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Exploring the Emirati female student entrepreneurs in the UAE through the theory of planned behaviour

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Abstract

This study's primary goal is to determine that investment in entrepreneurship education is vital as it will help in new venture creation and identify future leaders with an entrepreneurial mindset. The research aims to examine whether there is an interest and awareness in the entrepreneurial intentions among female Emirati students studying in the UAE. The study also tries to find any differences in the different curricula that impact their preferences in the UAE. This study's conceptual framework primarily relies on the existing Theory of Planned Behavior (TPB). This research is an empirical study the results and analysis are from the survey data of 490 Emirati female students in HCT higher education in the UAE. This study and the research analysis show the various factors: Attitude, Subjective Norm, Perceived Behavioral Control, Family Background, Level of Awareness, and Knowledge of the student, have the most significant impact on Entrepreneurship Intention to become future Entrepreneurs. All three core constructs of the Theory of Planned Behavior substantially affect entrepreneurship intention. The Subjective Norm has an inverse relationship (negatively significant) with Behavioral Intention, which indicates that the respondents' peers in this study are against entrepreneurship. This paper is unique because it gives a glimpse of the new innovative ways the next generation of students will think about business models during and after the COVID-19 pandemic. These new business models and approaches will have a more significant impact. The entrepreneurship intentions will be a deciding factor for the next generation of leaders in the UAE related to new venture creation.

Keywords: *Entrepreneurship; innovation; student perception; Theory of Planned Behaviour; and new venture creation*

Introduction

Entrepreneurship plays a significant role today because of the downturn caused by the COVID-19 pandemic. The entire world is looking at entrepreneurs to create new ventures that can create more opportunities through innovation and overcome the challenges of generating employment for growth and development. COVID-19 has taught many things to the world; the new normal has resulted in new innovative business ideas, opportunities to grow, new products and services, and new business models are emerging across the globe. The pandemic changes resulted in businesses created without physical assets online and without requiring employees on regular and permanent contracts. It has shown that growth may not only always be organic. The role of education in the development of entrepreneurs has tremendous potential to overcome an obstacle, especially for women entrepreneurs in the new venture creation. This research explores gender equality and empowering all women, Sustainable Development Goals 5 (SDG5). The main goal of SDG5 is to ensure women's

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active participation in business and equal opportunities provided at leadership levels participation in decision-making, including political, economic, and public life (ILO 2018).

The 2030 Agenda for Sustainable Development emphasizes various measures to create necessary employment opportunities for youth. The role of youth employment plays a vital role in poverty alleviation and helps economic development (United Nations 2015). Entrepreneurs are the backbone of the development of GDP in the UAE. The GDP grew from a mere AED 6.5 billion in 1971 to reach AED 354 billion in 2020, a rise of 54 times – such growth rates have exceeded those of many developed emerging countries. Within the Industry Sector, this phenomenal growth in five decades has mainly come from start-up companies, small and medium enterprises, and significant entrepreneurial activities. Entrepreneurs proved to be the actual engine of growth and have been the backbone of the UAE, accounting for 94.3% of economic projects and employing 62% of the workforce, thereby contributing approximately 75% of the state's GDP (Elasrag, 2011). The SME sector plays a vital role as it comprises over 90 percent of the MENA region, which helps in providing employment opportunities (Makhlouf, 2017)

The growth of the UAE in the last fifty years is possible because of the evolution of entrepreneurs and the support they have received from the UAE Government. The UAE supports entrepreneurs and SMEs in boosting its economy and catalyzes a competitive, innovative, and sustainable business-based economy. The Sustainable Development Goal 10 (SDG10) states that reduced inequalities within and among countries are achievable only through youth employment and entrepreneurship. However, the research conducted on the Global Youth Employment Trends (ILO 2017) found high youth unemployment in the past two decades. Their current employment quality is a concern among youth, and youth participation in the labour force has declined sharply in the past twenty years.

