ROLE OF SOCIAL LEARNING IN WOMEN ENTREPRENEURSHIP BEHAVIOR

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ABSTRACT

This study explores the social learning as a consequence of course participation in women entrepreneurship education driven by Pakistani universities on the expansion of female entrepreneurial behaviors. Three Pakistani universities namely, Sindh Madressatul Islam University, Gift University and Karachi Institute of Economics & Technology' students of entrepreneurship were targeted for primary data collection. The study concludes that social learning system consists of four major factors which include attention, persistence, motor repetition and motivation. The findings from the sample of 322 students further ascertained that social learning actually happens through entrepreneurship education and can definitely develop women entrepreneurial behaviors through activities including business planning, legitimacy, and business behavior toward the market. In particular the motor repetition factor has appeared as an important predictor for women's entrepreneurial behaviors. Furthermore, women entrepreneurs shall take part in the social learning process as part of entrepreneurship education to develop a behavior towards entrepreneurship. This study also provides significant insights for the Pakistani education commission and other countries for developing courses on the entrepreneurship. They should consider businesswomen in entrepreneurship education as a part of their course activity. However, using quantitative analysis, this research encourages the views on the relationship between social learning and the development of female entrepreneurship.

Keywords: Social learning, Women entrepreneur, Pakistan, Entrepreneur education.

INTRODUCTION

Pakistani universities are introducing entrepreneurship graduate programs with a focus on educating prospective women entrepreneurs to enhance female entrepreneurial skills. These varied programs may range from certificate to a bachelor's degree. The courses offered in Pakistani universities are typically based on an outdated and old-fashioned teaching methodology (Omeihe et al., 2019). According to Rossano et al. (2019) education in entrepreneurship is based on two approaches: the formal module of education in entrepreneurship emphasizes presenting the basic facts through routine classes and case-studies. But the informal section stresses on teaching women through an influential group of women entrepreneurs who participates in the education program (Rossano et al. 2019). Therefore, the assistance of a shared platform for the entrepreneur course contestants to introduce with an influential group and tell about their realistic entrepreneurial know-how is essential and still debatable. Hence, it appears that the development of women's entrepreneurial conduct through education in entrepreneurship is extremely dependent on the teaching room's social learning setup. Therefore, this research examines the direct role of social-learning in shaping female entrepreneurial behaviors from the perspective of institution-based entrepreneurial training.

LITERATURE REVIEW

Behaviors of Women Entrepreneur

Women entrepreneurship is generally based on a systemic trend which includes centralized structures, schemes, and processes for women (Wartiovaara et al., 2019). Nevertheless, women's entrepreneurial activities may have many other effects, but the primary and core impact is the creation of a women's organization. Besides, women's entrepreneurial practices showed that the firm-building process is a multi-level phenomenon that is noticeably hard to separate between individual and organizational levels (Dentoni et al., 2018). In contrast, entrepreneurial behaviors are sequential activities that are acute in women's organizations' development (Rauch & Hulsink, 2015). Based on a qualitative study entitled "Panel Analysis of Entrepreneurial Dynamics (PSED)" dealing with clear and generalizable business-forming facts (Siddiqui & Alaraifi, 2019). Liao et al. (2008) had acknowledged twenty-six primary entrepreneurial habits that are verified by female entrepreneurs in shaping their companies.

Nonetheless, these twenty-six entrepreneurial practices are once again categorized as business planning, legitimacy, business behavior toward the market as a firm organizing mechanism into three main dimensions (Dentoni et al., 2018). Previously mentioned three dimensions have compatibility with the Rauch & Hulsink (2015) who proposed properties that could be used by an organization to prove its existence. Therefore, business planning implies the entrepreneurs' intention towards the mission and objectives, thus creating legitimacy shares the boundary to differentiate the enterprise from other organizations. In contrast, business behavior toward the market, correspondingly, is well acquainted with resources and trade. That's why the previous researcher merged 26 market habits by drawing on (Rossano et al. 2019).

Conferring to Liao et al. (2008) business planning consists of sparing enough time on business idea, organizing business plans, establishing a team, projecting financial gains, consideration about capital employment, discussing particular attributes like family life and study, etc., to lay down the precise basis for a fruitful creation of a firm. Therefore, these behaviors regulate the commencement or the extension of a business and also formulate an advantageous environment usually consider as an essential part of the organization's smooth operation. As soon as the groundwork is done, then it is important to create a corporate identity to confirm the company's proper gestation. Therefore, coaching about the organization's distinct identity and maintaining its legitimacy inside the lawful boundaries in the context of social and industrial context is essential for the organization's productive development (Liao et al., 2008).

