

ATTITUDE TOWARDS ENTREPRENEURSHIP 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 determinants of attitude of women toward entrepreneurship development and assessed the influence of attitude towards behaviour, perceived behavioural control and subjective norm on the entrepreneurial intentions of women in North-Central Nigeria. 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, Ordered Probit Regression, and Multiple Regression. Finding showed personality characteristics ($\beta = 2.498477$; $p\text{-value} < 0.05$), access to capital ($\beta = 1.299474$; $p\text{-value} < 0.05$), family characteristics ($\beta = -1.138397$; $p\text{-value} < 0.05$), legal framework ($\beta = -.9195992$; $p\text{-value} < 0.05$) and insecurity ($\beta = -1.642638$; $p\text{-value} < 0.01$) are linked with increasing change in attitude of women toward entrepreneurship development in North-Central Nigeria. The study concluded that personal characteristics, access to capital, family features, legal framework, and insecurity all have a role in determining women's attitudes toward entrepreneurial development. This study recommended that the government and policy makers should give attention to some significant determinants of attitude of women toward entrepreneurship development in North-Central Nigeria.

Keyword: Attitude, Entrepreneurship Development, Entrepreneurial Intention, Legal Framework, Personality Characteristics.

1.0 INTRODUCTION

Entrepreneurial intention still remains subject of research interest today. The subject commenced with the need to promote entrepreneurship development through educational process. There have been heavy research commitment and outcome on how to manipulate entrepreneurship education for the achievement of entrepreneurial intention. Researches (such as Owoseni, 2014; Ambad and Ag Damit, 2016; Anwar and Saleem, 2019; Deviet *al.*, 2019) have shown that numerous previous studies focused on learners. Anggadwita and Dhewanto (2016) only argued that the entrepreneurial intention of women can serve as a good driver of socio-economic change. In North-Central Nigeria, evidence has shown that women are committed to starting and growing small scale businesses. The research outcomes indicating that men have more dominance in entrepreneurship are gradually facing-out. Chhabra et al. (2020) emphasize the need to unveil increased women's entrepreneurial intention in order to promote women entrepreneurship.

Entrepreneurial intention indicates the degree to which women are obsessed with the need to venture in other businesses, expand or diversify into more potential business areas. Previously, it was held that women have less zeal toward entrepreneurship. Studies (Chinonye et al., 2015; Love et al., 2015) ascribed this to serial challenges faced within the

social setting. Few of these are the belief that only the male has domain in entrepreneurship, favourable socio-economic environment to the male with less regard for the female counterpart, lack of training and education, and little or no confidence in the entrepreneurial efficacy of women to succeed (Pathak et al., 2013; Mehtap et al., 2017).

Many factors influence women's attitudes toward entrepreneurship development in North-Central Nigeria. These can be divided into three categories: personal, cultural, and socioeconomic. Owoseni (2014) expressed those personal variables such as self-reflectiveness, self-efficacy, and self-reactiveness might explain the current state of entrepreneurial aspirations and attitude. Socio-economic factors influencing women's attitude towards entrepreneurship (such as locus of entrepreneurial mindset among women, family interest/support, finance, accessible source of capital, household size, and perceived inflation) must be prioritized so that the issues impeding entrepreneurship can be addressed. Nasir et al. (2019) added that social acceptance and self-protection are critical within the social context. Islam et al. (2019) argued that gender discrimination and defying social expectations are serious social factors shaping the nature of women entrepreneurship. According to Utami (2017), subjective norms can alter the nature of women's attitudes toward entrepreneurship. The subjective norm is the apparent social inclination to participate in entrepreneurial activities (Solesvik et al., 2012). In view these and many other factors, women's attitudes toward entrepreneurship development in North-Central Nigeria can be explained. As a result, this research was sought to be undertaken.

The following research questions were generated:

- i. What are the determinants of attitude of women toward entrepreneurship development?
- ii. To what extent can attitude towards behaviour, perceived behavioural control and subjective norm influence the entrepreneurial intentions of women in North-Central Nigeria?
- iii. What are the constraints against the entrepreneurial intentions of women?

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

- i. Ascertain the determinants of attitude of women toward entrepreneurship development in North-Central Nigeria.
- ii. Assess the influence of attitude towards behaviour, perceived behavioural control and subjective norm on the entrepreneurial intentions of women in North-Central Nigeria.
- iii. Investigate the constraints against the entrepreneurial intentions of women.

The hypotheses of the study are as follows:

H₁: There are no significant determinants of attitude of women toward entrepreneurship development in North-Central Nigeria.

H₂: Attitude towards behaviour, perceived behavioural control and subjective norm have no significant influence on the entrepreneurial intentions of women in North-Central Nigeria.

H₃: There are no significant constraints against the entrepreneurial intentions of women.

2.0 LITERATURE REVIEW

The concept of Women Entrepreneurship

Entrepreneurship, as well as the concept of an entrepreneur, has a lengthy history. The term 'entrepreneurship' has maintained a complex and complicated conceptual meaning. The term was first used in literature in two different ways. The first is a civil engineer working on a project with a predetermined design and payment, while the second is a soldier seeking conquest, which is the typical spirit of the Middle Ages Crusades. Many scholars and researchers have submitted their perspectives with respect to the conceptual clarification.

Entrepreneurship encompasses not only the creation of a business idea, but rather the projection and management of the business structure in order for entrepreneurial activity to take place and continue. Entrepreneurship is defined by two phenomena: the presence of attractive opportunities and the existence of private entrepreneurs. The identification and assessment of opportunities is the first step in the entrepreneurial process (Baron and Henry, 2010). Sukhera (2018) defines entrepreneurship as the start-up of a business (taking advantage of a previously discovered opportunity), followed by growth and development in a certain field. Women business owners are viewed as entrepreneurs who start a firm, organize it, and grow it to the point that they forsake their willingness, aptitude, and entrepreneurial instincts. Cadar and Badulescu (2015) described entrepreneurship as taking initiative, innovating, making decisions, and being competent enough to take risks in relation to entrepreneurial activities carried out by a specific individual with a specific capital and profit motive. Women's entrepreneurship, according to Abeh et al. (2017), is the process through which women arrange all of the factors of production, take risks, and employ people.