The UAE has risen from an economy mainly dependent on pearl diving and fishing to a dynamic economic power globally and a significant linchpin on the world energy market. The development in initial years and growth possible due to the discovery of oil in the UAE, but it has changed drastically over the fifty years. UAE has transformed from an oil-based economy as a source of income to diversification of business, resulting in oil and gas contributing only 25% of the GDP business while the SME contributes the rest. This research will identify by TPB the student requirements and fill those gaps through entrepreneurship education. Around the world, Universities have played a significant role in raising awareness and interest in new business ventures innovation by offering specialized courses and programs on Entrepreneurship

This study focuses on the various factors: Attitude, Subjective Nom, Perceived Behavioral Control, Family Background, Level of Awareness, and Knowledge of the female student, which will have the most significant impact on Entrepreneurship Intention to become future Entrepreneurs. This research study focuses on the critical constructs based on the Theory of Planned Behavior (TPB) and its substantial effect on intentions among female students in creating new ventures. This paper is unique because it gives a glimpse of the latest innovative ways students think about opportunities and challenges in the new venture creation during the Covid-19 pandemic. These new business models and approaches emerging today from the students will significantly impact future business. The current students and their ideas will be the deciding factor as they are the next generation leaders in UAE responsible for working and creating new ventures. This research study tries to investigate the attitudes of the HCT



University female students across all the campuses and different majors and specializations towards new venture creation.

Our previous studies highlighted the need for an active role in educational institutions in creating new ventures in UAE (Gallant, Majumdar, Sudipa and Varadarajan 2010, Varadarajan and Majumdar 2013). This research project plans to carry out an empirical study amongst various campuses in the HCT in UAE by primary surveys of Final Year female Students across the different programs and curricula. The research is planned across UAE to include all HCT Campuses across the other Emirates. We wish to extend our analysis to better understand students' entrepreneurial intentions and motivations by understanding their awareness, familiarity, knowledge, and educational backgrounds. It would also be the first to understand the female entrepreneurial intentions in creating new ventures. Once we know the crucial variables related to entrepreneurship in this region, this research helps us develop, design, and build a model suitable for entrepreneurial education that supports new venture creation.

Table 1 – HCT Female Graduates Employment and Unemployed

Academic Year	Female	Employed Female	Unemployed Female
2007-2008	2665	1839	826
2008-2009	2413	1786	627
2009-2010	2608	1956	652
2010-2011	2375	1710	665
2011-2012	2801	1961	840
2012-2013	3315	2188	1127
2013-2014	2153	1163	990
2014-2015	1687	1029	658
2015-2016	1821	856	965
2016-2017	2435	998	1437
2017-2018	2756	799	1957
2018-2019	2840	937	1903

The above table shows there has been a drastic increase in the unemployment of females in the last decade the unemployed female graduate has risen from 30 percent to 68 percent. There has been a gradual increase trend during the previous four years, so there is a need to find out the real impact of entrepreneurship education, introduced in 2016 in HCT across various specializations. The UAE government's priority is to create employment opportunities for female graduates. Venture creation is one of the critical options as the government supports Emirati females in new venture creation.

Research Objectives

The study will the following research objectives

- (1) Family background of the students and its support on entrepreneurial intentions
- (2) Level of awareness and familiarity with entrepreneurship,
- (3) Intentional and motivational factors to become entrepreneurs,
- (4) The knowledge of the students related to new venture creation,
- (5) Entrepreneurial education has an impact on the courses and programs offered in the universities

(6) The support of Institutions in nurturing students' interests in becoming future entrepreneurs

Literature Review

Gallant, Majumdar, and Varadarajan (2010) considered First-year students in the Business Department of a Women's College in Dubai and compared it to similar cohorts of students in other colleges across the world like Australia and Germany, Poland, Finland, Portugal, Slovenia, and the United Kingdom. The research indicated that the business students of Dubai had a meagre experience but showed strong intentions in new venture creation in the future. The study also revealed a need to investigate the universities' roles to help these first-year students have a meaningful graduation program to help them realize their career dreams of starting their own business.

