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THE EFFECT OF ENTREPRENEURIAL EDUCATION, ACCESS TO
FINANCE AND GOVERNMENT ASSISTANT ON THE INTENTION TO
BUSINESS START-UP; WOMEN IN DEBT CASE IN JORDAN

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ABSTRACT

The study was built to examine and observe the connections between entrepreneurial education, access to finance and government assistant in order to form the entrepreneurial intention amongst borrowing women in Jordan. This study focuses on the borrower's women's behavior before, during and after taking the Loan. A survey was conducted using questionnaires that were distributed to 280 borrowing women known as Al-garemat's women. The study found that entrepreneurial education has a significant relationship with the entrepreneurial intention of borrowing women. Also, the study discovered that access to finance has a positive significant effect on the entrepreneurial intention of borrowing women to start their desired businesses. The survey results indicate that borrowing women need to consider entrepreneurial education and access to finance as a good determinant of shaping their entrepreneurial intent. Government assistance had no effect on shaping the entrepreneurial intention of these women. The results of the survey also suggested reconsidering the assistance provided by the Jordanian government, as there is no impact on the formation of the entrepreneurial intention of these women.

1. Introduction:

The development of national entrepreneurship depends on the social and economic development of the people. Experts considered that the basics for developing national entrepreneurship are developing the capabilities of borrowers (Rahman 1999, Katz, 1991a). Once the Jordanian woman becomes self-sufficient, she will be able to start her own business, and thus

help her get on her feet. To develop national entrepreneurship in a developing country like Jordan, three major activities such as motivational, supportive and sustainable activities can be implemented.

These activities are partially implemented by Jordan's microcredit providers. The programs only help them survive so they don't grow and maintain in the future. In addition, the magnitude and sustainability of the differences are varied in governmental and non-governmental programs (Amin, 1994). To develop entrepreneurship for women, motivational support is necessary because women are unaware of their potential. In the last two decades, microcredit programs have been run by the government (GOs) and NGOs in Jordan. The main objective of these programs is to enhance the income-earning potential of female individuals in Jordanian families and their social and economic empowerment. Women can work weaving, mini-clothes, handicrafts, dairy farming, plant nursery etc. which are mainly home based. These programs contribute greatly to the social and economic development of women in Jordan.

Microfinance (MFI) has been known universally as a contemporary tool for struggle with poverty and rural development. Microfinance is effective in reducing poverty, empowering women and creating awareness that ultimately leads to the sustainable development of a nation. The main goal of microfinance is to empower women. In this paper, the role microfinance plays in empowering women is seen in three dimensions: psychological, social and economic

The objectives of the study are centered on: (1) Understanding the role of the MFI in the Amman region and its branches in Zarqa and Mafrqa, (2) To study the problems women face in the MFI, (3) Analysis of women's psychological, economic, and social empowerment (4) to provide suggestions for improving empowerment Women in the microfinance institutions.

In relation to this, Contextual factors are defined as the effects that relate to an entrepreneur's environment or his interaction with the surrounding environment. They are multiple factors with a cultural, social, economic and political mixture (Akinbola et al., 2020). As for the entrepreneurial intention, it is defined as a cognitive state of mind that attracts the attention of a person towards a specific goal, drawing on his experience and work and choosing to go on a path to achieve something. It can also be said to be a state of mind that enhances people's desire to create a new company or a valuable new product line within an existing organization. In this research, the intention of entrepreneurship was determined by the intention of setting up a company or self-employed.

Several researchers emphasized a set of factors that affect women's participation in entrepreneurship, including access to finance, government policies, access to technology, interpersonal skills, work advantage, training and motivation, social security, assistance and easy organization, and family support (Adesua & Lincoln, 2011; Jathial, Zaidi, Jariko, & Rajar, 2012; Sarker & Palit, 2014). The contextual factors considered in this study were limited to the entrepreneurial education, access to financing and government assistant program

Algaremat is a term given in Jordan to women who borrow from private small financial financing companies, with financial values ranging from five hundred to four thousand dollars, with the aim of covering their economic or living needs, or financing a small project that improves family income, or is motivated by the husband or family, and when Women cannot pay, file a lawsuit against them before the courts and imprisoned until payment. The problem of borrower's women began in Jordan when citizens complained of increasing cases of judicial request for women who obtained loans from the funds that support and financing of women entrepreneurs. Some media outlets reported that there were more than 11,625 judicial complaints filed against these debtors.

As a result, there were several initiatives to pay the debts of these women as they became a public opinion issue, so there was an initiative from the Zakat Fund with the support of the government and an initiative of the Emirates Red Crescent. The Minister of Endowments officially announced in the House of Representatives that there are about 6322 women involved in debt they became unable to pay, which prompted the Zakat Fund to cooperate with the Ministry of Justice to pay off these debts. Where there were judicial requests from the Judicial Execution Department.

