

Entrepreneurial intentions among female senior high school students in Ghana

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ABSTRACT

Objective: The objective of the article is to understand entrepreneurial intentions among female high school students in Ghana using the theory of planned behaviour. Moreover, it investigates differences based on parental entrepreneurship background and academic specialization.

Research Design & Methods: We selected a sample of 1286 senior high school females across 20 schools in Ghana via convenience sampling. We gathered data through a structured questionnaire by Liñán and Chen (2009) and analysed it using confirmatory factor analysis (CFA) and structural equation modelling (SEM) post-screening.

Findings: The results revealed strengthened entrepreneurial intentions for females with parent role models compared to those without. Although all programs significantly impacted intentions, the business track exhibited the largest effect. Hypothesis testing confirmed the theory of planned behaviour's core antecedents as significant drivers.

Implications & Recommendations: The findings can guide education policies and interventions aimed at strengthening female entrepreneurial intentions. However, future studies may consider more senior high or secondary schools in Ghana and other countries.

Contribution & Value Added: This research makes key contributions. For instance, it provides greater clarity on the motivational factors shaping Ghanaian female students' orientations toward future entrepreneurship.

Article type: research article

Keywords: entrepreneurial intentions; Ghana; theory of planned behaviour; senior high school students; females

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INTRODUCTION

The role of women in the economic advancement of nations cannot be overstated as they constitute nearly half of the employed population. However, in certain sectors, such as entrepreneurship, their participation remains inadequate (Strawser *et al.*, 2021). Ghana is positioned as the second country in Africa concerning female entrepreneurs and occupies the 46th spot in the global rankings among Middle East and North Africa (MENA) economies. However, despite this ranking, female business proprietors in Ghana exhibit inferior performance compared to their male counterparts, as indicated by decreased productivity and sales reported by businesswomen (Owoo *et al.*, 2019; Agyire-Tettey *et al.*, 2018). In terms of value, the disparity in productivity between females and males falls within the bracket of 11% to 19%, varying based on the metric of productivity employed, which is a figure similar to assessments made for other nations in Africa (Aterido *et al.*, 2011). Moreover, women's involvement in decision-making processes in Ghana remains limited, with only 15% of national parliament members being women, and 27% of management positions in the private sector being held

by women (Caulker *et al.*, 2023). Despite their significant contribution to economic growth, women continue to face disparities in treatment, exemplified by lower remuneration compared to their male counterparts (Jha *et al.*, 2018).

In developing and emerging nations, women are often burdened with domestic responsibilities and household commitments, which hinder their participation in the workforce (Yousafzai *et al.*, 2015). Although societal advancements have led to improvements in the socioeconomic status of women, certain challenges persist, including issues of fair treatment, egalitarianism, prejudice, and the perpetuation of violent acts against women (Fauzi *et al.*, 2023).

Furthermore, the labour market poses greater vulnerability for women in Ghana, as they are more likely to hold precarious employment. A significant proportion of women (77%) are engaged in vulnerable jobs, compared to 58% of men (Caulker *et al.*, 2023). This highlights the need for targeted interventions aimed at addressing the disparities faced by women in the workforce, particularly in the entrepreneurial sector.

The Millennium Development Goal 3, which aims to promote gender equality and empower women, is a vital strategy adopted by governments and development partners to bridge the gender gap in the business sector (Buame *et al.*, 2013). Despite Ghana's leadership in promoting gender equality in the West and Central Africa region (Caulker *et al.*, 2023), deeply ingrained gendered social norms continue to marginalize women from crucial opportunities throughout their lives. The challenges posed by climate change, the COVID-19 pandemic, and high inflation further exacerbate gender disparities across all sectors (Caulker *et al.*, 2023). Nonetheless, empowering women in entrepreneurship is recognized as a key driver of economic growth and societal advancement. In Ghana, Buame *et al.* (2013) argue that significant progress in gender equity, either through human capital accumulation or increased economic participation among women, can result in an annual economic growth rate of 2.5%. Fauzi *et al.* (2023) emphasize the importance of women's entrepreneurial endeavours in achieving sustainable development goals (SDGs), particularly SDG 1, which aims to eradicate poverty in all its forms globally.

The significance of women's roles in economic development, personal health, and societal advancement has been acknowledged by various organizations and governmental entities (ILO 2020; UN Women, 2020; Bullough *et al.* 2019). Elsayed *et al.* (2021) highlight the low levels of economic and social empowerment experienced by women in many developing nations, which pose significant challenges. According to the World Bank's development indicators for 2022, Ghana's female population represents 50.13% of the total population (World Bank, 2007; Doepke *et al.*, 2012). Women in developing nations continue to lack social and economic influence compared to their counterparts in developed countries (World Bank, 2007; Doepke *et al.*, 2012). Kariv (2013) identifies several limitations and barriers that prevent women from pursuing entrepreneurial careers, including institutional, regulatory, sociological, and skill-related constraints, as well as attitude and resource-related barriers.