Varadarajan, Majumdar, and Gallant (2010) further explored the expectations that the first-year business students in Dubai had from their educational institutions. Both genders showed a greater interest in studying entrepreneurial concepts, and they regarded it would help them in new venture creation. They were also keen to have the Women's College offer specialized courses – the students were especially interested that their educational institution helps them attend relevant conferences and workshops that highlight female entrepreneurs' experiences and success stories.

Varadarajan and Majumdar (2013) further studied the student intentions related to gender-based entrepreneurship interest among business students. The focus of their study is to identify entrepreneurship through a propensity model between males and female students. The results did not show any differences across gender based on the t-statistic. It was a significant result since there were no gender differences and females had shown high motivations in the new venture creation. The results are the opposite of various studies conducted across the globe related to females. They have concluded a need to develop entrepreneurial education that focuses on creativity and innovation to inspire university students within specialized entrepreneurship programs for new venture creation.

Attitude (ATT) on Behavioural Intention towards Female Entrepreneurship (BFE)

The term ATT generally refers to a way of feeling or acting toward a person, thing, or situation. Ajzen 1991 stated that ATT refers to how a person has a favorable or unfavorable evaluation or appraisal of the behavior. ATT is one of the most significant variables of TPB, which leads to creating a solid intention to develop new ventures (Norman & Smith, 1995; Parker et al., 1996; Conner & Armitage, 1998). Existing literature studies conducted on entrepreneurship behavior studies such as Krueger & Brazeal (1994), Tkachev (1999), Al-Jubari (2019), Mahfud et al. (2020) stipulated that ATT has a significant solid impact on new ventures creation. In the context of female entrepreneurship, Welter (2004), Cavada et al. (2017), Holmén et al. (2011), Ferri et al. (2018), Laudano et al. (2019), and Aljaouni et al. (2020) revealed that the ATT has a significant impact on BFE.

Intrinsic Motivation (INTM) on Behavioural Intention towards Female Entrepreneurship (BFE)

INTM refers to doing any activities for its inherent satisfactions rather than for some other separable consequence (Ryan & Deci, 2000). Literature review of female entrepreneurship studies such as McGowan et al. (2012), Tuzun & Takay (2017), Daulerio et al. (2018),



Solórzano-García et al. (2020), and Arshad et al. (2020) stipulated that Intrinsic Motivation plays a significant role in among females in developing new venture creation.

Extrinsic Motivation (EXTM) on Behavioural Intention towards Female Entrepreneurship (BFE)

EXTM refers to a construct of particular activities to attain separable outcomes (Ryan & Deci, 2000). Literature review of female entrepreneurship, the studies of Plant & Ren (2010), Zhu et al. (2015), Mas-Tur et al. (2015), Nugroho & Mapfumo (2020), Bin Dahari et al. (2019), and Mahato and Vardhan (2019) stipulates that the Extrinsic motivation plays major driving force towards female entrepreneurship.

Perceived Behavioural Control (PBC) on Behavioural Intention towards Female Entrepreneurship (BFE)

PBC refers to the perceived ease or difficulty of performing the behavior, and it is generally assumed to reflect on previous experience and anticipated impediments and obstacles (Ajzen, 1991). Literature review of female entrepreneurship, the studies such as Vamvaka et al. (2020), Akhter (2021), Sahinidis et al. (2019), Yordanova & Tarrazon (2010), Dinc & Budic (2016), Maes et al. (2014), Laudano (2019) and Hongdiyanto et al. (2020) stipulates that PBC plays a significant role in BFE.

Family Background (FBG) on Behavioural Intention towards Female Entrepreneurship (BFE)

Matthews and Moser (1996) that Family background plays an essential role in new venture creation. Research studies have found out that the parent's occupation directly impacts their children's behavior towards entrepreneurship. The empirical studies of Aldrich and Cliff (2003), Krueger (1993), Farrukh et al. (2017), Marques et al. (2018), Nguyen (2018), Georgescu and Herman (2021) has stipulated that the person with the business as a family background had more probability towards entrepreneurship. Women with a Business family background are more significantly inclined towards Entrepreneurship (McAdam, 2013, Ratten et al., 2017, Parihar 2017, Caputo et al., 2017; Eib & Siegert 2019; Kogut & Mejri, 2021).