The report of the Microfinance Network in Jordan "Tanmeya" for the fourth quarter of 2018 confirmed that the number of active clients reached 465.7 thousand clients and the number of active loans reached 451.8 thousand loans, while the total loans amounted to 259 million JD with an average loan value of 573 JD (Tanmeyah Report, 2018). The Tanmeya' network includes 9 microfinance institutions, namely, Vitas Jordan, the Women's Microfinance Fund Company, the Jordanian Microfinance Finance Company (Tamweelcom), the National Bank for Microfinance, the National Microfinance Company, Finica Microfinance, the UNRWA Microfinance Department, Ithmaar for Islamic Microfinance and the Ameen for Microfinance.

These institutions give more priority to governorates, rural areas and poverty pockets inside and outside the capital in order to expand the scope of development in the various governorates, where statistics showed that 69% of the total microfinance sector operations are located outside the capital governorate, noting that the number of branches of these institutions until the end of 2018 reached 197 a branch of which 134 branches are outside the Capital Governorate. The report adds that in 2018 the number of women borrowing from microfinance institutions (MFIs) reached 339.9 thousand women, and they constitute 73% of the total number of 465.7 thousand borrowers. Women borrowers from microfinance institutions are distributed according to governorates as follows: 68% of borrowers in the Capital Governorate (96953 women), 80% of Balqa Governorate borrowers (32971 women), 70% of Zarqa Governorate borrowers (47624 women), and 74% of Madaba Governorate borrowers (16,968 women), 69% of Irbid Governorate borrowers (54,493 women), 66% of Mafraq Governorate borrowers (16,146 women), 84% of Ajloun borrowers (8,801 women), and 66% of Jerash Governorate borrowers (10411 women), 68% of borrowers in Karak Governorate (22302 women), 75% of Tafila borrowers (6,752 women), 82% of borrowers in Ma'an Governorate (5377 women), and 80% of Aqaba Governorate borrowers (7974 women).

One of the most relevant ongoing discussions in this field is to handle the danger of loans to microfinance firms at their lowest level, harms women borrowers and threatens the stability of society. Therefore, microfinance companies provided many facilities for women to obtain loans with little collateral. In contrast, the conditions for granting personal loans by commercial banks are very strict, so the loan cannot be granted without a monthly salary or fixed income, and in many cases money is pledged transferred as collateral for the loan, requesting full guarantors, and submitting a bank statement and many others. In no case can the value of the monthly installment exceed 40% of the income of the borrowers.

However, the conditions for granting women microcredit from MFIs differ greatly, as most women do not work or have no other income, and the lending guarantees if requested are within a permissive framework, which makes managing the risks of lending to women in the lowest form, and exposes them directly to a confrontation Inability to repay, forcing them to reschedule their loans or subject them to legal prosecution.

This calls for a reconsideration of the foundations upon which women are approved to lend, focus on training women professionally, build their capabilities, and provide loan guarantees to ensure comfortable repayment without additional overpriced costs, commensurate with the conditions of poor women, and away from resorting to imprisonment as a means of coercion and pressure in Inability to fulfill the debt, so that these institutions will support women within the framework of their economic empowerment, and lift them out of the cycle of poverty and unemployment. Therefore, empowering women economically requires lending, collection and follow-up policies that are taking into account gender sensitive and empower women in all circumstances.

All initiatives dealt with the effects and did not solve the problem from its roots, which leads to its continuation, despite several regional and governmental initiatives that received a remarkable response by government institutions, the private sector, and individuals, in addition to previous initiatives by the Emirates Red Crescent Authority to repay the loans of hundreds of fines, and the Zakat Fund, which allocate sums of money to repay the loans of women in debt and remove a number of them from reform and rehabilitation centers.

Various studies show that the involvements of the Jordanian women in home-based economic activities through micro credit programs have positive socioeconomic impact on their lives and their families. However, it is also unclear to different cases whether they are becoming entrepreneur by the credit or not.

About 80% of 10 million people of Jordan live in big cities and half of this population is women. Men at these cities are directly or indirectly engaged in work with the government department and business activities. But most of female members are used to remain idle in their houses due to a number of social and other barriers. Barriers can be attributed by the lack of access to fund, lack of knowledge of agro-based technology, lack of market knowledge and lack of support from the family members.

This form usually provides microcredit, for women without the need for an additional guarantee. That is why random assessments from all over the world emerged that this type of microcredit was not suitable for everyone

and did not raise the average household income or consumption. This expansion of access to microcredit led some entrepreneurs to increase commercial investment, but rarely increased profits. Some studies indicated that microcredit increased women's power in decision-making (Roodman, 2012). Despite rumors that borrowing from funds will give Jordanian women sustainability in social and economic life. But in fact, the observations indicate that women are unstable in relying on themselves even if they have been participating in microfinance programs for such a long period of time. Surveys indicate that credit programs make women more dependent on the credit provider rather than making them independent. It does not make them dependent and self-sufficient. Therefore, the researchers raised concerns about the sustainability of women's social and economic developments through microcredit programs (OECD, 2017). These concerns are closely related to the development of women's entrepreneurship in Jordan.