The effectiveness of entrepreneurial education at the secondary school level has garnered increasing attention in recent years, particularly considering the growing recognition of the importance of fostering entrepreneurial intentions among young people (Martínez-Gregorio & Oliver, 2022; Kilar & Rachwał, 2019; Rachwał *et al.*, 2016). While most empirical research on entrepreneurship has focused on university students (*e.g.* Amofah *et al.*, 2023; 2024; Andrade *et al.*, 2023; Korpysa, & Waluyohadi, 2022; Reissová *et al.*, 2020; Wach & Wojciechowski, 2016; Zamrudi & Yulianti, 2020), a significant knowledge gap remains regarding the entrepreneurial intentions of secondary school students (Escolar-Llamazares *et al.*, 2019). This is despite the fact that secondary school students have expressed an interest in educational initiatives that align with their interests (Xu *et al.*, 2016). The early years of life and adolescence are widely considered to be critical periods for acquiring knowledge and cultivating favourable attitudes towards entrepreneurship (Fayolle & Liñán, 2014). However, research on entrepreneurial education has been largely limited to university students, with a scarcity of studies involving adolescents (Schaub & Tokar, 2005). These limitations in the ability to generalize findings to the broader population of prospective non-university entrepreneurs.

Notwithstanding, researchers have studied the efficacy of entrepreneurial education for secondary pupils, albeit infrequently (Athayde, 2009; Peterman & Kennedy, 2003; Sánchez, 2013). These studies have the potential to enhance the development of more efficient education initiatives (Fayolle & Liñán, 2014).

Moreover, the overreliance on university students and the scarcity of research involving adolescents have imposed limitations on the ability to generalize the findings to the broader population of prospective non-university entrepreneurs (Schaub & Tokar, 2005). Noteworthy, women entrepreneurs play a crucial role in generating new jobs and advancing the social and economic development of their societies (Brush *et al.*, 2019; Hechavarria *et al.*, 2019). However, the interplay and complexities of women's entrepreneurship, growth, and culture are understudied (Escolar-Llamazares *et al.*, 2019; Sidi Ali, 2016).

We aimed to investigate the entrepreneurial intentions of senior high school students (SHSS) in Ghana, with a particular focus on female students. We employed the theory of planned behaviour (TPB) and a survey questionnaire to gather data. The TPB model has been widely used in research on entrepreneurial intentions and studies have shown that it provides a reliable framework for understanding the factors that influence entrepreneurial behaviour (Ajzen, 1991; La Barbera & Ajzen, 2020). However, there is a need for further research to validate the TPB model among secondary school students, particularly among female students (Sara Martínez-Gregorio & Oliver, 2022). The study's motivation is rooted in the pressing issue of youth unemployment, particularly among females, which poses significant socio-economic challenges for national governments (Padi *et al.*, 2022). Entrepreneurial education in secondary schools has been identified as a crucial tool for fostering innovative systems and entrepreneurial endeavours (Martínez-Gregorio & Oliver, 2022; Rachwał *et al.* 2016). Furthermore, there is a need for more diverse and inclusive samples in research studies to enhance the generalizability of findings (Khan *et al.*, 2020). To the best of our knowledge, this study is one of the pioneering studies on female entrepreneurial intentions in Ghana, which can be classified as a novelty.

The study addresses the following research questions: To what extent do female secondary school students aspire to be entrepreneurs?, What are the differences in entrepreneurial intentions between various disciplines (programs of study)?, What are the differences in entrepreneurial intentions between students with and without entrepreneurial role models? The study's findings have important implications for promoting entrepreneurship in early education and addressing the challenges of youth unemployment. The article is structured as follows. The next section will present a literature review and conceptual framework followed by a description of the methodology, results, and discussion. Finally, we will discuss the conclusion, implications, and study limitations.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Theory of Planned Behaviour and Entrepreneurial Intentions