Creating legitimacy, therefore involves opening the company's bank account, building a separate business telephone line and paying various taxes i.e. income and social. On the other side, the most important behavior among all behaviors is to ensure a better relationship with customers and suppliers to ensure a substantial market share through good business behavior toward the market. Therefore, the business behavior toward the market as stated by Omeihe et al. (2019) is perilous to a business's existence or gestation. As a result, the exchange or market behavior as indicated by Liao et al. (2008) is acute for the survival or the growth of an organization. As a consequence, business models, promotional campaigns, and accumulating money from borrowers.

No one, however, listed a precise behavior that should be considered by all women entrepreneurs when starting a business. A new company could have different birthdays

depending on how it would be calculated (Siddiqui & Alaraifi, 2019). In the company creation process, an entity may usually be assumed to have four birthdays, namely personal engagement, financial support, auctions, and employee recruitment. However, these acts can occur in diverse orders and dissimilar degrees at unlike times (Liao et al., 2008). For instance, no start-up team would be needed for each start-up. On the other side, if a woman entrepreneur is monetarily proficient and established, then external support would not be required. Similarly, these women entrepreneurial behaviors can differ across organizations that are created and accomplished by women entrepreneurs.

Nevertheless, if the organization is to be successfully formed, a women entrepreneur does need to establish all or most of these activities at different times (Liao et al., 2008). The determination to illustrate a specific behavior or influence comes not only from the person himself but also by the setting wherein they connect (Rauch & Hulsink, 2015). As identified by Grusec, (1994), the development of behavior depends on both the individual and the environment as well. The framework for the growth of women entrepreneurs consists mainly of five aspects, including government programs and policies, cultural-economic conditions, entrepreneurship and business acumen, business financial support and business pseudo-financial support (Grusec, 1994). As said by Rossano et al. (2019), unavailability of funds, use of obsolete technology, lack of proper arrangements, community support and absence of managerial skills are the underlying causes for poor women entrepreneurship development in Pakistan.

It appears that familiarity with business management as proposed by Liao et al. (2008) and addressing the scarcity of management skills in the social context can be a crucial feature in Pakistan for productive women entrepreneurial growth in the region. In a nation, women entrepreneurship can be established via entrepreneurship education (Wartiovaara et al., 2019). Women entrepreneurship education must be studied as a foremost initiative to create a conducive setting for Pakistani women entrepreneurship by fostering business skills as well as speak about the absence of managerial skills.

Theory of Social Learning

Grusec (1994) described the theory of social learning as an instrument by which women develop their attitudes by watching or emulating other's behavior. Conventional learning theories claimed that women's behavior is influenced fundamentally based on the individual's consequences of direct experiences. Albert Bandura challenged this stance as attitude that can be acquired by observing the behaviors of others and the various repercussions. This encourages women to engage in behavior al associations or inhibitions by watching the effects of such actions shown by certain social participants rather than experiencing them personally. As defined by Grusec (1971) social learning contributes to informative and socially aware behaviors because it enables to create implicit representations of external influences to be used later indirect experience to guide their behavior.

Learning appears to be the most influential approach in the perspective of social learning. People are more likely to obtain their *"social agents"* behaviors, notably parents, buddies, former colleagues, rivalry bodies and teaching partners via indirect observation, particularly when these are the only consistent signals obtainable in the context of behavior al modeling (Grusec, 1994). As said by Grusec (1994) identification training can be described as showing a similar action to the behavior of a model by which the behavior of the model has been the determinant of the behavior of the person. Therefore, it often varies from pure behavior al imitation about the

repetition of the specific behavior (Grusec, 1994). Furthermore, the stimuli origin of the action must also be addressed when deciding whether a specific behavior is the product of recognition, because of the existence of similar behaviors that are determined not by identification but by environmental indications (Grusec, 1994).