Entrepreneurial Attitude

Entrepreneurial attitudes are personality traits that can aid in the growth and success of a firm. Women entrepreneurs need a variety of attitudes in order to build and promote their firm. Without these entrepreneurial attitudes, it may be impossible to establish an enterprise. The right attitude is instrumental for fast and progressive entrepreneurial operations. Rodrigues et al. (2021) posited that entrepreneurial attitude is connected to entrepreneurial passion and entrepreneurial benefits. That is, the nature of the entrepreneurial attitude of women is explained by these variables. Women are bound to develop positive attitude when there is high perception that their engagement will bring huge benefit. Also their passion for entrepreneurship will spring up high entrepreneurial attitude.

Previous research has discovered a number of factors that may influence entrepreneurial intent. The importance of attitude cannot be overstated. Multiple empirical studies confirm the applicability of the attitude concept as a reliable and stable driver of entrepreneurial intention (Lechuga et al., 2020). Scholars believe that attitude and personality are closely linked when it comes to forecasting behavior (Karabulut, 2016; Kerr et al., 2017). Attitudes can be influenced through training and an environment that promotes entrepreneurship. Furthermore, according to the theory of planned behavior, women's attitude influences their behavior through intention (Sabah, 2016).

Theoretical Review

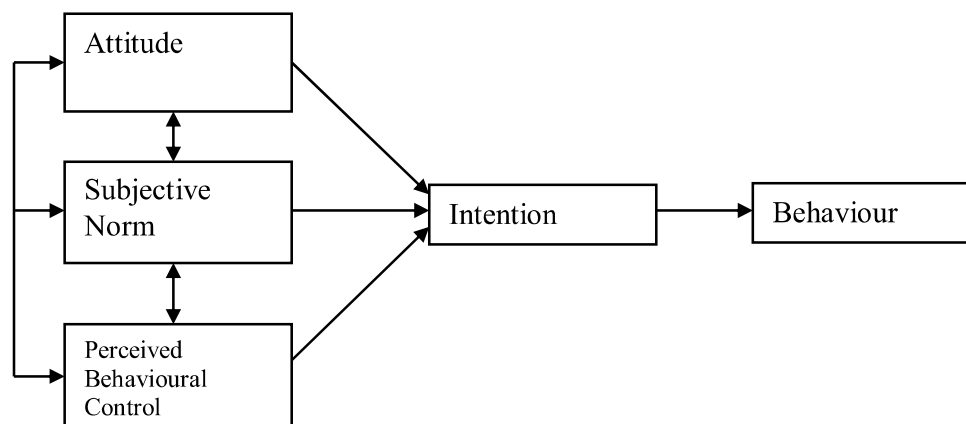
The Theory of Planned Behavior (TPB), developed by Ajzen in 1991, is a prominent framework for understanding entrepreneurial attitudes and intentions. It is widely recognized as the most used theory for predicting entrepreneurial intention, with support from Davids (2017). The TPB suggests that individuals act rationally, considering their attitudes, subjective norms (SN), and perceived behavioral control (PBC) in shaping intentions and

subsequent behaviors. Traikova (2013) highlights its role in revealing the fundamental determinants of intentions. For women's entrepreneurial intentions, distinct beliefs fall into three categories:

- i. Personal attitudes toward enterprise-creation behavior: This category examines whether women hold positive or unfavorable opinions about entrepreneurship. Positive attitudes increase the motivation to pursue entrepreneurial activities.
- ii. Subjective norms: These norms encompass social pressures, such as parental role modeling and support, and others' perspectives. A favorable subjective norm about entrepreneurship increases the likelihood of becoming an entrepreneur.
- iii. Perceived control (self-efficacy): This refers to an individual's belief in their ability to successfully engage in business-creation behaviors. Higher self-efficacy increases the likelihood of embarking on entrepreneurial activities.

According to the TPB, intention and perceived behavioral control are the primary determinants of future behavior, assuming individuals have actual control over their actions. The TPB's efficacy in predicting entrepreneurial intentions has made it the dominant theoretical framework in contemporary entrepreneurial research (Schlaegel & Koenig, 2013). Researchers continue to use the TPB to gain valuable insights into entrepreneurial attitudes and behaviors, across diverse populations, not limited to women entrepreneurs.

Fig 2.3: The Theory of Planned Behaviour



Source: Ajzen (1991)

The function of subjective norm, i.e. the women's personal evaluation of the societal pressure to act in accordance with or against the rigours of entrepreneurial behavior, is a key distinction between TPB and the previously described models (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.

In this study, the TPB emerged as the most suitable model for elucidating women's entrepreneurial attitudes. Attitude, rooted in psychological theories, serves as the driving force behind learning about business and entrepreneurship, making the TPB an ideal fit. Traikova (2013) asserts its widespread appropriateness due to its connection to fundamental principles of human behavior. The TPB operates on the basic assumption that women's entrepreneurial objectives are influenced by three primary variables, which in turn shape their behaviors and decisions in entrepreneurship. Specifically, the TPB effectively explains the attitudinal aspect that influences women's entrepreneurial intentions. By understanding attitudes toward entrepreneurship, the study gains valuable insights into women's

entrepreneurial goals. Consequently, the TPB is adopted as the guiding framework to support the study's objectives.

Empirical Review

Farhat and Moncada (2020) conducted a study on incidence of the behavioural attitude in the entrepreneurial intentions in undergraduate students. They presented three specific purposes. The first was to explain the incidence of attitudes toward behaviour in entrepreneurial intentions in undergraduate students; the second was to explain the incidence of subjective norms on entrepreneurial intentions in undergraduate students and the third was to explain the incidence of perceived control in entrepreneurial intentions in undergraduate students. They adopted survey research design. They analysed data using structural equation models. Their findings demonstrated that self-efficacy as a second-order reflective factor and proactivity as a one-dimensional reflective factor, have a significant influence on the entrepreneurial intention of university students in Ecuador. They concluded that adverse risk-taking behaviour does not influence the intention to become an entrepreneur in the case of undergraduate students from Ecuadorian universities. They did not make any recommendations. It is however observed that they deviated from their objectives. This can be pointed out in the cleavage between the conclusion (stating risk) and the objectives stating other variables.