Aside the criticisms (its sole concentration on logical reasoning, its static explanatory character, and whether or not these are simply commonsense claims that are unfalsifiable) of the theory of planned behaviour (TPB) (McEachan *et al.*, 2011; Ogden, 2003; Sheeran *et al.*, 2013), it is a widely used framework for modelling entrepreneurial intentions and their precursors, including attitudes towards entrepreneurship, subjective norms, and perceived behavioural control (Amofah *et al.*, 2023, 2024; Martínez-Gregorio & Oliver, 2022; Wach & Wojciechowski, 2016). The theory of planned behaviour posits that intentions serve as the best predictor of future behaviour (Ajzen, 2001). Entrepreneurial intention refers to the deliberate cognitive state that precedes and focuses attention on venturing actions like starting a business or adopting an entrepreneurial role (Moriano *et al.*, 2012). Scholars see it as the conscious intent preceding entrepreneurial behaviour and a strong marker of eventual conduct (Martínez-Gregorio & Oliver, 2022). Moreover, TPB proposes three drivers of intentions: perceived control, subjective norms, and attitudes about the behaviour. Other factors are considered to influence intentions via these components (Entrialgo & Iglesias, 2016). Attitudes relate to personal evaluations regarding the expected consequences of the behaviour grounded in beliefs about how it will impact oneself and others. Subjective norms encompass perceived social pressures to perform the behaviour based on perceptions that relevant others endorse engagement. Perceived behavioural control denotes the belief in having the necessary skills, experiences, and resources to successfully execute the behaviour (Bouarir *et al.*, 2023).

Entrepreneurship is often conceptualized as the outcome of a deliberate, planned decision that can be cultivated through educational methods and real-world experience (Liñán & Chen, 2009; İyigün,

2015). While approximately 90% of Norwegian secondary schools offer entrepreneurial education, its presence in Ghana remains limited (Johansen & Schanke, 2013). However, promoting such training in high schools is a vital tool for strengthening innovation systems and entrepreneurship overall (Fagerberg & Srholec, 2008). Early entrepreneurial education can facilitate the development of venture skills, underscoring its importance (Huber *et al.*, 2014). Effectiveness is typically gauged through enhanced entrepreneurial attitudes, self-efficacy, or intentions (Athayde, 2012; Bergman *et al.*, 2011; Sánchez, 2013; Schröder & Schmitt-Rodermund, 2006). Of these, entrepreneurial intention is the most widely used variable for assessing educational impact (Bae *et al.*, 2014; Longva & Foss, 2018).

For instance, a study in South Korea found that perceived behavioural control, social norms, and favourability of attitudes positively predicted entrepreneurial intentions among high schoolers (Kim *et al.*, 2022). Global surveys revealed relatively high 3-year entrepreneurial intention rates of 29% for young women and 35% for young men (Schott *et al.*, 2015). Introducing entrepreneurship through formal schooling is expected to raise women's participation levels (Jones, 2014). Analyses likewise show a strong inclination and openness to entrepreneurial paths among female university students in Ghana, highlighting the need for comprehensive social and financial support mechanisms for this group (Padi *et al.*, 2022).

Women are less likely than men to launch a business in many developed and developing nations (Kelley *et al.*, 2010). Furthermore, according to Ackah *et al.* (2024), female-founded enterprises typically have lower success rates than their male counterparts. Prior research on entrepreneurial intentions has frequently utilized mixed-gender, with a limited focus exclusively on women (Anwar & Saleem, 2019; Bazan *et al.*, 2019; Sidi Ali, 2016). One study of female business undergraduates in India established attitudes, social norms, and perceived behavioural control as positive drivers of women's venturing intentions (Khan *et al.*, 2020). However, few studies have concentrated specifically on secondary school females' intentions as this article does.

University analyses reveal entrepreneurial self-efficacy and positive attitudes boost intentions, yet this examines high school students (Matsheke & Dhurup, 2017). Entrepreneurial attitudes directly and significantly influence venturing intentions for Ghanaian youth as well (Nunfam *et al.*, 2022). Personal attitudes play a pivotal role in explaining intentions more broadly (do Paço *et al.*, 2011). According to TPB, attitudes constitute a key cognitive foundation shaping behavioural intentions and actions (Ajzen, 1991; Vamvaka *et al.*, 2020). Specifically, optimistic perspectives on entrepreneurship cultivate favourable views toward entrepreneurship intentions (Ajzen, 1991). Empirical evidence verifies the attitudinal-intentions linkage among various groups (Amofah & Saladrígues, 2022; Amofah *et al.* 2020; Esfandiar *et al.*, 2019; Vamvaka *et al.*, 2020). However, one study found subjective norms and perceived control unrelated to women's venturing aims (Amofah & Saladrígues, 2022). From the foregoing, we hypothesised that:

- H1:** Attitude towards entrepreneurship positively impacts entrepreneurial intention.
- H2:** Perceived behavioural control or self-efficacy positively impacts entrepreneurial intention.
- H3:** Subjective norm positively impacts entrepreneurial intention.

Entrepreneurial Intentions, Prior Entrepreneurial Exposure/Role Models and Study Programme

Prior research has revealed that role models and early exposure shape youth entrepreneurial intentions. An entrepreneurship program for Australian female high school students increased venturing aims through nurturing soft skills, connections, and positive mentors (Shahin *et al.*, 2021). However, past participation exhibited negative links with attitudes, perceived control, norms, and intentions in one study, warranting further inquiry (Malebana & Mahlaole, 2023). This contrasts with findings by Malebana and Mothibi (2023), who reported that prior start-up experience and knowledge of successful entrepreneurs had a significant positive relationship with entrepreneurial intention, attitude towards entrepreneurship, subjective norms, and perceived behavioural control among secondary school learners in South Africa.