The learning process usually involves "*identification*" which known for observational learning. As explained by Grusec (1994) observational learning includes conceptual and/or visuospatial representation of template actions that later acts as a facilitator of behavior replication. Modelling behaviors, however, are indeed a complicated process that has been influenced by many community-processes, respectively attention, persistence, motor repetition and motivation. It is recognized as the attention cycle to identify the distinctive elements of the actions of the model. Grusec (1994) therefore reports that the process of attention is the reference point for observational learning or its absence may prevent behavior reproduction. Though, there may be a need for incentive behavior orientation and repeated analysis of observable behaviors that will maintain the attention process (Meyer & Hamilton, 2020).

The persistence process involves long-term storage of the abstract memory images of the target behavior and could be efficiently supported by the training or formal presentation of modelling behavior. Such symbolic memory representations are used by the motor repetition system to execute behaviors as the need emerges. As said by Grusec (1994) there would be no motor repetition with the existence of undesirable reinforcement or nonexistence of optimistic reinforcement. Motivational mechanisms are therefore necessary to maintain whether observational learning is translated into visible success or not (Siddiqui & Alaraifi, 2019)

Women's entrepreneurial behavior seems to be an individual choice connected with the entrepreneur's environment as well as with the characteristics of the female business role model (Dentoni et al., 2018). Correspondingly, women entrepreneurs prefer to understand how they have to behave towards their environment as societal norms impact social behaviors significantly in unknown environments where entrepreneurs are mostly involved. Besides, the environmental dimension includes not only critical components, yet also base on individuals and social setups (Dentoni et al., 2018). Based on the thoughts of Grusec (1994) individuals as social creatures prefer to communicate or evaluate others within their community setting to assess their behavior in the short and long run. He also argues that people appear to support and discourage actions regarding different incentives that their social agents have provided to show specific behavior.

A substantial number of women who launched their setups had entrepreneurial or independent parents and those folks were encouraged to become an entrepreneur. Rauch & Hulsink (2015) concluded that the character establishes by the particular region of entrepreneurs, i.e., parents, colleagues, business contacts, adversaries and training partners, and so on manage the women start-up behaviors. Also, a vast number of non-women entrepreneurs had no business or oneself-employed family. This sustains that women entrepreneurs probably learn how to shape their activities by watching others. Entrepreneurship education using entrepreneurial female role models, i.e. grandparents, conspirators-entrepreneurs, productive domestic and global entrepreneurs, is useful and effective in cultivating entrepreneurial habits that are necessary for organizational training. They also noted that observing various women's personalities itself is even more successful than any of observing conformists in fostering creativity. Additionally, methodologies such as role-models, mentoring programs, games, discussions and debates become more successful in promoting women entrepreneurial attitudes and practical skills through education in entrepreneurship (Grusec, 1994). Therefore, developing entrepreneurial activity is largely dependent on the phenomena of social learning.

Women Education for Entrepreneurship as a Base of Social Learning

Conferring to Dentoni et al. (2018), through proper entrepreneurial training, entrepreneurship can be nurtured. He also claims that different roles have now been popular as entrepreneurs, so entrepreneurship is no more remains an inborn trait. Siddiqui & Alaraifi (2019) afterward, who traditionally argued that start-ups person usually born, revised his statement by agreeing that entrepreneurship can indeed be created after getting an education about entrepreneurship.

As said by Rauch & Hulsink (2015) education about entrepreneurship can also be categorized into informal and institutional education that conveys specific attitudes and abilities to increase participation and improve the efficiency of women's entrepreneurial behaviors. Originally, entrepreneurship education looked at a spectrum of business administration that was much wider than the narrower division of business-education that existed in the program. In the analysis of the pedagogy of entrepreneurship, women entrepreneurship education should consider building business skills, attributes, actions but also the practicalities to overcome obstacles in the creation of new ventures (Abbas Naqvi et al., 2020). Business plans, student start-ups, educational exercises, field trips, video and film-based education and collaboration with professional entrepreneurs have therefore been used to accomplish the desired objectives of the women education programs (Parveen & Junaid, 2019). Furthermore, literature evidence suggests that these courses should promote personal practices instead of team activities that require students to dig out innovative solutions under uncertain risk-bearing conditions (Omeihe et al., 2019).



THEORETICAL FRAMEWORK AND PROPOSED HYPOTHESIS

FIGURE 1 THEORETICAL FRAMEWORK AND HYPOTHESIS

With the help of the literature review section, the researcher proposed a theoretical framework and hypothesis for this study (Figure 1):

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H1: Social-learning practice through attention, persistence, motor repetition and motivation in women entrepreneurship training has an optimistic role in the development of women's business behavior toward the market as part of women's entrepreneurial behavior.