Institute Support on Behavioural Intention towards Female Entrepreneurship (BFE)

Institute support (IS) refers to students believing that the educational institute will support them educationally, morally, and financially for their new business venture creation (Kraaijenbrink et al., 2010). Van der Sijde & van Alsté (1998) and Lüthje & Franke (2002) were the authors who discussed university support for the development of entrepreneurship among students in the beginning stages of literature. Fichter & Tiemann (2018) explored different university cases and concluded that support from the institution is the most significant factor to drive entrepreneurship. In the context of female entrepreneurship, the impact of institute support towards BFE is considered vital in the studies of Noguera et al. (2015), Hussain & Malik (2018), and Laudano et al. (2019).

Government Institutional Support (GIS) on Behavioural Intention towards Female Entrepreneurship (BFE)

Government Institutional support refers to the provision of support from governmental institutions such as licenses, fund or loans processing, infrastructure, and information technology for creating new ventures (Li & Atuahene-Gima, 2001; Lukman et al., 2021). GIS

plays an essential role and driving force towards entrepreneurship. Literature review of female entrepreneurship, studies such as Marlow et al. (2008), Noguera et al. (2015), Yunis et al. (2019), Al-Kwafi et al. (2020), Ademiluyi (2019), and Hasan (2020) stipulated that Government Institutional Support has a tremendous impact on BFE.

Education on Entrepreneurship impacts Behavioural Intention towards Female Entrepreneurship (BFE)

Entrepreneurship education refers to creating an environment that provides education, empowers, and builds motivation toward being an entrepreneur (Holmgren et al., 2004). Literature review of female entrepreneurship, many studies stipulated that Entrepreneurship has a significant impact on BFE, such as Petridou et al. (2009), Westhead & Solesvik (2016), Ademiluyi (2019), Nowiński (2019), van Ewijk and Belghiti-Mahut, (2019), Vodă, & Florea, (2019), Berggren, (2020) and Hassan et al. (2020)

Knowledge on Entrepreneurship impacts behavioral intention towards Female Entrepreneurship (BFE)

Knowledge plays a vital role in the new venture creation. The student exposure to the various business and entrepreneurship education subjects has created more awareness of new venture creation. Literature review on entrepreneurship studies shows knowledge is vital in the new venture creation Anwar et al. (2020); Yu, J., & Chen (2016); Hachana et al. (2018); Murnieks et al. (2020); Arshad et al. (2020), Matherne et al. (2020).

Methodology

The research's primary goal is to determine that investment in entrepreneurship education is vital as it will help in new venture creation and identify future leaders with an entrepreneurial mindset. The research aims to examine whether there is an interest and awareness in the entrepreneurial intentions among female Emirati students studying in the UAE. The study also tries to find any differences in the different curricula that impact their preferences in the UAE. This study's conceptual framework primarily relies on the existing theory of Planned Behavior (TPB). This research is an empirical study the results and analysis are from the survey data of 490 Emirati female students in HCT higher education in the UAE.

H1: Attitude (ATT) has a significant impact on Behavioral Intention toward Female Entrepreneurship (BFE.)

H2: Intrinsic Motivation (INTM) has a significant impact on Behavioral Intention toward Female Entrepreneurship (BFE.)

H3: Extrinsic Motivation (EXTM) has a significant impact on Behavioral Intention toward Female Entrepreneurship (BFE.)

H4: Perceived Behavioral Control (PBC) has a significant impact on Behavioral Intention toward Female Entrepreneurship

H5: The students' family background (FBG) has a significant impact on Behavioral Intention toward Female Entrepreneurship (BFE.)