2. Literature Review

2.1 Entrepreneurial Intention

Entrepreneurship is a specific modern concept of innovation and progress, and a source of new employment and economic growth. Entrepreneurship is a continuous process of interaction activities that can be measured with the intentions of the individual (Dvouletý, 2017). One of the most important basic concepts in studying entrepreneurship is Entrepreneurial Intent (EI). Various studies have shown that there are two main themes that addressed this concept: the Shapero model (Entrepreneurial Event Theory) and TPB (Theory of Planned Behavior) (Linan et al., 2015; Wach, & Wojciechowski, 2016).

The Shapero model explains entrepreneurial intent from the point of view of desirable desire, perceived feasibility, and a tendency to act). In the Shapero (Entrepreneurial Event Theory) model, project start up is the result of an interaction between individual perception and contextual factors (cultural and social factors) that influence this perception (Linan et al., 2011). Shapiro's model relies on two basic types of perceptions: perceived desirability (which attracts specific behavior, the desire to be a result of social and cultural influences), and the perceived feasibility (which is the personal ability to implement a specific behavior). Contextual factors make up many of these perceptions, preferring or not turning them into concrete actions. The undesirable impact of administrative obstacles, for instance, said as start-up costs or all the procedures needed to create an enterprise that might prevent commercial endeavors (LinansiRodriguez, 2011).

TPB provided many details for EI explanation. It embodies the three motivational factors that influence behavior and explain intentions through attitudes, perceived behavioral control (PBC), and subjective criteria. Attitude indicates the degree to which an individual has a positive or negative personal assessment of being an entrepreneur. The perceived behavioral control indicates the ability to fulfill the requirements of an entrepreneurial endeavor. Self-criteria measure perceived social pressure to implement - or not to do - entrepreneurial behavior (Linan et al., 2015; Wach, & Wojciechowski, 2016).

About these two main models, great literature was developed. To analysis the most influential workings dealing with EI, between 2004 and 2013, the study developed by Linan and Fayolle (2015) identified five categories of studies with a major EI theme: a model of basic entrepreneurial intentions, personal level variables, education Entrepreneurship, context and institutions, the entrepreneurial process. However, the search for entrepreneurship intent looks for more measurability and to include more factors that could explain the motivations of entrepreneurship. Age, gender, role models, and institutional factors are just a few of those factors that have a major impact on the motivation to become entrepreneurs. Also, education is important in directing people towards entrepreneurship (to shape desire), but also to convert this desire into business (new companies in the market).

TPB is one of the most well-known concepts in the study of entrepreneurship intent (Karimi et al., 2016; Piperopoulos & Dimov, 2015). Entrepreneurial intent is defined as "a person's self-conviction with which he intends to create a new business that is being fully consciously planned for at some point in the future" (Thompson, 2009, page 676). Intent among potential entrepreneurs is seen as a "conscious state of mind preceding the act" (Shook, Priem & McGee, 2003, p. 380).

Also Krueger (1993) defined entrepreneurship intentions as a tendency to acquire the ability to start a business in the near future. Researchers emphasize that entrepreneurship intentions actually depend on three variables (attitude towards entrepreneurship, subjective norms, and perceived behavior control), in addition to that, they also depend on personal factors, mainly on how perceive their current conditions and the possibilities that lead to the desired condition (Ajzen, 1987, 1991; Kocoglu & Hassan, 2013). Researchers also emphasized the specific role of the situational factors such as the ability to employ and make sacrifices and bear responsibilities, in addition to personal features such as desire, feasibility and effectiveness, which enhance the intentions of entrepreneurship and turn it into a specific behavior, which leads to establishing business (Bae et al., 2014).

The Entrepreneurial Event Model (EEM) is often mentioned to as SEE (Shapero Entrepreneur Event), concerned with the theoretical concepts of entrepreneurial intent. The Shapero model assumes that inaction pushes human activity, where there is a work that disrupts the balance that usually has an adverse context such as career loss. This will urges people to act seriously. Regardless of entrepreneurial intentions, credibility of behavior is also very important. Credibility is understood bilaterally as desire and feasibility. These factors constitute the intentions of entrepreneurship. The intention of individual entrepreneurship is shaped in a broader context, taking into account a number of factors, personal and behavioral (Elfving et al., 2009).

2.2 Entrepreneurial Education

A review of academic research related to entrepreneurship education (EE) has shown that it increases the intention of entrepreneurship (EI). Otherwise, this does not happen entirely in all contexts, as the specific contexts may require a different procedure for entrepreneurial education.