Abdieva et al. (2019) analysed the role of risk attitude for entrepreneurship by gender differences in Kyrgyzstan. They used cross-sectional design. Logit analysis was applied to the cross-sectional data set drawn from the nationally representative survey for 2011. They measured entrepreneurship with self-employment activities and analysed by the agricultural and non-agricultural sample. They used descriptive statistics and Logit regression for data analyses. Their finding showed that more risk-taking preferences are associated with higher entrepreneurship probability, and that the effect is not persistent for women, while for men higher positive effect of risk loving behaviour remains in off-farm self-employment too. They submitted that the findings underline the existing difference in risk tolerance by gender in non-agricultural employment. They recommended that further analysis of this difference should take into account potential difference of necessity and opportunity entrepreneurs by gender. The study did not make relevant recommendation.

Khan (2019) reported on dynamics encouraging women towards embracing entrepreneurship. He aimed to identify the dynamics that encourage entrepreneurial attitudes among women in MENA countries. He used survey research design. Data were gathered from a sample of 300 women from MENA countries through a self-administered questionnaire and were subjected to one-way ANOVA tests. His finding revealed that women entrepreneurs acknowledge the role played by the government, entrepreneurship training, role models and demographic variables in encouraging them to embrace entrepreneurship. His findings also showed that the government and the entrepreneurial training were the greatest variables encouraging women to embrace entrepreneurship. He recommended that government should come up with new and specific training programmes, providing support for growth-oriented women entrepreneurs with dedicated business incubator and business accelerator programmes. The study is observed to have methodology gap. ANOVA was used to investigate government plays a dynamic role. Regression analysis could have been used instead.

Achakpa and Radović-Marković (2018) carried out research on employment women through entrepreneurship development and education in developing countries. They used survey research design. Data were collected from 120 respondents during June-August 2013.

Descriptive statistics and regression analysis were used to analyze the collected data. They found that females still own and manage significantly fewer businesses than men. They found that most female entrepreneurs in developing economies are motivated to start their businesses out of necessity, reflecting lack of employment alternatives or dissatisfaction with existing employment. They did not make any recommendations.

Research Gaps

The study "Attitude Towards Entrepreneurship Development and Entrepreneurial Intentions of Women in North-Central Nigeria" aims to investigate the relationship between women's attitudes towards entrepreneurship and their entrepreneurial intentions in the specified region. In comparison to previous studies, notable gaps can be identified. Farhat and Moncada (2020) examined the influence of attitudes, subjective norms, and perceived control on entrepreneurial intentions among undergraduate students in Ecuador. While their findings provide insights into university students' entrepreneurial intentions, the current study focuses on women in North-Central Nigeria, making it distinct in terms of target group and location. Abdieva et al. (2019) analyzed risk attitudes' role for entrepreneurship in Kyrgyzstan, with varying effects for men and women. The present study, on the other hand, specifically explores women's attitudes towards entrepreneurship in North-Central Nigeria and does not explicitly address risk attitudes. Khan (2019) explored the dynamics encouraging women's entrepreneurial attitudes in MENA countries, providing valuable insights into factors influencing women entrepreneurs. However, the current research narrows down to women in North-Central Nigeria, focusing on their attitudes towards entrepreneurship development. Achakpa and Radović-Marković (2018) studied female entrepreneurship in developing countries, examining motivation and employment alternatives. The present study, in contrast, concentrates on women's attitudes towards entrepreneurship in North-Central Nigeria. In summary, the present study bridges the gap in the literature by specifically investigating women's attitudes towards entrepreneurship development and entrepreneurial intentions in North-Central Nigeria. It provides valuable insights into the factors influencing entrepreneurial attitudes among women in this specific region, differentiating itself from previous studies conducted in other contexts and populations.

3.0 METHODOLOGY

The survey research design was used in this study. This research design involved the use of a consistent research instrument for obtaining information and generating data for this investigation. This study required large-scale population-based data. The population of this study reflected the totality of object of interest (women entrepreneurs) from which a sample was generated to make ease for research investigation and generalized results of the research. The population of the study was 1,027 (SMEDAN and NBS Survey, 2017). 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 Sallant and Dillman's (1997) sampling approach. The sampling method was used in previous studies (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:

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

Where:

N_s= completed sample size required

N_p= Sample population

P= proportion expected to answer in a certain way (50% or 0.5 is most conservative)

B= acceptable level of sampling error (0.05 = ±5%; 0.03 = ± 3%)

C= Z statistic associated with the confidence interval (1.645=90% confidence level;

1.960=95% confidence level; 2.576=99% confidence level)

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

Where:

N_s= 279.77840812 (Approx. 280)

N_p= 1027

P= 50% or 0.5

B= 0.05 or ±5%

C= 1.960 Or 95%

The sample size of the study is 280. Thus, 280 respondents were surveyed. The data that were generated for the study were analyzed using both descriptive and inferential analytical techniques. The analytical techniques that were employed were basically three: Ordered Probit Regression, Ordered Logit Regression and Multiple Regression. Analyses were done using STAT and SPSS statistical package version 20.0. The evaluation of the effects between dependent and independent variables were performed using the stepwise multiple regression technique. The models are specified as follows:

$$AED = a + \beta_1 PCS + \beta_2 RTP + \beta_3 ATC + \beta_4 EBD + \beta_5 FCS + \beta_6 LEE + \beta_7 LEF + \beta_8 INS + \epsilon \quad 1$$

a = constant

AED= Dependent variable (Attitude of Women toward Entrepreneurship Development)

