural model as a model that examination the direct association in respect of dependent and independent variables. As stated, in PLS-SEM, structural model designates on the directional connotation between the variables and their t-statistics as well as the path factor (Gorondutse & Hilman, 2017). Based on the path modelling result in Table 05 to the path coefficient, partial least squares are considered by Gorondutse and Hilman (2017), this is inline with what is applicable as the standardized beta coefficient in regression analysis.

Table 05. Results of direct hypothesis testing

Path coefficient	Std Beta	Standard Error	T Value	P Values	Decisions
Social Norms -> Women Intention	0.665	0.032	20.550***	0.000	Supported
Perceived B>Women Intention	0.314	0.047	6.665***	0.000	Supported

Note: \*\*\*significant at 0.001 (2-tailed)

Table 06. Confidence interval bias

Original Sample (O)	Sample Mean (M)	Bias	2.5%	97.5%
Perceived B>Women Intention	0.314	-0.002	0.223	0.410
Social Norms ->Women Intention	0.665	0.001	0.596	0.724

Looking on the Table 05 shows that all the two hypotheses were significantly supported and have a t-value which is bigger than 1.96 and it's satisfactory to backing the two direct hypotheses. For instance; Hypothesis 1 projected that social norms will impact working women entrepreneurial intention, the results indicated a significant association between social norms and working women entrepreneurial intention. ( $\beta = 0.665$ , t = 20.550), hence it supports Hypothesis 1. Hypothesis 2 predicted perceived business opportunity significantly influence working women entrepreneurial intention. Whereby, the results revealed a substantial connection in respect of perceived business opportunity and employed women entrepreneurial intention. ( $\beta = 0.314$ , t = 6.665), In addition, the confidence interval bias results indicate that there is a significant result since the values is greater than 0 (see Table 06; Figure 03). The study variables explain 51% variation in working women entrepreneurial intention (see Table 07).

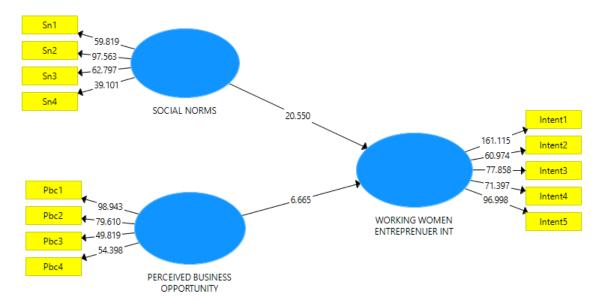


Figure 03. Bootstrapping structural model

Table 07. Holistic effects on working women entrepreneurial intention

Construct	R Square
Working women entrepreneurial intention	0.510

# 6.5. Effect size (f<sup>2</sup>)

Chin (1998) stated that effect size explains the relative effect of proposed latent variables continuously has an effect endogenous latent construct that take place due to the changes in R2. The effect size f2 is calculated using the formula designed by Cohen (1988) as below:

# Effect size $f^2 = \mathbf{R^2}$ included – $\mathbf{R^2}$ excluded

#### 1 - R<sup>2</sup> included

Cohen (1988) suggested f2 values are 0.02 as a small effect, 0.15 represent medium effect and 0.35 having large effect. Thus, brief explanation whereby R2 included and R2 excluded represent the R squares on the predicting variable, when the independent variable is present (R2 included) or when it is withheld (R2 excluded). This eventually translates the effect of the variance of every variable. Table 08 shown below represents effect sizes of the latent variables of structural model (Gorondutse & Hilman, 2017).

Table 08. Relationship effects size and rating

Relationship	t-value	$\mathbf{F}^2$	Rating
Perceived B>Women Intention	6.665	0.201	Medium
Social Norms>Women Intention	20.550	0.898	Large

Source: The Researcher

Based on Table 08 above, the effect sizes of the supported relationships with their respective t-values, effect size and their rating are based on Cohen (1988) criterion. Thus, the results show that out of direct hypotheses possess a medium and large ration respectively. Subsequent section explains about predictive relevance of the mode.

# 6.6. Predictive relevance of the study

Geisser (1974) stated that predictive relevance of the study model is planned to measure the predictive competence of a model. This method to evaluate predictive significance is by implementing blindfolding procedures. This blindfolding method was proposed by Gorondutse and Hilman, (2017) and Geisser (1974). In this paper the cross validated redundancy is adopted to evaluates the competence of the model to predict the independent variables and thus, proves the value of the model. Thus, Table 09 shows the construct cross validated redundancy output.

Table 09. Construct cross validated redundancy

Dependent	SSO	SSE	1-SSE/SSO (Q <sup>2</sup> )
Women Intention	1.875	1.090	0.418

Source: The Researcher

As shown in Table 09 above, this study's research model has capable importance. Thus, this result is in line with Hair et al. (2014) that suggested that if  $Q^2 > 0$ , the model has a predictive capability whilst if

Q<sup>2</sup>< 0, the study model do not pose any predictive ability. Hence, the predictors possess values that are greater than Zero indicating sound predictive model relevance present.