Through effective entrepreneurship education, one can access the skills and knowledge necessary to start and grow new businesses. Entrepreneurial education has undergone a tremendous development covering all diverse scientific fields, which include economics, management, education, and technical studies (Davidson, 2008).

According to some previous studies, entrepreneurship is the process of building visions, continuous change and creativity, which requires efforts, harnessing awareness and passion to embrace new ideas to follow and provide creative solutions. So, entrepreneurship is not just about creating a simple company (Kuratko & Hodgets, 2004).

In connection with this, education plays an important role in directing people towards entrepreneurship (to build desire), as well as to convert this desire into business (new companies in the market). Due to the extremely high value of entrepreneurship, many educational institutions have begun to include entrepreneurship as a study system as a full curriculum. Entrepreneurial education is a key tool to stimulate entrepreneurial intentions, mentality, and behaviors; however, it can be said whether such education is effective (Singh et al., 2015). For successful entrepreneurial education, it is important to understand the factors that influence student entrepreneurship behavior. Moreover, the quality of entrepreneurship education is apt to understand these factors that lead to the intention of entrepreneurship (Al Mamun et al., 2016).

Entrepreneurial knowledge is important resource that contributes to strengthening entrepreneurial intentions and sustaining economies. Many scholars have discussed the key role of education in choosing an entrepreneurial career. Successful educational programs are considered a major building to create the intention of entrepreneurship among people. The more universities provide adequate knowledge and inspiration for entrepreneurship, the greater the possibility of choosing an entrepreneurial profession amongst young adults (Turker & Selcuk, 2009). Empirical research has shown that students who attended entrepreneurial training courses had greater intentions to undertake entrepreneurial activities than those who did not attend (Alloway & Brown, 2002).

However, there are research studies on the foundations, nature and essence of entrepreneurship. It is not only the skills and capabilities that define entrepreneurship. As other factors discussed by scholars such as cultural values, personal characteristics and self-efficacy that indicate a person's confidence in performing a particular task as well as attitudes (Kristiansen & Indarti, 2004), in addition to the student's entrepreneurial orientation and social and cultural factors. Entrepreneurship education pursues to propose young people, to be responsible, as well as adventurous individuals who converted entrepreneurs or pioneering who contribute to economic development and sustainable communities.

The European Commission communication asserted on fostering entrepreneurial mindsets through education and learning, they defined entrepreneurship education as: *'individual's ability to turn ideas into action. It includes creativity, innovation and risk taking, as well as the ability to plan and manage projects in order to achieve objectives. This supports everyone in day-to-day life at home and in society, makes employees more aware of the context of their work and better able to seize*

opportunities, and provides a foundation for entrepreneurs establishing a social or commercial activity' (Commission of the European Communities, 2006: p4).

The Consortium for Entrepreneurship Education (2008), states that entrepreneurship education is more than teaching to run a business. It is encouraging creative thinking and promoting a strong sense of self-worth and empowerment. Through entrepreneurship education, students learn how to create business, but they also learn a lot more. Entrepreneurship education can be creating the core of knowledge includes: (1) facilitate recognize opportunities in one's life (2) improve the ability to pursue opportunities, via creating new ideas and found the new recourses. (3) Develop the capability to create and operate a new firm. (4) Enhance the quality of think in a creative and acute manner.

Entrepreneurship education is a method of developing specific beliefs, values, and attitudes, as well as business knowledge and skills. The goal of EE is to make students consider entrepreneurship an attractive and workable alternative (Sánchez, 2013). However, it is evident that as universities become more and more involved, around the world, in providing innovative and support to entrepreneurship (collaborative curricula and programs with business and practical knowledge, etc.), and maintaining the vision that entrepreneurship can be, also educated not just caring for him (White et al., 2007).

Therefore, Jordanian universities must assume their social responsibilities by adopting policies that prepare curricula for entrepreneurship courses for businessmen to motivate them to engage in entrepreneurship and create projects. These approaches include management and financial education, as well as market and economic feasibility studies. Hence the assumptions are made that university support for entrepreneurship has a direct impact on women's intention to start a business. Moreover, the researcher here assumes that women who are taking entrepreneurial courses are more entrepreneur-oriented than others.

H1. There is a significant relationship between entrepreneurial education and women's intention to start up business

2.3. Access to finance

Bank financing is essential to small business growth. Young companies and any other business in the world, including small and medium sized companies, often rely on bank funding to improve the business and carry out new ventures and projects. In addition, investment financing requires equity and other types of debt. The numerous studies on access to finance have highlighted the challenges faced by SMEs, especially in Jordan and the world at large, including the lack of collateral, capital costs, business plans and number of lending institutions (USAID, 2016; Anzoategui and Rocha, 2010; Fatoki and Smit, 2011).