PCS= Personality characteristics

RTP= Risk-Taking Propensity

ATC= Access to capital

EBD= Education Background

FCS= Family Characteristics

LEE= Life Experience

LEF= Legal framework

INS= Insecurity

$$EI = a + \beta_1 ATB + \beta_2 PBC + \beta_3 SN + \epsilon \quad 2$$

Where,

EI = Dependent variable (Entrepreneurial Intentions)

a = constant

ATB= Attitude Towards Behaviour

PBC= Perceived Behavioural Control

SN= Subjective Norm

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

e = residual or stochastic term

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \epsilon \dots\dots 3$$

a = constant

Y= Dependent variable (Entrepreneurial Intention)

X₁= lacked experience or exposure to someone who has run a business

X₂= Lack of necessary skills to start business

X₃= Lack the confidence to start my own business

X₄= Uncertain bank credit for start-up

X₅= Struggle to raise the capital necessary to start a business

X₆= High risks involved in setting up a business

X₇= Fear of failure

4.0 DATA ANALYSIS AND DISCUSSION OF FINDINGS

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	29	10.4
	Leaving cert		
	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 (2023)

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 to 10 years; 12 respondents (4.3%) have the business experience of about 10 to 15 years; and 19 respondents (6.8%) have the business experience of about 15-20 years. The 141 respondents show the business experience (5 to 10 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; and 14 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 understanding 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 socioeconomic factors influencing women entrepreneurs

	N	Mean	Std. Deviation
Family background relative to business	280	1.8143	.84315
A sound support from social group	280	1.8357	.91668
level of income made you start a new venture	280	1.8500	.89142
Household size	280	2.0214	1.02631
Perceived unsatisfactory inflation digit	280	1.9893	.95596
Religion supports	280	2.1429	1.10113
Life style	280	1.9357	.94820
Unemployment	280	2.1500	1.13545

Source: Field Survey (2023)

Table 2 shows a good family background relative to business (\bar{x} = 1.8143; SD = 0.84315); sound support from social group (\bar{x} = 1.8357; SD = 0.91668); encouraging level of income that

facilitate start up of a new venture (\bar{x} = 1.8357; SD= 0.91668); household size (\bar{x} = 2.0214; SD= 1.02631); inflation digit is perceived unsatisfactory to go into business (\bar{x} = 1.9893; SD= .95596); religion supports that women can freely own and operate a business (\bar{x} = 2.1429; SD= 1.10113); life style is often inclined by the spirit of doing business (\bar{x} = 1.9357; SD= 0.94820); and issue of unemployment has made women to see business as a good option (\bar{x} = 2.1500; SD= 1.13545). By mean ranking, the most critical socio-economic factors influencing women entrepreneurship are household size, religious support and unemployment. Among these factors, unemployment is the strongest factor. Issue of unemployment has made women to see entrepreneurship as a good option. This implies that women view entrepreneurship as the last resort. The household size induces women to seek increased income. Women are possible influenced into entrepreneurship through religious support which may be in the form of preaching and other means.

Table 3 Descriptive statistics of psychological factors influencing women entrepreneurs

	N	Mean	Std. Deviation
Opportunity discovery	280	1.9857	.95779
Willingness to take substantial risks for substantial returns	280	2.9786	1.45157
Readiness to perform difficult entrepreneurial tasks	280	3.2071	1.41673
Mental alertness about possible entrepreneurial success	280	3.2571	1.64337

Source: Field Survey (2023)

Table 3 shows opportunity discovery (\bar{x} = 1.9857; SD= .95779). The mean score appears to be the least. The standard deviation reflects little divergence from the mean. The result simply describes the extent to which women will create their own business once an opportunity is discovered. The table shows willingness of women to take substantial risks for substantial returns (\bar{x} = 2.9786; SD= 1.45157). The mean score has more divergent data. The result describes that women are willing to take substantial risks for substantial returns. The table shows readiness of women to perform difficult entrepreneurial tasks (\bar{x} = 3.2071; SD= 1.41673). The mean score appears to be the second strongest mean with greater deviation. The result provides that women are ready to perform difficult entrepreneurial tasks. They are willing to do very well in difficult tasks relating to their entrepreneurial activities. The table shows mental alertness of women about possible entrepreneurial success (\bar{x} = 3.2571; SD= 1.64337). The mean score is the strongest with higher divergence. The result however describes that if women engage in entrepreneurial activities, they have great chances to be successful.

Table 4 Descriptive statistics of entrepreneurial intentions

	N	Mean	Std. Deviation
Willingness to express freedom by owning business	280	2.8821	1.35614
Willingness to be one's own boss	280	3.3679	1.43323
Willingness to make big money by being self-employed	280	2.2393	1.26288

Source: Field Survey (2023)

Table 4 shows willingness to express freedom by owning business (\bar{x} = 3.2571; SD= 1.64337). The standard deviation shows that the data spread far from the mean since it is not close to zero. The result provides stronger explanation on the willingness of women to express freedom by owning business. The table shows willingness to be one's own boss (\bar{x} = 3.2571; SD= 1.64337). The mean appears to be the strongest. This implies that willingness to be one's own boss is the strongest factor that describes women entrepreneurial intention. That is, women would rather be their own boss than have a secure job. The table shows willingness to make big money by being self-employed (\bar{x} = 2.2393; SD= 1.26288). The result shows that the willingness of women to make big money by being self-employed is the least factor describing their entrepreneurial intention.

Table 5 Descriptive statistics of supportive social network

	N	Mean	Std. Deviation
Subjective norm	280	3.5821	1.60209
I perceive tangible support from my social network	280	2.2857	.86165
I receive emotional support from my social network	280	2.2500	.86032

Source: Field Survey (2023)

Table 5 shows that the women belong to social networks that are large enough to support their entrepreneurial intention (\bar{x} = 3.5821; SD= 1.60209); women perceive tangible supports from their social networks (\bar{x} = 2.2857; SD= 0.86165); and women receive emotional support from their social networks (\bar{x} = 2.2500; SD= 0.86032). The results show that the mean score (3.5821) is the strongest. This implies that women have large social networks that are instrumental to their entrepreneurial intention.