H6: Government Support (GS) has a significant impact on Behavioral Intention toward Female Entrepreneurship (BFE.)



H6: Knowledge of the students (KOS) has a significant impact on Behavioral Intention toward Female Entrepreneurship (BFE.)

H7: Entrepreneurship Education (ENTEDU) has a significant impact on Behavioral Intention toward Female Entrepreneurship (BFE.)

H9: HCT/ Institute support (IS) has a significant impact on Behavioral Intention toward Female Entrepreneurship (BFE.)

H10: Innovative level of students (INNO) has a significant impact on Behavioral Intention toward Female Entrepreneurship (BFE.)

Data Analysis

The data was analyzed using SPSS 24 software. The following data analysis techniques like reliability, factor analysis, multi-collinearity, and linear regression. The descriptive statistics of the respondents are shown in Table 1. The questionnaire for the proposed constructs was adapted so it was necessary to verify its reliability and validity. Reliability is defined as “*a concept which cannot be directly observed*” (Cronbach, 1947, p.2). Reliability is “*the degree to which the test score indicates unchanging individual differences in the general and group factors defined by the test*” (Cronbach, 1947, p.3). According to Nunnally (1994), and Straub, Boudreau, & Gefen (2004), it is necessary to check the reliability and validity of the constructs before the hypotheses test. The reliability analysis shows that the constructs used in the study are reliable (see table 2). The factor analysis technique supports the validity of the constructs Hair, Black, Anderson, & Tatham, (1998). Factor analysis is “*the heart of measuring psychological constructs*” (Nunnally, 1978, p. 112-113). Factor analysis is a method for determining “*the degree to which variables relate to constructs in the hypothesized manner*” (Bandalos, 2018, p.142). The factor analysis method uses principal component analysis with the varimax rotation method (Hair, Black, Anderson, & Tatham, 1998). Table 3 shows that all the factor items are loaded above 0.5 with no cross loadings, indicating that the constructs are valid.

Table 2. Measuring Instruments and Reliability Test

Construct	No of Items	Adapted From	Cronbach's Alpha	Criteria cut off value= >0.7	Source
ATT	4	Krueger et al. (2000)	0.904	Yes	Nunnally (1994)
EXTM	3	Cnossen et al (2019)	0.860	Yes	Nunnally (1994)
INTM	3	Cnossen et al (2019)	0.853	Yes	Nunnally (1994)
PBC	4	Kraft et al (2005)	0.913	Yes	Nunnally (1994)
FBG.	9	Ranwala et al. (2017)	0.903	Yes	Nunnally (1994)
IS	3	Saeed et al (2015) and Kraaijenbrink et al (2010)	0.934	Yes	Nunnally (1994)
GS	3	Saeed et al (2015) and Kraaijenbrink et al (2010)	0.908	Yes	Nunnally (1994)
ENTEDU	8	Ranwala et al (2017)	0.851	Yes	Nunnally (1994)
KOS.	7	Ranwala et al. (2017)	0.835	Yes	Nunnally (1994)
INNO	4	Law, & Breznik (2017)	0.845	Yes	Nunnally (1994)

Dependent Variable= BFE

Where: ATT=Attitude, EXTM= Extrinsic Motivation, PBC=Perceived Behavioural Control, INTM= Intrinsic Motivation, FBG= Family Background, GS= Government Support, IS=Institution Support, ENTEDU= Entrepreneurship Education, KOS= Knowledge of the Student about the Entrepreneurship, INNO= Personal Innovativeness, and BFE= Behavioural Intention towards Female Entrepreneurship.