The International Finance Corporation (IFC), in 2011 report asserted that Women entrepreneurs play a key role in economic growth in their countries and make great contributions. Women compete at a faster rate in start doing business than their male counterparts in both of developed and developing economies, and make significant contributions to job creation and economic growth. There are around 8-10 million formal SMEs with at least

one owner in developing countries. Although these figures are impressive, they are reserved by obstacles such as limited access to finance, which delays growth and development. In addition, women incline to face rights and expression issues.

However, Amorós and Bosma (2013) note that female entrepreneurs face gender inequality owing to different socio-economic factors. These barriers faced by women lead to weakness and distortion, often lead to a situation in which women's economic activities are under-resourced, thereby reducing total gross product and discouraging economic growth. Considerate the barriers that women face in business and providing the necessary solutions to address them is essential for countries to further enhance their economic strength in order to boost growth and reach development goals.

Access to finance and its cost is often classified as one of the most restrictive features of the business environment by SMEs (Beck, 2007). Several recent studies confirm that minority and women's businesses face discrimination in interest rates and loan approval (Asiedu et al., 2012; Blanchard et al., 2008; Blanchflower et al., 2003). It is also proposed that women are required to obtain more collateral than men for loans, carry higher interest rates, and refuse loans more than men (Hertz, 2011). The interest rates imposed by loan funds in Jordan create disincentives for most borrowers to obtain funds for their investments. It also discourages most small businesses from applying for financing

Increasing women's access to finance is a sound strategy for financial funds that supported by Jordanian government as it looks to increase their engagement with SMEs. Therefore, the lack of response by women to obtain financing is largely due to the increase in the access to microcredit. However, as the growth of women entrepreneurs, they need from financial funds to offer more financial products and services that go beyond microcredit.

Women prevent from obtaining finance due to many financial barriers that face. Women's work appears to be constrained in their growth paths. The characteristics of women entrepreneurs and their enterprises are as follow: (1) female entrepreneurship is high, but it is lean toward smaller companies (Hundley, 2001); (2) their economic activity tends to focus in traditional industries, less profitable and sectors with low added value; (3) Women entrepreneurs are prefer to be in the informal sector, and run smaller companies; and (4) Women are more likely to be at home and work within the family.

In the study conducted in Tanzania, Olome and Urassa (2008) emphasized that there are three main groups of obstacles to accessing financing: (1) capacity factors (low level of knowledge and skills), backward business culture, and lack of separation of business between personal and family issues, The credit history of borrowers and their companies, the lack of knowledge of available financing services (2) the number of qualified employees and the lack of experience in managing small and medium-sized companies. (3) Factors related to regulating the environment in which transactions occur between lenders and borrowers, lack of determination of the system, and credit reference offices.

Nevertheless, funds should target women through financial mechanisms includes; (1) Training associated with expanding access to finance (2) programs that enhance and increase joint ownership registration in favor of women borrowers. (3) Governmental initiatives that encourage lending to women to address the obstacles women face when starting a new project. In addition to, initiatives that have proven profitable and successful for financial institutions include credit lines (4) partial credit guarantees that are associated with building capacities to enhance WE skills in managing their businesses (5) promoting the concept of financial culture among women as well as the provisions of modern guarantees, which greatly increase lending secured by movable assets, thereby benefiting women in the form of proportional.

Access to finance is a major barrier to the growth of SMEs, especially for women-owned companies. Women entrepreneurs still suffer from a lack of services. The impact of limited access to finance not only impedes the ability of women to grow their businesses. It can also limit the type of work they start in the first place and thus their future potential.

There are a number of challenges facing women that prevent them from running their businesses effectively and efficiently. Including the cost of financing products in Jordan is high and amounts to (25-30%). Financial institutions have highlighted many restrictions on the women's face that limit the provision of the necessary financial products to them. The constraints women face are related to the lack of clear financial plans, lack of accounting documents, high-interest rates, and a lack of security requirements (The Economic Policy Council, 2018).

Several studies have found that high interest rates are one of the main problems facing small business financing in Jordan, and these financial products and banking services are ineffective due to economic reasons (World Bank, 2012; USAID, 2014).

Ethical problems relating to failure to pay can be reduced by requesting additional collateral by adding costs to borrowers when they do not make the necessary effort. Evidence often indicates that money paid to borrowers is used for personal and private ends. This means an increase in the requirements of guarantees, which will reduce the negative consequences that may increase due to the incorrect use of these funds by women in particular. Also, it is clear that there is prevention and discrimination against small companies in providing the necessary and adequate financing. This is due to the high risk and insufficient resources to provide it as a guarantee (Kihimbo et al. 2012).