Table 6 Determinants of attitude of women toward entrepreneurship development in North-Central Nigeria

EAW	Coef.	Std. Err.	Z	P> z	[95% Conf. Interval]	
DET1	2.498477	1.07607	2.32	0.020	.389418	4.607535
DET2	-.6077541	1.112807	-0.55	0.585	-2.788815	1.573307
DET3	1.299474	.5676201	2.29	0.022	.1869595	2.411989
DET4	-.7751471	.54101	-1.43	0.152	-1.835507	.2852131
DET5	-1.138397	.5707576	-1.99	0.046	-2.257061	-.0197322
DET6	.7909501	.6757045	1.17	0.242	-.5334064	2.115307
DET7	-.9195992	.4769222	-1.93	0.054	-1.85435	.0151513
DET8	-1.642638	.5049897	-3.25	0.001	-2.6324	-.6528765
/cut1	-1.362686	.4111891			-2.168602	-.5567702
/cut2	1.499561	.4205422			.6753132	2.323808
/cut3	1.938363	.4361484			1.083528	2.793198
/cut4	3.985679	.636381			2.738395	5.232963

Source: Field Survey (2023)

Ordered logistic regression		Number of obs	=	280
	LR chi2(8)	=	43.24	
	Prob > chi ²	=	0.0000	
Log likelihood = -285.8726		Pseudo R ²	=	0.0703

Note: DET1= Personality characteristics; DET2= Risk-Taking Propensity; DET3 = Access to capital; DET4 = Education Background; DET5 = Family Characteristics; DET6 = Life Experience; DET7 = Legal framework; and DET8 = Insecurity

Table 6 shows the results on the determinants of attitude of women toward entrepreneurship development in North-Central Nigeria. The LR $\chi^2(8)$ indicates the Likelihood Ratio (for Chi-Square test= 43.24). This implies that four of the predictors in the regression coefficient are not close to zero in the model. The Prob > χ^2 with less than 0.001 shows the probability of obtaining the chi-square statistic (43.24). This implies that 100% changes in the attitude of women toward entrepreneurship development were explained by the determinants in the model. The Pseudo R^2 (0.0703) shows 7% variability in the model. The p-value < 0.001 indicates that the model explains the outcomes well.

The coefficient ($\beta = 2.498477$) for personality characteristics is positive, and this implies that personality characteristics is associated with increasing change in attitude of women toward entrepreneurship development in North-Central Nigeria. The z-value is 2.32 (coupled with the p-value < 0.05) showing that the variable significantly influences the attitude of women toward entrepreneurship development. Risk-taking propensity has a strong negative coefficient ($\beta = -0.6077541$), and this implies that very high entrepreneurial risk leads to poor attitude of women toward entrepreneurship development in North-Central Nigeria. A record of risk-taking propensity which is enveloped by uncertainty may drive low attitude of women toward entrepreneurship development in North-Central Nigeria, although the coefficient is not significant since the p-value is greater than 0.05 (that is p-value > 0.05).

The coefficient ($\beta = 1.299474$) for access to capital is positive, and this implies that access to capital is linked with increasing attitude of women toward entrepreneurship development in North-Central Nigeria. The z-value is 2.29 and the p-value is less than 0.05 (that is p-value < 0.05) showing that the variable also significantly influences the attitude of women toward entrepreneurship development. Greater access to capital will lead to greater attitude of women toward entrepreneurship development in North-Central Nigeria. Education background has a strong negative coefficient ($\beta = -0.7751471$), and this means that women with higher education background will seek alternative career opportunities rather than developing positive attitude toward entrepreneurship development in North-Central Nigeria. That is higher education background will cause low attitude of women toward entrepreneurship development in North-Central Nigeria, although the z-value is -1.43 and the p-value is greater than 0.05 (that is p-value > 0.05). This indicates that the coefficient outcome is insignificant.

Family characteristics (economic provision, tradition, family size, etc.) has a strong negative coefficient ($\beta = -1.138397$), and this signifies that women with more family characteristics will have less favourable attitude toward entrepreneurship development in North-Central Nigeria. That is higher family characteristics will cause low attitude of women toward entrepreneurship development in North-Central Nigeria. The results show that the z-value is -1.99 and the p-value is less than 0.05 (that is p-value < 0.05). This indicates that the coefficient outcome is significant. The coefficient ($\beta = 0.7909501$) for life experience is positive, and this shows that life experience is associated with increasing attitude of women toward entrepreneurship development in North-Central Nigeria. The z-value is 1.17 and the p-value is greater than 0.05 (that is p-value > 0.05) showing that the variable insignificantly influences the attitude of women toward entrepreneurship development.

Legal framework has a strong negative coefficient ($\beta = -0.9195992$), and this means that women view the legal and regulatory framework as being unfriendly or tough. The legal and regulatory framework affects the attitude of women toward entrepreneurship development in North-Central Nigeria. That is tougher legal and regulatory framework will cause diminishing attitude of women toward entrepreneurship development in North-Central Nigeria. The z-value is -1.93 and the p-value is equal to 0.05 (that is p-value = 0.05). This indicates that legal framework negatively but significantly affects the attitude of women toward entrepreneurship development in North-Central Nigeria. Insecurity has a strong negative coefficient ($\beta = -1.642638$), and this indicates that women are troubled with high level of insecurity in the North-Central Nigeria. The insecurity affects the attitude of women toward entrepreneurship development in North-Central Nigeria. That is increasing insecurity level will cause drastic reduction in favourable attitude of women toward entrepreneurship development in North-Central Nigeria. The z-value is -3.25 and the p-value is less than 0.01 (that is p-value < 0.01). This implies that insecurity negatively but significantly affects the attitude of women toward entrepreneurship development in North-Central Nigeria.