Table 3. Principal Component Factor Analysis

Rotated Component Matrix										
	1	2	3	4	5	6	7	8	9	10
ATT1	0.813									
ATT2	0.795									
ATT3	0.778									
EXTM1		0.838								
EXTM2		0.815								
EXTM3		0.809								
EXTM4		0.719								
INTM1			0.850							
INTM2			0.847							
INTM3			0.814							
PBC1				0.883						
PBC2				0.883						
PBC3				0.868						
PBC4				0.75						
FBG1					0.815					
FBG2					0.807					
FBG3					0.803					
FBG4					0.802					
FBG5					0.791					
FBG6					0.774					
FBG7					0.768					
FBG8					0.765					
FBG9					0.735					
IS1						0.911				
IS2						0.804				
IS3						0.786				
GS1							0.897			
GS2							0.868			
GS3							0.847			
ENTEDU1								0.879		
ENTEDU2								0.873		
ENTEDU3								0.858		
ENTEDU4								0.847		
ENTEDU5								0.833		
ENTEDU6								0.823		
ENTEDU7								0.822		
ENTEDU8								0.821		
KOS1									0.872	
KOS2									0.871	
KOS3									0.823	
KOS4									0.821	
KOS5									0.783	
KOS6									0.760	
KOS7									0.759	
INNO1										0.814
INNO2										0.799
INNO3										0.708
INNO4										0.759

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.



The constructs' multi-collinearity was tested using the Variance Inflation Factor (VIF) method (Myers, 1990, Freedman, 2009). According to Myers (1990) and Irani et al. (2009), the VIF values should be less than 10. The multi-collinearity results are shown in Table 4, which indicates that there is no multi-collinearity problem. The hypotheses testing was done using a linear regression method. Linear regression is defined as “a linear approach to modelling the relationship between a scalar (dependent) response and one or more independent variables” (Freedman, 2009, p.29). The multiple regression results are shown in table 5, 6, and 7. The beta co-efficient table 5 shows that the ATT construct had a most substantial significant impact on ENTINT with $\beta=0.256$, $q=<0.01$ and t-statistics= 4.834, indicating that hypothesis H1 is supported. The beta co-efficient table 5 shows that the INNO construct had a second highest significant impact on ENTINT with $\beta=0.245$, $q=<0.01$ and t-statistics= 4.318, indicating that the hypothesis H8 is supported.

Table 4. Multi-collinearity based on Variance Inflation Factor

	ENTEDU	GS	INTM	INNO	PBC	FBG	EXTM	HCT	ATT	KOS
ENTEDU		1.116	1.204	1.461	1.127	1.248	1.387	1.083	1.230	1.125
GS	1.095		1.246	1.471	1.127	1.205	1.349	1.083	1.230	1.124
INTM	1.152	1.215		1.474	1.121	1.206	1.340	1.070	1.249	1.105
INNO	1.190	1.221	1.254		1.127	1.227	1.295	1.066	1.159	1.064
PBC	1.231	1.360	1.083	1.251		1.112	1.201	1.224	1.249	1.475
FBG	1.194	1.175	1.205	1.441	1.105		1.395	1.084	1.238	1.123
EXTM	1.038	1.236	1.126	1.192	1.181	1.203		1.365	1.095	1.253
HCT	1.233	1.127	1.200	1.223	1.240	1.451	1.126		1.256	1.339
ATT	1.125	1.181	1.203	1.254	1.366	1.126	1.243	1.382		1.068
KOS	1.267	1.657	1	1.267	1.367	1.342	1.245	1.452	1.245	

Table 5. Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	P-Value	Hypothesis	Sig.
	B	Std. Error	Beta				
(Constant)	-.223	.592		-.378	.706		
ATT	.301	.062	.256	4.834	.000	H1**	Sig
EXTM	-.212	.056	-.209	-3.772	.000	H2**	Sig
PBC	.181	.056	.160	3.222	.002	H3**	Sig
INTM	.133	.060	.118	2.233	.027	H4*	Sig
1 FBG	.096	.058	.087	1.664	.098	H5	Not Sig.
IS	.218	.079	.135	2.761	.007	H6**	Sig
GS	.236	.057	.210	4.110	.000	H7**	Sig
ENTEDU	.163	.056	.150	2.920	.004	H8**	Sig
KOS	.102	.065	.077	1.554	.123	H9	Not Sig.
INNO	.281	.065	.245	4.318	.000	H10**	Sig

Where: ATT=Attitude, INTM= Intrinsic Motivation, PBC=Perceived Behavioural Control, EXTM= Extrinsic Motivation, FBG= Family Background, GS= Government Support, IS=Institution Support, ENTEDU= Entrepreneurship Education, KOS= Knowledge of the Student about the Entrepreneurship, INNO= Personal Innovativeness, Sig. = Significant, Not Sig.= Not significant, *= significant at 95 % confidence interval and **= significant at 99% confidence interval.