Role models also influence critical perceptual factors. Female exemplars boosted women's confidence and competitiveness compared to male demonstrations (Schier, 2020). Parents' entrepreneurship is associated with higher career expectations, motivations, and preparedness (Scherer *et al.*, 1989). Indeed, business students with family business backgrounds are likely to display higher intentions and talent (Looi & Khoo-Lattimore, 2015). Abbasianchavari and Moritz (2021) further emphasize the importance of considering different types of role models, sociocultural contexts, and life cycle stages when structuring entrepreneurship education programs, as role models play a vital role in shaping entrepreneurial intentions and behaviour (Edigbo *et al.*, 2021). Meanwhile, Ghanaian female mentorship initiatives improved various educational outcomes (Asiegbor *et al.*, 2016).

Furthermore, previous studies also show that students' academic specialization relates to entrepreneurial intentions. Business programs exhibit higher venturing aims versus other majors (Looi & Khoo-lattimore, 2015). Indeed, more entrepreneurship coursework fosters greater intentions (Fallatah & Ayed, 2023). Thus, positive links exist between entrepreneurship education and intentions (Martin *et al.*, 2013; Rauch & Hulsink, 2015). However, the impact of the antecedents of the TPB on intentions may differ for secondary school students pursuing different programme options, hence this study. Le *et al.* (2023) further contribute to this discourse by exploring the relationship between entrepreneurial education and intentions to become an entrepreneur among master's students, finding that entrepreneurial education positively correlates with entrepreneurial perceived feasibility, perceived desirability, and intention to enter entrepreneurial activities.

Broader curricula expanding women's access to education simultaneously enable female entrepreneurship by elevating skills and judgements around work options (Ahn & Winters, 2023). However, subjects aligned with industries like biotechnology or software provide targeted competencies for those venturing paths (Ahn & Winters, 2023). Thus, while arts programs are associated with lower incomes in self- or paid employment, STEM disciplines promise higher salaries for venturing. As entrepreneurial requirements differ by sector, tailored postsecondary training likely proves most salient (Ahn & Winters, 2023).

Still, basic education access indirectly spurs startups at a macro-level by lifting human capital (Rostam-Afschar, 2014). However, heightened secondary school mandates may not replicate higher education's enablement since they compel some unwilling prospective founders (Rostam-Afschar, 2014). Voluntary tertiary schooling optimizes skills for the motivated.

In the light of the above, we proposed that:

- H4:** Female students with prior entrepreneurial exposure or role models display favourable entrepreneurial intentions than those without.
- H5:** Differences in entrepreneurial intentions differ on a programme basis.

RESEARCH METHODOLOGY

Research Design and Analytical Approach

We aimed to analyse entrepreneurial intentions among female high school students in Ghana. We applied a survey questionnaire developed by Liñán and Chen (2009) grounded in the TBP encompassing four subscales: perceived behavioural control, attitudes towards entrepreneurship, subjective norms, and intentions. We selected this measurement scale to enable a valid, reliable assessment of venture perceptions and aims that address prior gaps.

We built the subscales on validated items from earlier works. We tested the scale validity plus the conceptual model and hypotheses statistically using Cronbach's alpha, confirmatory factor analysis, and structural equation modelling in SmartPLS software. Specifically, Cronbach's alpha evaluates internal reliability among subscale items. Confirmatory factor analysis checks if the data fits the hypothesized factor structure. Finally, structural equation modelling analyses the causal pathways within the conceptual framework.

Measurement

We used a 5-point Likert scale to evaluate all constructs, with 1 representing ‘strongly disagree’ and 5 indicating ‘strongly agree.’ Adapting Liñán and Chen’s (2009) methodology, the survey measured attitudes towards entrepreneurship, subjective norms, perceived behavioural control/self-efficacy, and entrepreneurial intentions among students.

Sampling and Data Collection

We administered closed-ended self-report questionnaires to assess the variables hypothesized to shape startup intentions. After obtaining teacher approval, research team members distributed surveys with voluntary participation briefed to classes. We maintained anonymity by keeping responses anonymous. Only graduating secondary school students across 20 schools in Ghana’s Bono region partook (a total of 2178 respondents, of which 1286 females were included in this study). We employed convenience sampling per precedents in entrepreneurship intention literature (Amofah & Saladrigues, 2022; Amofah *et al.*, 2020). The average respondent age was 19 years old. Table 1 displays the demographic details of respondents relating to their study program and their entrepreneurial family background, which are crucial for the research analysis.