Table 7 Multiple regression of the influence of attitude towards behaviour, perceived behavioural control and subjective norm on the entrepreneurial intentions of women

Variables	Coefficients (β)	Std. Error	T-Stat	P-Value	R ²	F-Stat (p<.001)	Mean Square
(Constant)	.742	.078	9.556	.000			
Attitude towards behaviour	.766	.033	23.409	.000	.860	1712.100	.288
Perceived behavioural control	.305	.051	6.026	.000	.874	962.027	.260
Subjective norm	-.126	.026	-4.811	.000	.884	700.352	.241

Predictors (Constant): Attitude towards behaviour, Perceived behavioural control, Subjective norm

Dependent Variable: Entrepreneurial intentions of women

Table 7 shows attitude towards behaviour with the R²-value of 0.860. This implies that 86.0% variations in the entrepreneurial intentions of women are explained by their attitude towards behaviour in North-Central Nigeria. Other variables not captured in the model can account for 14% variations in the entrepreneurial intentions of women in North-Central Nigeria. Perceived behavioural control has the R²-value of 0.874. This reveals that 87.4% variations in the entrepreneurial intentions of women are explained by their perceived behavioural control in North-Central Nigeria. The remaining unaccounted variations (12.6%) in the entrepreneurial intentions of women indicate that other variables can be responsible as well. The result shows that subjective norm has the R²-value of 0.884. This implies that subjective norm accounts for 88.4% variations in the entrepreneurial intentions of women in North-Central Nigeria. The remaining unaccounted 11.6% indicates that other variables may account for the variations in the entrepreneurial intentions of women in North-Central Nigeria.

The table 7 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 (0.288 for attitude towards behaviour, 0.260 for perceived behavioural control, 0.241 for subjective norm) are smaller, which show less deviation between the observed and fitted values. The P-value for the F test statistic (1712.100 for attitude towards behaviour, 962.027 for perceived behavioural control,

and 700.352 for subjective norm) are less than 0.001, which provide strong support against the null hypotheses. The coefficient of determination for attitude towards behaviour ($R^2=0.860$), perceived behavioural control ($R^2= .874$) and subjective norm ($R^2= 0.884$) show that the variables have significant effect on the entrepreneurial intentions of women in the North-Central Nigeria.

The result in the table shows attitude towards behaviour with the coefficient ($\beta= 0.766$). This indicates a positive linear relationship between attitude towards behaviour and the entrepreneurial intentions of women in the North-Central Nigeria. That is, 76.6% change in attitude towards behaviour will bring about proportional change in the entrepreneurial intentions of women in the North-Central Nigeria. The result also shows perceived behavioural control with the coefficient ($\beta= 0.305$). This also reveals a positive linear relationship between perceived behavioural control and the entrepreneurial intentions of women in the North-Central Nigeria. That is, 30.5% change in perceived behavioural control will bring about directional change in the entrepreneurial intentions of women in the North-Central Nigeria. The coefficient for subjective norm is -0.126. This means that there is a negative linear relationship between subjective norm and the entrepreneurial intentions of women in the North-Central Nigeria. That is, 12.6% change in subjective norm will lead to inverse change in the entrepreneurial intentions of women in the North-Central Nigeria. The table shows that the p-values of the variables (attitude towards behaviour, perceived behavioural control, and subjective norm) are less than 0.01 (that is p-value<0.01). This implies that attitude towards behaviour, perceived behavioural control, and subjective norm have significant linear relationship with the entrepreneurial intentions of women in the North-Central Nigeria.

Table 8a Descriptive statistics of Constraints against the entrepreneurial intentions of women

Variable	Obs	Mean	Std. Dev.
Con1	280	1.235714	.4252044
Con2	280	1.257143	.4378414
Con3	280	1.382143	.4867812
Con4	280	1.367857	.4830856
Con5	280	1.671429	.4705348
Con6	280	1.646429	.4789341
Con7	280	1.332143	.4718252

Source: Field Survey (2022)

Note: Con1= Experience or exposure to someone who has run a business; Con2= Necessary skills to start business; Con3= Confidence to start business; Con4= Uncertain bank credit for start-up; Con5= Struggle to raise the capital necessary to start a business; Con6= High risks involved in setting up a business; and Con7= Fear of failure

Table 8a shows experience or exposure to someone who has run a business ($\bar{x}= 1.235714$; $SD= .4252044$); necessary skills to start business ($\bar{x}= 1.257143$; $SD= .4378414$); confidence to start business ($\bar{x}= 1.382143$; $SD= .4867812$); uncertain bank credit for start-up ($\bar{x}= 1.367857$; $SD= .4830856$); struggle to raise the capital necessary to start a business ($\bar{x}= 1.671429$; $SD= .4705348$); high risks involved in setting up a business ($\bar{x}= 1.646429$; $SD= .4789341$); and fear of failure ($\bar{x}= 1.332143$; $SD= .4718252$).

Table 8b Ordered Probit Regression

EI	Coef.	Std. Err.	Z	P> z	[95% Conf. Interval]	
Con1	.4130361	.1667042	2.48	0.013	.086302	.7397703
Con2	-.4804736	.1666705	-2.88	0.004	-.8071419	-.1538054

Con3	.0243539	.1517955	0.16	0.873	-.2731598	.3218675
Con4	-.4355189	.1617352	-2.69	0.007	-.752514	-.1185238
Con5	-.3905163	.1659553	-2.35	0.019	-.7157826	-.06525
Con6	-.279518	.1473584	-1.90	0.058	-.5683352	.0092992
Con7	.5692676	.151443	3.76	0.000	.2724448	.8660903
/cut1	-1.803744	.5938256			-2.967621	-.6398673
/cut2	-1.102206	.5892643			-2.257143	.0527307
/cut3	-1.071896	.5893318			-2.226965	.0831732
/cut4	.757559	.5956134			-.4098219	1.92494

Source: Field Survey (2022)

Ordered probit regression		Number of obs	=	280
LR chi2(7)	=	42.50		
Prob > chi2	=	0.0000		
Log likelihood	=	-322.40339	Pseudo R2	= 0.0618

The results of the constraints on women's entrepreneurial intentions are shown in table 8b. The Likelihood Ratio (for Chi-Square test= 42.50) is indicated by the LR chi2(7). This means that the regression coefficient's predictors are near to zero in the model. The likelihood of achieving the chi-square statistic is shown by Prob > chi2 with less than 0.001. It determines whether the total effect of all constraints in the model is greater than zero. Prob > chi2 indicates that the model is sound. The model's Pseudo R² (0.0618) shows 6.18 % variability. The p-value of 0.001 suggests that the model adequately explains the results.