The beta co-efficient table 5 shows that the GS construct had the third highest significant impact on ENTINT with $\beta=0.210$, $q=<0.01$ and t-statistics= 4.110, indicating that hypothesis H7 is supported. The beta co-efficient table 5 shows that the EXTM construct had a strong negative significant impact on ENTINT with $\beta= -0.209$, $q=<0.01$ and t-statistics= -3.772,

indicating that the hypothesis H2 is supported. The beta co-efficient table 5 shows that the PBC construct had a significant impact on ENTINT with $\beta = 0.160$, $\rho < 0.01$ and t-statistics = 3.222, indicating that hypothesis H3 is supported. The beta co-efficient table 5 shows that the ENTEDU construct had a significant impact on ENTINT with $\beta = 0.150$, $\rho < 0.01$ and t-statistics = 2.920, indicating that the hypothesis H8 is supported. The beta co-efficient table 5 shows that the IS construct significantly impacted ENTINT with $\beta = 0.135$, $\rho < 0.01$ and t-statistics = 2.761, indicating that hypothesis H6 is supported. The beta co-efficient table 5 shows that the INTM construct had a significant impact on ENTINT with $\beta = 0.118$, $\rho < 0.01$ and t-statistics = 2.233, indicating that hypothesis H4 is supported. The beta co-efficient table 5 shows that the FBG and KOS constructs had no significant impact on ENTINT with $\rho > 0.05$, which indicates that the hypothesis H5 and H9 are not supported.

Table 6. Analysis of Variance

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	174.907	10	17.491	32.241	.000 ^b
	Residual	71.610	132	.543		
	Total	246.517	142			
a. Dependent Variable: Entrepreneurship Intention						
b. Predictors: (Constant), ATT, INTM, PBC, EXTM, INNO, ENTEDU, GS, HCT, KOS, FBG						

The ANOVA table (see table 3) shows that the model is significant with p-value = <0.05.

The coefficient of determination (R-Square) and adjusted R-Square values are more significant than 0.5, indicating that the model's predictors have an effective medium effect in explaining the dependent variable.

Table 7. Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.842 ^a	.710	.688	.73655

a. Predictors: (Constant), ATT, SN, PBC, EXTM, INNO, ENTEDU, GS, HCT, KOS, FBG

Conclusion

The research will help implement the UAE national strategy for creating more employment opportunities for females in the new venture creation. This research has identified the variables and factors essential in developing new SMEs through female entrepreneurs. The survey and results through new lights on the various critical variables will help establish new ventures. The integral development is to create innovation labs in the schools and universities to create awareness of new ideas and create a seeding fund to develop their ideas for viable new venture creation in the UAE. The research findings will also help identify the gap in female students' requirements, as though they are aware of entrepreneurship through education. Still, they need support in developing their ideas into a business that needs additional help. The research has found that female students have limited knowledge of various existing opportunities provided by the government and multiple strategies in developing the business plan into reality. The female students needed additional support in budgeting, financial modules, and various marketing strategies. There is a need to revisit the existing entrepreneurial education provided to the students to include the earlier deficiencies and create new pedagogy tools and eLearning modules to provide the necessary skills to help new venture creation. The existing entrepreneurs, alumni, policymakers, and academicians



play a vital role in developing new entrepreneurship courses based on the study's various research gaps. These are focused on Skill-based eLearning modules in organizational skills, time management, Innovation and Entrepreneurship, finance, and Accounting to help the students form new venture creations.

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