H2: Social-learning practice through attention, persistence, motor repetition and motivation in women entrepreneurship training has an optimistic role in the development of legitimacy as part of women's entrepreneurial behavior.

H3: Social-learning practice through attention, persistence, motor repetition and motivation in women entrepreneurship training has an optimistic role in the development of business planning as part of women entrepreneurial behavior.

RESEARCH METHODOLOGY

This research paper targeted the three Pakistani universities including (Sindh Madressatul Islam University, Gift University and Karachi Institute of Economics & Technology), female students as the target population. During September 2019 when the data collection was planned from the students the total number of 300 female students was enrolled at that time. So, by considering the Chuan & Penyelidikan (2006) formula the sample size came out 322 for 2000 at a 95% confidence interval. As said by Sekaran & Bougie (2016) if there have been identified subgroups within the population that are supposed to have different interest parameters, at that time the researcher should take stratified random sampling that first divides the population into groups that are mutually exclusive and then randomly choose the respondents based on the allocation.

Variables Operationalization

Social learning was measured through adopting the dimensions of Rotter et al. (1972) because the proposed dimensions (attention, persistence, motor repetition and motivation) were specially designed by considering the entrepreneurial education context. While to test the actual development of entrepreneurial behavior the dimensions (business planning, legitimacy and business behavior toward market) from Liao et al. (2008) study were considered. All the dimensions either from the social learning context or from entrepreneurial behavior were measured on 5 points Likert scale.

Data analysis was performed by using the Statistical Package for Social Sciences' latest version. The hierarchical regression has been conducted to check the relative impact of every dimension of the social learning system on women entrepreneurial behavior.

RESULTS

Reliability and Validity

Using primary component analysis with Varimax rotation, the accuracy of the measurement scales was tested through exploratory factor analysis (EFA). To determine the internal consistency reliability, Cronbach's alpha was used. The four basic constructs including attention, persistence, motor repetition and motivation were measured through (four items per construct) to study the role of social learning in women entrepreneurship education. For these 16 items, the factor analysis was performed using the "principal component analysis" method based on its values >1. It provided a 4-component approach that aligns with Rotter et al. (1972)

basic scale. Subsequently, it documented a stated aggregate variance of 76% for the 4 proposed components with more than one of their own quality. In determining the existence of cross factor loadings, the same solution was considered. If the total variance described is greater than 40 percent, then it is considered as a good solution. As far as measuring women's entrepreneurial behavior is concerned the three constructs from the literature have been considered including business planning, legitimacy, and business behavior toward the market (Table 1).

	Table 1 RELIABILITY AND VALIDITY				
Constructs	Items	Factor loading	Cronbach's a		
Motivation	The course demonstrated the importance of using other reported entrepreneurial behaviors	0.734	0.80		
	The course increased the goal of mastering other people's entrepreneurial behaviors	0.862			
	The course helped to understand the utility of other reported entrepreneurial activities	0.856	0.00		
	The course inspired the use of other narrated entrepreneurial behaviors	0.849			
Motor	The course gave the chance to reproduce reported entrepreneurial behaviors	0.742			
	Had ample knowledge of other people's entrepreneurial activities	0.856	0.87		
repetition	Play the entrepreneurial activities described by others accurately	0.723	0.87		
-	The entrepreneurship class helped to learn the narrated business activities.	0.727			
Persistence	The stories of others about their entrepreneurial activities are symbolically interpreted	0.725			
	Outlined the key elements of other stories about their entrepreneurial activities	0.704	0.86		
	Mentally visualized other people's entrepreneurial activities	0.790			
	Mentally studied other people's entrepreneurial practices	0.715			
Attention	Attention was paid to the perspectives of others about their entrepreneurial activities	0.881			
	My attention was paid to the perspectives of others about their entrepreneurial activities	0.701	0.89		
	Focused on the perceptions of others about their entrepreneurial activities	0.786	0.07		
	Absorbed by the assumptions of others about their entrepreneurial actions	0.760]		
Legitimacy	Payment of taxes on social security	0.805			
	Dealing with indirect tax charge	0.764			
	Taking care of income tax	0.700	0.87		
	Listing business in business documents	0.822	0.07		
	Installation of separate business phone lines	0.712			
	Opening up corporate bank accounts	0.789			
Behavior toward market	Identifying potential markets	0.782	0.88		
	Developing processes	0.874			
	Progress marketing	0.863	0.00		
	Sales and cash collection improvement	0.790]		
Business	Design of business plans	0.882	0.77		