The coefficient ($\beta = .4130361$) for constraint 1 (lack of experience or exposure to someone who has run a business) is positive, and this implies that constraint 1 is associated with corresponding change in entrepreneurial intentions of women in North-Central Nigeria. The z-value is 2.48 (with the p-value = 0.01) showing that lack of experience or exposure to someone who has run a business significantly affects the entrepreneurial intentions of women in North-Central Nigeria. By implication, women seek personal entrepreneurial advance at the expense of exposure to someone who has run a successful business. The more it seems that the women could not get help from experience people the more their drive to learn better approach to entrepreneurial success. This reflects correspondingly to the entrepreneurial intentions of women in North-Central Nigeria.

Lack of necessary skills to start business has a negative coefficient ($\beta = -0.4804736$), and this implies that lack of necessary skills to start business will cause about 48.04% constraints upon the entrepreneurial intentions of women in North-Central Nigeria. The result demonstrates the importance of entrepreneurial skills. The acquisition of these skills has possible stimulant effect on the entrepreneurial intentions of women in North-Central Nigeria. The z-value is -2.88, and the p-value is less than 0.01 (that is p-value < 0.01). This shows that lack of necessary skills to start business has a significant negative effect on the entrepreneurial intentions of women in North-Central Nigeria.

The result shows the coefficient ($\beta = 0.0243539$) for confidence to start business. This means that confidence to start business has about 2.44% constraint upon the entrepreneurial intentions of women in North-Central Nigeria. The z-value is 0.16, and the p-value is greater than 0.05 (that is p-value > 0.05). This implies that confidence to start business does not significantly constrain the entrepreneurial intentions of women in North-Central Nigeria.

Uncertain bank credit for start-up has a negative coefficient ($\beta = -0.4355189$), and this implies that non-readability of banks to often make credit available will cause about 43.55% constraints upon the entrepreneurial intentions of women in North-Central Nigeria. The result proves that uncertain bank credit for start-up affects the entrepreneurial intentions of women. The z-value is -2.69, and the p-value is equal to 0.01 (that is $p\text{-value} = 0.01$). This shows that uncertain bank credit for start-up has a significant negative effect on the entrepreneurial intentions of women in North-Central Nigeria.

The result shows negative coefficient ($\beta = -0.3905163$) for struggle to raise the capital necessary to start a business. This implies that 39.05% increase in the struggle to raise the capital necessary to start a business will reduce the entrepreneurial intentions of women in North-Central Nigeria. The z-value is -2.35, and the p-value is less than 0.05 (that is $p\text{-value} < 0.05$). This shows that struggle to raise the capital necessary to start a business has a significant negative effect on the entrepreneurial intentions of women in North-Central Nigeria.

High risks involved in setting up a business shows negative coefficient ($\beta = -0.279518$). This indicates that 27.95% increase in risks involved in setting up a business will reduce the entrepreneurial intentions of women in North-Central Nigeria. The z-value is -1.90, and the p-value is greater than 0.05 (that is $p\text{-value} > 0.05$). This shows that risks involved in setting up a business has insignificant negative effect on the entrepreneurial intentions of women in North-Central Nigeria.

The result shows positive coefficient ($\beta = 0.5692676$) for fear of failure. This indicates that 56.9% change in fear of failure will lead to proportional change in the entrepreneurial intentions of women in North-Central Nigeria. This result points indirectly that some factors may be mediating between fear of failure and the entrepreneurial intentions of women in North-Central Nigeria. The z-value is 3.76, and the p-value is lesser than 0.01 (that is $p\text{-value} < 0.01$). This shows that fear of failure has significant positive effect on the entrepreneurial intentions of women in North-Central Nigeria.

Discussion of Findings

Finding showed five significant determinants of attitude of women toward entrepreneurship development in North-Central Nigeria. Personality characteristics, access to capital, family characteristics, legal framework and insecurity significantly determine attitude of women toward entrepreneurship development in North-Central Nigeria. It was found that personality characteristics are linked with increasing change in attitude of women toward entrepreneurship development in North-Central Nigeria. Studies (such as Karabulut, 2016; Kerr et al., 2017) have established that personality are closely knitted with attitude. Access to capital was found to be a positive determinant, and this means that access to capital is connected with increasing attitude of women toward entrepreneurship development in North-Central Nigeria. Improved access to capital will result in an enhanced attitude among women toward entrepreneurship development. Family characteristics (economic provision, tradition, family size, and so on) have inverse impacts, implying that women with greater family features in North-Central Nigeria will have a less favourable attitude toward entrepreneurship development. That is, increased family characteristics will induce women in North-Central Nigeria to have a negative attitude toward entrepreneurship development. Finding showed that legal framework has a strong inverse implication on attitude toward entrepreneurship development. Harsh legal and regulatory framework was found to have negative effect on the attitude of women toward entrepreneurship development in North-Central Nigeria. That is, a

more rigorous legal and regulatory environment will cause women's attitudes toward entrepreneurship development to deteriorate. The finding also revealed that insecurity affects the attitude of women toward entrepreneurship development in North-Central Nigeria. That is increasing insecurity level will cause drastic reduction in favourable attitude of women toward entrepreneurship development in North-Central Nigeria.