Consequently, interest rates in Jordan are at higher levels compared to other Arab countries. Moreover, the differences in interest rates vary based on currencies. Loans provided in local currency carry higher interest rates than those provided in US dollars (USAID, 2016).

Nevertheless, financial restrictions in Jordan are weighing down the small and medium-sized businesses operated by women and several of them failed within the first year of start-up due to a lack of financial capital to manage the company. Improving the financial infrastructure is also

important, as is the need to implement adequate structures to offer financial assistance to small businesses.

Furthermore, this study examined the factors that affect women's access to finance in Jordan and the impact of this on their entrepreneurial intention to start a project, and sheds light on how to address the problem of access to finance to reduce the number of collapsed small and medium enterprises.

H2. There is a significant relationship between access to finance and women's intention to start up business

2.4 Government Assistant Program

The first stage of entrepreneurship; where the stage of emergence is most important not only to entrepreneurs, but also to researchers. This stage is the focal point of studies for nascent, new or start-up and its importance. This is what makes research questions always related to the continuity, survival and maturity of these small companies.

Creating a new project contributes to the country's economic growth. Most startup projects in the emerging stage contribute greatly to job creation, and the creation of startups contributes to GDP growth (Haltiwanger et al., 2013; Van Stel et al., 2005).

However, a study by Jamak Abdul et al., (2011) and Jamak Abu Bakar et al., (2012) indicates that "only 10 percent of startups survive after 10 years while more than 90 percent of startups fail within 5 years of operations, while Rahman, (2016) advised the government to discover solutions to the great failure rate amongst startups in Malaysia.

Nevertheless, among the major contributing factors to the performance of emerging projects are Resources (Wang et al., 2012) and the environment factor who is the dominant determinant of the success of startups (Aziz & Yasin, 2010), also other researcher same as Ucbasaran et al., (2013) has discovered that resource factors such as financial constraints, poor management, and lack of technology adoption have contributed to business failures.

Limited resources are the main challenge facing nascent entrepreneurial women. Credits are often low for start-up projects as they are new and modern, and this complicates the process of obtaining funds from financial institutions. On the other hand, the lack of information related to government support and unawareness of it contributes to limiting access to the necessary financing (Yusof et al., 2010). Accordingly, these challenges encourage entrepreneurship researchers to search for a new strategy for developing access to finance for new women projects.

Government endeavors to support entrepreneurship are critical to promoting and enhancing entrepreneurship in order to ensure the success of SMEs. The government provides entrepreneurs with assistance in the form of training, skills and free technical information, as well as financial assistance.

However, governments provide financial assistance or grants to non-profit issues, social services, and for educational and research matters. For small businesses, it is necessary to know the eligibility requirements for government assistance. Government support, including financial and non-financial assistance, is another crucial strategy for entrepreneurs in startups to enable them to survive, coexist and thrive. Vadnjal, (2015) stressed the importance of the government program in creating new projects to achieve growth and success.

H3. There is a significant relationship between government assistant and women's intention to start up business

3. Theoretical Framework

The purpose of the human to execute any actions and his ability to make rational judgments and decisions in doing so derives from the premise of the theory of organized human behavior. The Planned Behavior Theory (Ajzen, 1991) offers an intention based on three factors: (1), behavioral intentions are influenced by an individual's disposition toward this action (do I want to do that?) (2) The individual moral criterion (do others expect me to do that?) and (3) It is believed that perceived behavioral monitoring catches non-motivational variables that affect actions (do I see that I can do that and have the ability to do so? (Linan et al., 2011).

In contrast, both personal attitudes and norms are influenced by the assessments, beliefs, and motivations that are shaped by individual environments. These three factors together represent an individual's actual control of behavior and are usually found to be accurate predictions of behavioral intentions; in turn, intentions are able to compute a large proportion of variance in behavior (Ajzen, 1991).

Intention appears as a direct precedent for behavior, but in reality we know that not all intentions are ultimately implemented. In some cases, the individual may not be able to follow the desired behavior due to external factors, although there is an intention to do so. The contextual factors considered in the study were limited to the entrepreneurial education, access to finance and government assistant.

A link between the development of these elements and entrepreneurship intentions will be established in this study to confirm whether contextual factors increase women's intentions to become self-employed and start their business in Jordan

By doing so, this study aims to create awareness on the importance of entrepreneurship education, access to finance and government assistant in the Jordan, advances the understanding on factors that influence entrepreneurial intention and creation, and provides useful insights into the state of these factors for policymakers and planners. Figure (1) shows the framework.

The conceptual framework of this study shows the focus on the factors influencing intention to start a business by women. The variables in the conceptual framework are tested as hypotheses to establish the relationships

between variables. The independent variables of this study include the entrepreneurial education, government assistance, and access to finance and the dependent variable is the intention to start a business by women. Figure 1 shows the conceptual framework showing the relationship among variables.