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Planning	Hours spent thinking ideas for business	0.800
activities	Save money to invest in companies	0.772
	Forecasting financial statements	0.783
	Forming start-up teams	0.893
	Allowing more business time	0.789

Table 2 shed light on the mean, standard deviation and inter-correlations about proposed variables. Market behavior correlates favourably with women entrepreneurial behavior (r=0.467, p<0.01), persistence (r=0.476, p<0.01), motor repetition (r=0.402, p<0.01) and motivation (r=0.385, p<0.01). Legitimacy correlates favourably with all four variables in social learning, including attention (r=0.3576, p<0.01), persistence (r=0.228, p<0.01), motor repetition (r=0.5167, p<0.01) and motivation (r=0.228, p<0.01). Business planning have a positive correlation with all independent variables like attention (r=0.280, p<0.01), persistence (r=0.273, p<0.01), motor repetition (r=0.278, p<0.01) and motivation (r=0.289, p<0.01). The closer study of the possible multicollinearity revealed that the values of all independent variables for the variance inflation factor (VIF) were under "1.6", which lies within the range of 1 to 10. Thus, the question of multicollinearity automatically settled down.

TABLE 2 SHED LIGHT ON THE MEAN, STANDARD DEVIATION AND INTER-CORRELATIONS ABOUT PROPOSED								ED			
VARIABLES											
Variable	Mean	SD	1	2	3	4	5	6	7	8	9
1. Attention	3.106	0.788	0.064	0.089	-0.025						
2. Persistence	3.872	0.715	0.039	-0.024	-0.113	0.606**					
3. Motor repetition	3.627	0.756	-0.022	0.083	0.039	0.420**	0.603**				
4.Motivation	4.174	0.632	0.022	0.054	0.03	0.516**	0.566**	0.560**			
5. Market behavior	4.205	0.749	0.09	0.083	0.043	0.467**	0.476**	0.402**	0.385**		
6. Legitimacy	3.631	0.834	0.187**	0.180*	0.232**	0.276**	0.214**	0.357**	0.228**	0.516**	
7. Business planning	4.110	0.566	0.085	0.039	0.125	0.280**	0.273**	0.278**	0.289**	0.458**	0.427**
*Correlation sign			· ,								

**Correlation significant at 0.01 level (2-tailed)

Hypothesis Testing

Table 3 presents the findings for three dependent variables of the hierarchical regression analysis. The variables of social learning on women entrepreneurial behaviors (behavior toward market, legitimacy and business planning) are regressed separately in Model 1. While in Model 2 the constructs of social learning were tested on three women entrepreneurial behavior. Only one parameter, specifically motor repetition, has a noteworthy optimistic effect on women's entrepreneurial behavior, as shown in model 1. All proposed four variables in social learning have a significant positive effect on legitimacy. From the social learning process, only two variables including, motivation and motor repetition are developing a positive effect on planning activities. Model 2 results show that motor repetition has a significant positive effect on the behavior toward market dimension of women entrepreneurial behavior (β =0.256, p<0.01) (R²=0.17, F=4.97, p<0.01). Nonetheless, the effect on behavior toward the market from attention

and motivation is positive but not significant. Persistence has an insignificant negative impact on women's entrepreneurial behavior. H1 is thus accepted in part. H2 postulates that there is a positive association between social learning and legitimacy as a dimension of women entrepreneurial behavior and the findings for this hypothesis have been fully supported. All four proposed variables for social learning namely motivation (β =-0.181, p=<0.05), motor repetition (β =0.171, p<0.05), persistence (β =0.267, p<0.01) and attention (β =0.324, p<0.05) clearly and significantly impact on legitimacy with the value of (R²=0.25, F=7.43, p<0.01). Persistence and attention among them describe legitimacy at a significant level of one percent. H3 indicates that social learning affects the business planning component of entrepreneurial activity. But findings only verified two social learning variables, namely motivation (β =0.172, p<0.05) and motor repetition (β =0.166, p<0.05), at the 5% level of significance (R²=0.087, F=2.52, p<.050). On other side persistence and attention were not found significant (p>0.05).