Finding revealed that attitude towards behaviour has strong influence on entrepreneurial intentions of women. Perceived behavioural control was also found to have strong influence on entrepreneurial intentions of women in North-Central Nigeria. Attitude towards behaviour was found to have a positive linear relationship with the entrepreneurial intentions of women in the North-Central Nigeria. The study also discovered a positive linear link between women's entrepreneurial intentions and their perceived behavioural control in North-Central Nigeria. That is, a shift in women's entrepreneurial intentions in North-Central Nigeria will be accompanied by a shift in their perceived behavioural control. These support the finding of Dinc & Budic (2016) that personal attitude and perceived behavioural control have positive and significant influences on entrepreneurial intention. Utami et al. (2017) also found that attitude and perceived behavioural control have significant influences on entrepreneurial intention. Finding revealed that subjective norm has negative influence on the entrepreneurial intentions of women in North-Central Nigeria. Changes in subjective norms will be inversely proportional to changes in women's entrepreneurial intentions in North-Central Nigeria. This refutes the finding of Utami et al. (2017) that subjective norm has positive and significant influence on intention. It supports the finding of Potishuk and Kratzer (2017) that subjective norm significantly influence entrepreneurial intentions.

Finding showed five significant constraints on women's entrepreneurial intentions in North-Central Nigeria. The significant constraints are experience or exposure to someone who has run a business, necessary skills to start business, uncertain bank credit for start-up, struggle to raise the capital necessary to start a business and fear of failure. It was revealed that lack of experience or exposure to someone who has run a business serves as significant constraint against the entrepreneurial intentions of women in North-Central Nigeria. This supports the finding of Botha (2020) that prior entrepreneurial exposure is instrumental to the encouragement that women get to pursue the start-up of new business venture. Women prioritize personal entrepreneurial advancement above exposure to someone who has successfully operated a business. The more it appears that the women are unable to obtain assistance from experienced individuals, the greater their desire to learn a better method to achieving business success. Women's entrepreneurial intentions in North-Central Nigeria are reflected in this way.

Finding has revealed that lack of necessary skills to start business significantly constrain entrepreneurial intentions of women in North-Central Nigeria. Women's entrepreneurial intents in North-Central Nigeria may be stimulated by the learning of entrepreneurial skills. Mehtap, Pellegrini, Caputo & Welsh (2017) purported that personal skills projects ability to cope with varying entrepreneurial challenges, and this may induce entrepreneurial intention. Uncertain bank credit for start-up is also found a significant constraint against women's entrepreneurial intentions in North-Central Nigeria. Non-readability of banks to often make credit available will cause significant setback on the entrepreneurial intentions of women in North-Central Nigeria. The study of Singh and Dash (2021) also found that women face gender challenge with respect to accessibility to finance, and this constrains their intents to engage in entrepreneurship as a career. Finding showed that struggle to raise the capital necessary to start a business makes a significant constraint on the entrepreneurial intentions of women in North-Central Nigeria. This means that if the effort to get the capital needed to

establish a business becomes more difficult, women's entrepreneurial intents in North-Central Nigeria will dwindle. Fear of failure was found to have significant positive implication for the entrepreneurial intentions of women in North-Central Nigeria. This shows that many factors may buffer the relationship between fear of failure and women's entrepreneurial tendencies in North-Central Nigeria. This aligns with the assertion of Mehtap et al. (2017) that lack of confidence will make women not be able to develop entrepreneurial intentions.

5.0 CONCLUSION AND RECOMMENDATIONS

Five key drivers of women's attitudes toward entrepreneurial development were revealed. In North-Central Nigeria, personal characteristics, access to capital, family features, legal framework, and insecurity all have a role in determining women's attitudes toward entrepreneurial development. Women's entrepreneurial intentions are strongly influenced by their attitudes toward behaviour. It is strongly influenced by their perceptions of behavioural control. Women's entrepreneurial goals in North-Central Nigeria are positively correlated with their attitude toward behaviour. This study established a direct link between women's entrepreneurial aspirations or intentions and their reported behavioural control in North-Central Nigeria. A transition in women's entrepreneurial intentions in North-Central Nigeria will be preceded by a shift in their behavioural control. The subjective norm has an adverse influence on women's entrepreneurial intentions in North-Central Nigeria. Adjustments in subjective norms are inversely connected to shifts in women's entrepreneurial intentions.

In North-Central Nigeria, five critical impediments to women's entrepreneurial intentions have been identified. Experience or exposure to someone who has ran a business, necessary skills to start a business, questionable bank credit for start-up, challenge to raise the funds needed to start a business, and fear of failure are all significant restraints. Lack of experience or exposure to someone who has run a business has been discovered to be a significant impediment to women's entrepreneurial intentions in North-Central Nigeria. Women place a higher value on personal entrepreneurial development than exposure to a successful business owner. The stronger the desire to discover a better approach of reaching entrepreneurial success, the more it seems that the women are unable to seek guidance from experienced individuals.

Women's entrepreneurial intents are severely hampered by a lack of basic skills to establish a business. Learning entrepreneurial skills may enhance women's entrepreneurial intentions in North-Central Nigeria. In North-Central Nigeria, women's entrepreneurial intents are additionally hampered by the uncertainty of bank loans for start-ups. The inability of banks to make financing available on a regular basis will impede the entrepreneurial aspirations of women in North-Central Nigeria. The struggle to raise the capital needed to establish an enterprise is a serious impediment to women's entrepreneurial ambitions. This indicates that if obtaining the capital required to start a business becomes more complicated, women's entrepreneurial aspirations in North-Central Nigeria will decline. Women's entrepreneurial intentions in North-Central Nigeria are significantly influenced by fear of failure. A number of elements may function as a buffer between women's entrepreneurial impulses and fear of failure.

This study recommends that:

- i. The government and policy makers should give attention to some significant determinants of attitude of women toward entrepreneurship development in North-Central Nigeria. These are access to capital, legal framework and insecurity. Women

- should take advantage of unique and robust personality and family characteristics for their entrepreneurship development.
- ii. Women entrepreneurs should boost their attitude towards behaviour and behavioural control to enhance increased entrepreneurial intentions. Less attention should be given to subjective norm to increase entrepreneurial intentions of women in North-Central Nigeria.
 - iii. Women should address constraints such as lack of necessary skills to start business, uncertain bank credit for start-up, and struggle to raise the capital necessary to start a business. They should strive to acquire necessary entrepreneurial skills. They should also find alternative means of funds for the business (such may be through crowdfunding).

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