# 6.7. Assessment of importance and performance matrix (IPMA)

This is another PLS-SEM assessment indices Hair et al. (2017) stated that Importance and performance matrix analysis is valuable in spreading the results of the basic PLS-SEM consequences using the latent variable scores (Hair et al., 2017). further, IPMA is beneficial to support scholars to further enlighten and deliberate the results for decision making suggestions. E.g the plotting result shows high reputation and low performance, it assist the organisation to recognise main part of enhancement Hair et al. (2017).

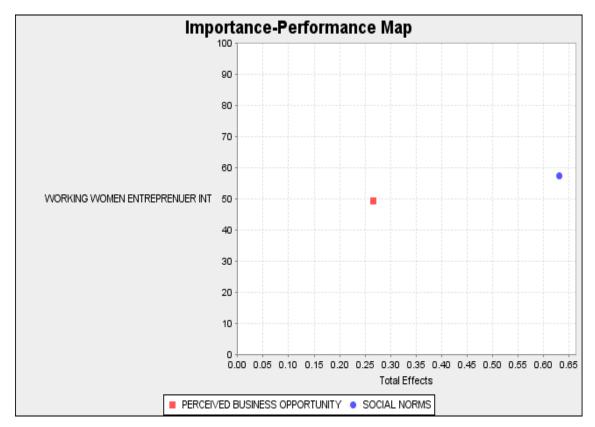


Figure 04. IPMA

Based on the Figure 04 above, the IPMA of social norms indicate very important for working women to shape their entrepreneurial intention. Thus, the working women entrepreneurs should focus much on social norms in decision making to enables them improved their intention to start new business.

#### 6.8. Discussion

Statistically, the association in respect of social norms and working women entrepreneurial intention is positive and significant. The findings also concurred with prior studies that reported positive results between social norms and working women entrepreneurial intention (Al Mutairi & Fayez, 2015; Almaimouni et al., 2014). Similarly, the relationship between perceived business opportunity and working women entrepreneurial intention revealed significant relation the finding concur with Faisal et al. (2017),

Ravi and Nor Aishah (2016). The finding indicates that the intention and behaviour has become an

important aspects for many person to get involved in entrepreneurship in order to attain a better lifestyle

and overwhelmed their monetary issue (Ravi & Nor Aishah, 2016). Apart from that, a positive behaviour

of a person in entrepreneurship is a main key for their intention to choose or not this field as their career in

the future and to be thrived in future days. So, it can be determined that the working women in Kano

state, Nigeria area have intention to choose entrepreneurship career in the future which has been revealed

evidently through this paper.

7. Conclusion

The paper donates to the current build of knowledge in thoughtful the working women

entrepreneurial intention as this is the unique study with this construct in the Nigeria context. Therefore,

the paper try enhanced thoughtful of the association in relation to social norms, perceived business

opportunity and working women entrepreneurial intention (Gorondutse, 2018).

7.1. Implications for theory

The study, in general, has made contributions. First and foremost, contribution of this study to the

literature is, it offers deep insight of compound relationships of various variables. Thus, current study fills

the theoretical gap that highlighted in the problem statement by extending the current literature through

empirical analysis and findings of several study variables. The current study has provided empirical

evidence about the relationship of all study variables pertaining to the research framework drawn based on

sound literature reviews. The results of this research validate the underpinning theory adopted for the

current study on the association between social norms, perceived business opportunity and working women

entrepreneurial intention (Ajzen & Fischbein, 1980; Gorondutse, 2018).

7.2. Implications for practice

The result of this paper has suggestions for leaders off SMEs, and policy developers. The reserach

increases the reputation of working women entrepreneurial intention in Nigeria. In addition, impact social

norms, & perceived business opportunity as predictors has demonstrated significant role. social norms,

perceived business opportunity found the significant positive impact on working women entrepreneurial

intention.

7.3. Limitations of study

Like any other study, this paper has some boundaries that ought to be addressed by future

researchers. Initially, the research integrates solitary social norms and perceived business opportunity that

impact the working women entrepreneurial intention in Nigeria. in order to solve the limitation, this paper

suggested that longitudinal studies. The longitudinal research approach could explain the composite

association over a long period of time and could describe well the changes that may advance over time

among the constructs.

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# 7.4. Suggestions for future study

This paper provides some future research chances. further to the above suggestions on how to address the limitations of the present study, future research may also consider other possibilities. This paper can be protracted by doing multi-segment investigation as well as a contrast of several businesses. Secondly, future studies may consider examining the research model in other contexts. Lastly, in a future study, other variables can be analysed as a moderating or mediating variable to explain the relationship of working women entrepreneurial intention and other predictors of this study.

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