Table 1. Characteristics of respondents

<i>Variable</i>	<i>Percentage</i>
<i>Program of Study</i>	
<i>General Science</i>	11.9
<i>Business</i>	14.3
<i>General Arts</i>	34.5
<i>Visual Arts</i>	23.0
<i>Home Economics</i>	6.7
<i>Other</i>	9.6
<i>Entrepreneurial family background</i>	
<i>Yes</i>	70.1
<i>No</i>	29.9

Source: own elaboration based on survey.

RESULTS AND DISCUSSION

Measurement Model

In the realm of structural equation modelling (SEM), this facet of the paradigm assesses the relationships between latent variables and their various indicators. Thus, we evaluated the reliability and validity of constructs. We gauged the reliability and validity of constructs through Cronbach’s alpha and average variance extracted (AVE), respectively. As Table 2 shows, the second and third columns delineate the standardized factor loadings and the associated p-values of the CFA model. All items were statistically significant (*i.e.*, p-value < 0.05), indicating that they accurately reflect their underlying latent constructs.

Furthermore, we observed that Cronbach’s alpha and composite reliability values reported for all factors exceed the threshold of 0.70 (Hair *et al.*, 2010). This suggests that the measurement model was reliable. Furthermore, our measurement model achieved convergent validity, as evidenced by the average variance extracted (AVE) values recorded for each construct being greater than 0.05 (Table 3).

Structural model

To evaluate the hypothesized relationships in the structural model, assessing model fit is prudent first. We examined fit statistics for the model including standardized root mean square residual (SRMR), squared Euclidean distance (SED), geodesic distance (GD), chi-square and normed fit index (NFI). The values indicated an acceptable fitting model overall.

Specifically, the SRMR value of 0.064 was under the 0.08 threshold for good fit (Henseler *et al.*, 2014). Moreover, SED and GD exceeded the minimum 0.05 level as well. The NFI approached 1, denoting a better fit. Moreover, all items showed variance inflation factors under 2, signifying no multicollinearity concerns.

With adequate model fit confirmed, we tested the hypotheses. The first hypothesis predicted students' attitudes towards entrepreneurship positively influence entrepreneurial intentions across all specializations and the full sample. Results consistently supported this hypothesis (see Table 5 and Figure 1), agreeing with prior work (Khan *et al.*, 2020; Nunfam *et al.*, 2022). This underscores the need to foster favourable attitudes through education, rather than just technical skills (do Paço *et al.*, 2011).

Table 2. Measurement items, their reliability, and VIF's

Constructs and their respective items	Factor loadings	P-Values	VIF
Attitude towards entrepreneurship (ATE)			
Being an entrepreneur implies more advantages than disadvantages to me (ATE1)	0.663	0.00	1.350
A career as an entrepreneur is attractive to me (ATE2)	0.776	0.00	1.520
If I had the opportunity and resources, I'd like to start a firm (ATE3)	0.739	0.00	1.407
Being an entrepreneur would entail great satisfaction for me (ATE4)	0.707	0.00	1.352
Among various career options, I'd rather be an entrepreneur (ATE5)	0.563 (dropped)	0.00	1.160
Entrepreneurial intentions (EI)			
I am ready to do anything to be an entrepreneur (EI1)	0.751	0.00	1.637
My professional goal is to be an entrepreneur (EI2)	0.708	0.00	1.546
I will make every effort to start my own enterprise (EI3)	0.682	0.00	1.444
I am determined to create a firm in the future (EI4)	0.747	0.00	1.653
I have very seriously thought of starting a firm (EI5)	0.731	0.00	1.596
I have the firm intention to start a company someday (EI6)	0.712	0.00	1.532
Perceived behavioural control (PBC)			
Start a firm and keeping it working would be easy for me (PBC1)	0.605	0.00	1.238
I am prepared to start a viable firm (PBC2)	0.687	0.00	1.336
I can control the creation process of a new firm (PBC3)	0.685	0.00	1.357
I know the necessary practical details to start a firm (PBC4)	0.649	0.00	1.415
I know how to develop an entrepreneurial project (PBC5)	0.637	0.00	1.38
If I tried to start a firm, I would have a high probability of succeeding (PBC6)	0.656	0.00	1.245
Subjective norm (SN)			
My closest family members think that I should pursue a career as an entrepreneur (SN1)	0.814	0.00	1.602
My closest friends members think that I should pursue a career as an entrepreneur (SN2)	0.848	0.00	1.740
People who are important to me think that I should pursue a career as an entrepreneur (SN3)	0.842	0.00	1.582

Note: *VIF - Variance Inflation Factor
Source: own study based on survey data.

Table 3. Constructs reliability and validity

Constructs	Cronbach's alpha	Composite reliability	Average variance extracted
ATE	0.727	0.741	0.511
EI	0.816	0.819	0.521
PBC	0.733	0.735	0.520
SN	0.783	0.787	0.697

Source: own study based on survey data.