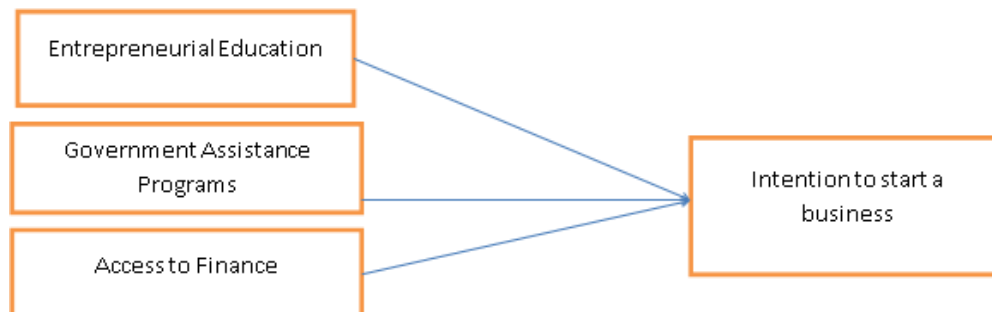


Figure (1); Theoretical Framework

4. Methodology

The study population consisted of women borrowed from microfinance institutions operating in Jordan. The sample consists of 280 women taken randomly from 14 associations in Amman, Zarqa and Mafraq. Because the research is exploratory in nature and owing to an unknown population, the small sample size collected from the survey that was performed is lower; as a consequence, variance-based SEM is more acceptable compared to CB SEM (Hair et al., 2013).

The structured questionnaire items were adapted and adopted from previous studies. The instrument of entrepreneurial education (5 items) and intention (6 items) was adopted from Linan et al., (2011), government assistance programs (8 items) adapted from (Zainol & Wan Daud, 2011), Access to finance (6 items) adopted from (Vyankatesh, 2017) that is used to measure the study construct.

The Cronbach Alpha for dimension of entrepreneurial education (5 items) was 0.948, followed by entrepreneurial intention (6 items) with a Cronbach Alpha of 0.85, while Cronbach Alpha for government assistant programs (8 items), and access to finance (6 items) have a value of 0.816 and 0.805 respectively.

To answer the research question one, descriptive analysis was applied where to answer remain research questions, a statistical inference, which is a t-test analysis, was used to test the hypothesis of the significant differences of entrepreneurial education, government assistant and access to financing, on entrepreneurial intention among women borrowed in Jordan.

5. Data Analysis

Regarding the data collection procedure, the data was analyzed using the Statistical Software for Social Sciences (IBM SPSS v. 22) application (Field, 2013) and the Smart PLS 3.0 partial least squares (PLS). For its better representation of convergence behavior even with small samples, PLS was selected compared to covariance-based structural equation modeling (SEM), and that is, Like covariance based SEMs, PLS converges and produces qualifying solutions (Sarstedt et al., 2011). PLS

approach is also commonly used in global studies, and is popular. Given simultaneous calculation of metric and structural parameters, a PLS path modeling approach is evaluated and interpreted in two phases: in the first stage, we evaluate the measurement model's reliability and validity, and secondly evaluate the structural model (Hair et al., 2012).

The composite reliability (CR) was obtained in the initial phase of checking the reliability and validity of the metric scales (Table 1); they show a very high degree of internal accuracy for most of the constructs (Hair et al., 2016). The validity was assessed both as convergent and as discriminating. The validity convergent refers to a group of items reflecting one and the same underlying construct. The average variance derived (AVE) by Hair et al., (2006) was used as a convergent validity criterion in this regard. AVE values will surpass 0.50, describing at least 50 per cent of the difference for various reflective items (Table 1). Additionally, the reliability evaluation of individual products investigates the outer loadings of each element of the construct (Hair et al., 2017). Hair et al. (2014) defined the thumb rule for item retention as 0.40 to 0.70. The measurement model findings showed that 9 out of 25 items were removed due to out-of-range loadings; items were kept as their loads varied between 0.496 and 0.864 (figure 1).