		Table 3 REGRESSION RESULT	ГS
Dimensions	Behavior Toward Market β	Legitimacy β	Business Planning β
	· · · · · ·]	Model 1	
Motivation	0.029	0.179*	0.156*
Motor repetition	0.256**	0.169*	0.143*
Persistence	-0.061	0.253**	0.081
Attention	0.150	0.304**	0.124
		Model 2	
Motivation	0.014	0.181*	0.172*
Motor repetition	0.256**	0.171*	0.166*
Persistence	-0.058	0.267**	0.092
Attention	0.106	0.324**	0.129
Overall R^2	0.177	0.259	0.087
Overall adjusted R^2	0.143	0.217	0.070
ΔR^2	0.078	0.012	0.031
F	4.978**	7.435**	2.525*
*p<0.05 **p<0.01			

DISCUSSION

The objective of this paper was to recognize the contribution of social learning toward women entrepreneurial behavior by taking courses on entrepreneurship at universities in the state sector. The theory of social learning supports the theoretical basis for this research. In response to the methodologies of formal training and education, it is crucial to understand the degree to which women entrepreneurs are learning from other peers socially and informally. The findings of this study illustrate that the motor repetition affects all three considered entrepreneurial behaviors. Bandura, (1989) reiterated the symbolic conceptions of learners incorporated into adequate possible actions and these are accomplished through design-matching processes in which the centrally guided behavior patterns of individuals are implemented and the appropriateness of their actions is contrasted with their perceptual models. Furthermore, this study revealed that all constructs of social learning including attention, persistence, motor repetition, and motivation influence the establishment of legitimacy. In the absence of legitimacy, an organization's ability to chase the target and accrue resources can be significantly reduced. Therefore, women entrepreneurs who pursue programs of entrepreneurship are interested in understanding and adopting best practices to make their businesses more legitimate. In terms of organizing tasks, two elements of social learning, namely motivation and motor repetition improve those activities.

CONCLUSION

The findings of this study add to the academic literature by trying to explain the importance of social learning in promoting women entrepreneurial activity in higher education institutions in the background of women entrepreneurship education, which is a baseline for filling the knowledge gap in these fields. The results approve that most important is the social learning process, especially the motor repetition phase. Events that women hear from others; they want to practice in their undertakings immediately. It is important to use cooperative learning methods as role models by using peer women entrepreneurial students and professional practicing women entrepreneurs or educators.

THEORETICAL IMPLICATIONS

This research paper confirms the proposed hypotheses by highlighting the need for combining the traditional and experimental pedagogy in women entrepreneurship training. The regression analysis suggests that social learning does have a significant optimistic role in shaping women's entrepreneurial behavior. Therefore, it means that a mixture of traditional and innovative pedagogy can successfully affect entrepreneurship learning.

Implications for Institutions of Higher Education and Policy-Makers

As indicated by Valerio et al. (2014) institutions and university education are providing women entrepreneurship training programs that need to improve their course material and plan by including both standard lectures and events such as skills training, networking events, panel discussions and engagement with other organizations. Therefore, Pakistani universities can further improve their current summative assessments in the women's education of entrepreneurship. While the new competitors could consider these consequences in organizing their courses. In particular, universities and policymakers should consider allowing course participants to test and repeat their learning in improving their entrepreneurial activities related to business planning, legitimacy and business behavior toward the market (Hina et al., 2019). Implications for Entrepreneurs

All aspiring entrepreneurs and professionals should participate in social training to improve their entrepreneurial behavior. Specifically, through gradual rehearsal and reproducing these practices, they will cultivate their entrepreneurial habits related to business planning. Additionally, they may improve their entrepreneurship behaviors in establishing legitimacy and behavior toward the market by giving more focus toward the stories and such behaviors told by their classmates and also by repeating model behaviors.

LIMITATIONS AND FUTURE RESEARCH

Based on the colleges the analysis used a relatively small stratified sample size. Nonetheless, there has been no effort to stratified the target sample by considering the types of women entrepreneurship extension courses, which can be considered as a research limitation. Therefore, this will require further work in the future. Future researchers should consider the role of non-educational factors in developing women's entrepreneurial behavior.

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