Table 4. Model fit

Indicators	Saturated model	Estimated model
Standardized root mean square residual (SRMR)	0.064	0.064
Squared Euclidean distance (SED)	0.857	0.857
Geodesic distance (GD)	0.192	0.192
Chi-square	2408.840	2408.840
Normed fit index (NFI)	0.822	0.822

Source: own study based on survey data.

The second hypothesis stated that perceived behavioural control positively impacts intentions. We found confirmation for it across all student groups and the combined sample. However, this directionally contrasts with some previous studies (Amofah & Saladrigues &, 2022) while aligning with others (Linan & Chen, 2009; Khan *et al.*, 2020).

Table 5. Regression [estimates of the structural model]

Hypotheses	Estimate	Standard error	Remarks	P-Values
Complete				
ATE -> EI	0.327	0.024	Supported	0.000
PBC -> EI	0.327	0.023	Supported	0.000
SN -> EI	0.213	0.022	Supported	0.000
Arts				
ATE -> EI	0.260	0.038	Supported	0.000
PBC -> EI	0.304	0.037	Supported	0.000
SN -> EI	0.269	0.033	Supported	0.000
Science				
ATE -> EI	0.321	0.055	Supported	0.000
PBC -> EI	0.354	0.065	Supported	0.000
SN -> EI	0.219	0.047	Supported	0.000
Business				
ATE -> EI	0.407	0.071	Supported	0.000
PBC -> EI	0.266	0.063	Supported	0.000
SN -> EI	0.237	0.07	Supported	0.000
Home economics				
ATE -> EI	0.394	0.047	Supported	0.000
PBC -> EI	0.245	0.051	Supported	0.000
SN -> EI	0.186	0.05	Supported	0.000
Visual arts				
ATE -> EI	0.386	0.082	Supported	0.000
PBC -> EI	0.466	0.081	Supported	0.000
SN -> EI	0.058	0.081	Not Supported	0.250
Others				
ATE -> EI	0.295	0.067	Supported	0.000
PBC -> EI	0.577	0.069	Supported	0.000
SN -> EI	-0.011	0.07	Not Supported	0.397

Source: own study based on survey data.

The third hypothesis aimed to investigate the impact of students' subjective norms on their entrepreneurial intentions. The complete sample model supported the hypothesis with a positive and statistically significant estimate for the SN variable. This suggests that students' subjective norm plays a

significant role in shaping their entrepreneurial intentions. Further analysis revealed that the results were consistent across different fields of study, including general arts, science, business, and home economics. However, the narrative differed for students who offered visual arts and others, as their estimates for the SN variable, although positive, were not statistically significant at 5%. This suggests that the subjective norm of students offering visual arts and others did not significantly influence their entrepreneurial intentions. Interestingly, the subjective norm construct is considered one of the weakest among the three determinants of the TPB in many studies, according to Andrade and Carvalho (2023). This is because African students, for instance, have been found to have a more entrepreneurial attitude, while Asian and American students perceive themselves as having more behavioural control. Moreover, Andrade and Carvalho (2023) noted that African students demonstrated a stronger subjective norm than their counterparts.