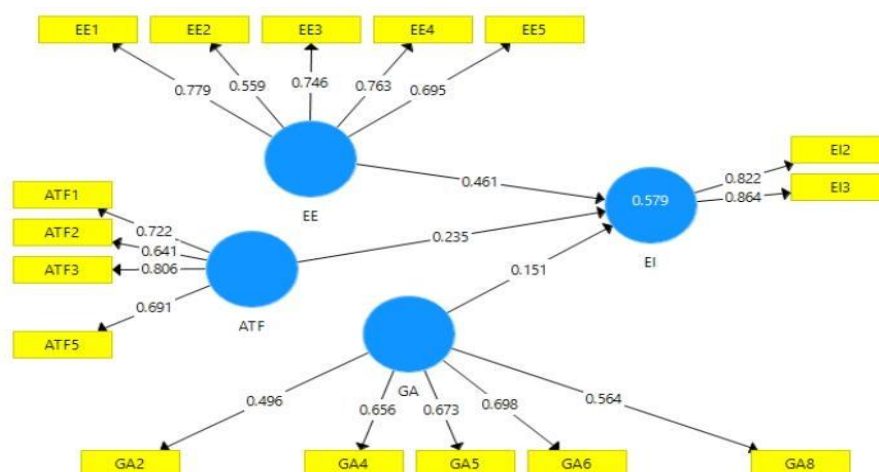


Figure 2. Variables Results

In the discriminant validation, AVE can be measured in such a manner that AVE's square root (diagonal) is checked whether it is higher than the (off-diagonal) association between latent constructs in the model, as shown by Sarstedt et al. (2011). All model constructs have met this criterion (Table 1). The research further mitigated typical process bias by using the following methods: maintaining privacy of the respondent and ensuring that items calculating the dependent variable were not directly correlated with the independent variables as proposed by Podsakoff et al. (2003); Conway & Lance (2010).

| Construct Reliability and Validity | | | | | | |
|---|------------------------------|---|-------|-------|-------|-------|
| | Composite Reliability | Average Variance Extracted (AVE) | 1 | 2 | 3 | 4 |
| ATF | 0.837 | 0.712 | 0.658 | | | |
| EE | 0.787 | 0.633 | 0.763 | 0.713 | | |
| EI | 0.755 | 0.585 | 0.712 | 0.742 | 0.520 | |
| GA | 0.652 | 0.745 | 0.723 | 0.639 | 0.668 | 0.534 |

5. RESEARCH FINDINGS

It is evident from the findings that the predictor variables had a significant impact on the intention to start-up business, (Table 3). For evaluation of the model quality, this examination directed a few tests, the first is Chin's (1998) goodness of fit in PLS estimation. This is shown by the noteworthy factor loadings or correlations, and significant path coefficients (more than 0.2) and high estimations of R².

In addition, the key parameter for internal model evaluation is R² (coefficient of determination) because it reflects the degree of variance defined by increasing endogenous latent variable (Hair et al., 2017). In the present analysis, the overall variance shown by every endogenous construct is 58% (intention). These values correspond to the minimum R² value (10 percent) of the endogenous variables defined by Hair et al. (2016). And used the blindfolding as well as jack knife resampling procedures, the predictive capacity of the model was checked using the Stone-Geisser Q² cross validated index as proposed by Chin (1988). There are two forms of indices, including the cross validated redundancy database and the cross-validated group. The Q² scores of all latent constructs surpassed zero, which supports the predictive validity of the model.

| Variables and Items | N | Mean | Standard Deviation | t-value | Sign |
|--------------------------------|-------|-------|--------------------|---------|-------|
| Entrepreneurial education (EE) | 0.374 | 0.370 | 0.114 | 3.294 | 0.001 |
| Government Assistant (GA) | 0.266 | 0.285 | 0.089 | 1.686 | 0.092 |
| Access to Financing (ATF) | 0.260 | 0.262 | 0.0098 | 2.654 | 0.033 |

6. Conclusion

Table 3 illustrates the analysis of entrepreneurial education, access to finance, government assistant and entrepreneurial intention among women

in debt in Jordan. As shown in the table I, entrepreneurial education and access to finance have significant value which are all less than 0.05 ($p < 0.05$). But government assistant have no significant value which is more than 0.05 ($p = 0.09$). These results show that there were significant differences on women intention to start-up business. 14

Present work also refers to three areas of literature. First, it clarified how the influence of the EE, ATF and GA was viewed. Among the rich work on EI and its effects, scholars rarely explored how EI is realized and rarely described among the capabilities of the women. In a dynamic environment, it is difficult to demonstrate from the perspective of the entrepreneurship why some women can respond effectively to rapid changes in the environment while others go bankrupt. This paper supports previous static work into the disorderly world and examines how and when EE, ATF and GA contribute to women success from the perspective of entrepreneurship capabilities. Empirical studies have shown that EE and ATF are positively related to SME output and that variables support the women capabilities; this illustrates the role of entrepreneurship and access to finance effect on SME results.

Second, the current study clarifies the role of entrepreneurship in boost the intention to establish project among women in Jordan. While previous studies were inconclusive on whether EE is a significant, the findings of the current study support an important role of EE, indicating that EE transforms the usefulness of entrepreneurial intention among women to start-up their business. Third, the results increase our understanding of the impact and mechanism of ATF in a unique context, Jordan. Most of literature considers women in developed economies, which may not be fully applicable to emerging economies (Ahmed & Aref, 2012; Vyankatesh, 2017). The results of the current paper therefore have useful implications for governmental organization and none government organizations aiming to develop the role of women in working and production.

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