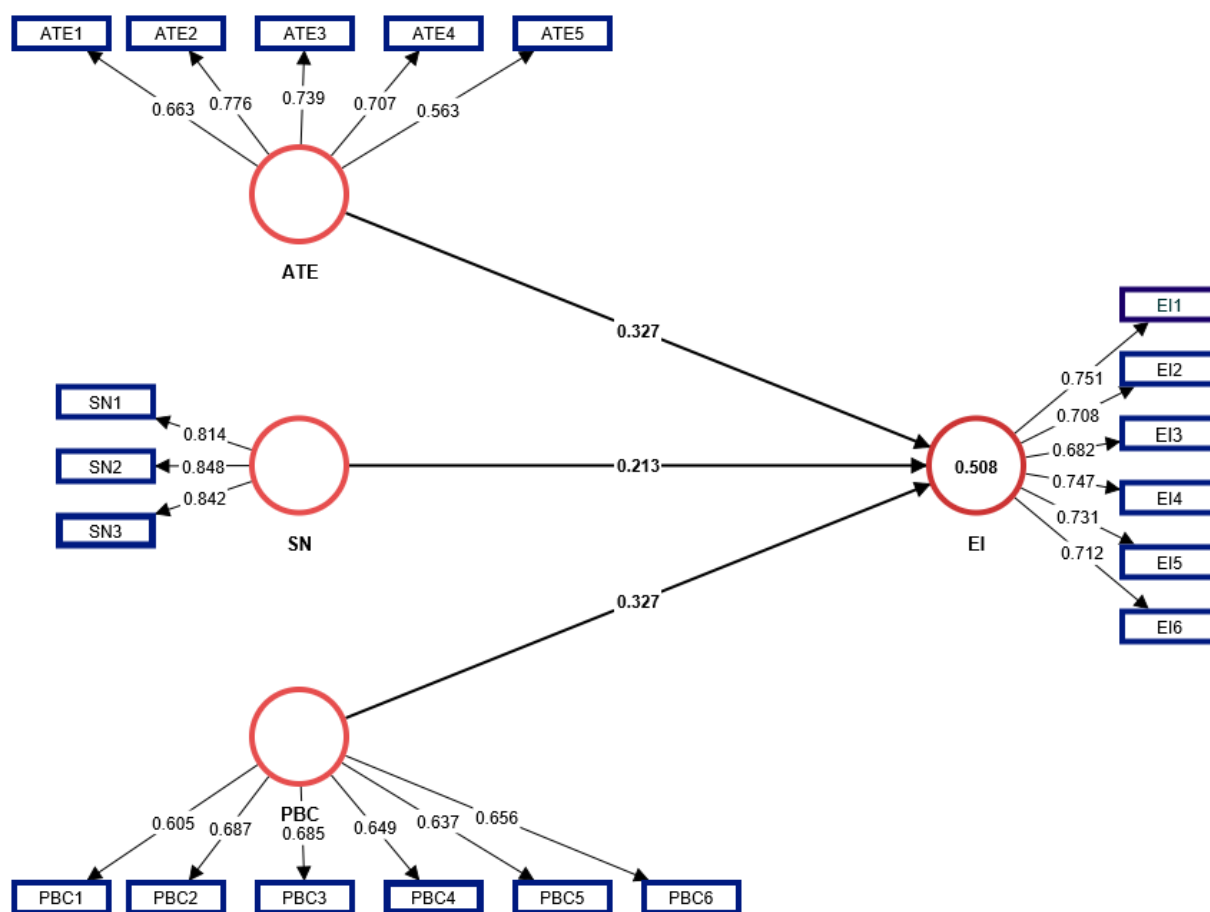


Figure 1. The estimated structural equation model

SEM model – fit: χ^2 (P-Value) = 0.00, NFI = 0.822, SED = 0.857, GD = 0.192, SRMR = 0.07, R2= 0.508

Source: own elaboration using SmartPLS.

According to the findings of Khan *et al.* (2020), the predictive power of PBC on entrepreneurial intention (EI) is deemed the most considerable, followed by the influence of ATE. Previous studies have consistently demonstrated that PBC is a significant predictor of EI (Bazan *et al.*, 2019; Roy *et al.*, 2017; Anwar & Saleem, 2019a; Maresch *et al.*, 2016; Liñán & Chen, 2009; Souitaris *et al.*, 2007). This lends support to the notion that PBC plays a vital role in shaping EI among female university students. Noteworthy, scholars have identified ATE as the strongest predictor of EI in earlier research (Souitaris *et al.*, 2007; Roy *et al.*, 2017; Bazan *et al.*, 2019; Maresch *et al.*, 2016).

In relation to Hypothesis 4, we aimed to investigate whether entrepreneurial exposure has a significant impact on the entrepreneurial intentions of female students. Our findings indicate that the attitude towards entrepreneurship among female students who have been exposed to entrepreneurship is positive and statistically significant. Similarly, the attitude towards entrepreneurship among

female students without entrepreneurial exposure is also positive and statistically significant. Although both groups display positive attitudes towards entrepreneurship, female students with prior entrepreneurial exposure exhibit more favourable entrepreneurial intentions than those without, as evidenced by the higher estimate (0.301) recorded for the former group compared to the latter (Table 6).

Table 6. Female students with and without prior entrepreneurial exposure

Hypotheses	Exposure	P-values (Exposure)	None	P-values (None)
ATE -> EI	0.301	0.000	0.295	0.000
PBC -> EI	0.341	0.000	0.349	0.000
SN -> EI	0.227	0.000	0.220	0.000

Source: own study based on survey data.

The study's findings suggest that female students with prior entrepreneurial exposure display more favourable entrepreneurial intentions than those without, in terms of both ATE and SN. Conversely, female students without prior entrepreneurial exposure display more favourable entrepreneurial intentions than those with exposure in terms of PBC. These findings support the notion that exposure to entrepreneurship can positively influence an individual's entrepreneurial intentions.

The study also explores the impact of role models on entrepreneurial intentions. According to research by Asiegbor *et al.* (2016), gender equality in Adaklu junior high schools has improved due to role models, and female students are influenced by role models in developing entrepreneurial attitudes and self-efficacy. Similarly, Moreno-Gómez *et al.* (2020) argue that having parental role models can boost an individual's desire to pursue entrepreneurship.

Moreover, we conducted a multigroup analysis to examine differences in entrepreneurial intentions among students enrolled in different programs (H5). While the majority of pairwise comparisons revealed no significant differences in entrepreneurial intentions based on programs offered, some comparisons showed significant differences (Table 7). Notably, entrepreneurship programs have been found to positively impact students' entrepreneurial intentions, engagement, and career ambitions (Liu *et al.*, 2023). However, the study notes that secondary schools in Ghana lack deliberate and systematic entrepreneurial course content, which may limit the impact of such programs on entrepreneurial intentions.

CONCLUSIONS

The findings carry important implications for entrepreneurship education policy in Ghana. At the secondary level, entrepreneurial skills modules should systematically cultivate positive attitudes by fostering self-efficacy through hands-on learning. Moreover, extracurricular programs can boost exposure through mentors and competitions. Furthermore, higher education curricula must balance hard skills with opportunities to support perceived behavioural control. Next, community outreach promoting local role models could inspire underrepresented groups through shared learning platforms. It is imperative that policymakers, school administrators, and entrepreneurship educators eagerly promote student entrepreneurial activities and implement teaching policies focused on learner-centric methods, skills development, and cultivating positive entrepreneurial attitudes. The practical actions taken in entrepreneurial education are crucial for effectively spurring students' desires to launch ventures, thereby creating jobs and wealth to drive growth. Hence, adapting teaching approaches and aligning course content to shape enterprising mindsets is vital.

The findings also highlight the potential of entrepreneurship development for positive social impact in Ghana. Widening access to entrepreneurial exposure and role models especially benefits women and students. Such interventions inspire marginalized groups while strengthening socio-economic ties. Moreover, recognizing the influence of subjective norms also affords opportunities for targeted community engagement. Interactive platforms celebrating success stories resonate with values that sustain aspiring entrepreneurs through challenges.

Table 7. Multigroup analysis

Program 1 vs Program 2	Hypothesis	Program 1	Program 2	Invariant	Differences (1-2)
Arts vs business	ATE -> EI	0.309***	0.402***	Yes	-0.093
	PBC -> EI	0.303***	0.266***	Yes	0.037
	SN -> EI	0.271***	0.239***	Yes	0.032
Arts vs home economics	ATE -> EI	0.309***	0.390***	Yes	-0.081
	PBC -> EI	0.303***	0.245***	Yes	0.058
	SN -> EI	0.271***	0.185***	Yes	0.086
Arts vs science	ATE -> EI	0.309***	0.319***	Yes	-0.010
	PBC -> EI	0.303***	0.346***	Yes	-0.042
	SN -> EI	0.271***	0.225***	Yes	0.046
Arts vs visual	ATE -> EI	0.309***	0.390***	Yes	-0.081
	PBC -> EI	0.303***	0.460	No	-0.157**
	SN -> EI	0.271***	0.055	No	0.216*
Arts vs others	ATE -> EI	0.309***	0.293***	Yes	0.016
	PBC -> EI	0.303***	0.578	No	-0.275*
	SN -> EI	0.271***	-0.018	No	0.289*
Business vs home economics	ATE -> EI	0.402***	0.390***	Yes	0.012
	PBC -> EI	0.266***	0.245***	Yes	0.021
	SN -> EI	0.239***	0.185***	Yes	0.054
Business vs science	ATE -> EI	0.402***	0.319***	Yes	0.083
	PBC -> EI	0.266***	0.346***	Yes	-0.079
	SN -> EI	0.239***	0.225***	Yes	0.014
Business vs visual	ATE -> EI	0.402***	0.390***	Yes	0.012
	PBC -> EI	0.266***	0.460	No	-0.194**
	SN -> EI	0.239***	0.055	No	0.184*
Business vs others	ATE -> EI	0.402***	0.293***	Yes	0.109
	PBC -> EI	0.266***	0.578	No	-0.312*
	SN -> EI	0.239***	-0.018	No	0.257**
Home economics vs science	ATE -> EI	0.390***	0.319***	Yes	0.071
	PBC -> EI	0.245***	0.346***	Yes	-0.100
	SN -> EI	0.185***	0.225***	Yes	-0.039
Home economics vs visual	ATE -> EI	0.390***	0.390***	Yes	0
	PBC -> EI	0.245***	0.460	No	-0.215**
	SN -> EI	0.185***	0.055	No	0.130
Home economics vs others	ATE -> EI	0.390***	0.293***	Yes	0.097
	PBC -> EI	0.245***	0.578	No	-0.333**
	SN -> EI	0.185***	-0.018	No	0.204***
Science vs visual	ATE -> EI	0.319***	0.390***	Yes	-0.071
	PBC -> EI	0.346***	0.460***	Yes	-0.115
	SN -> EI	0.225***	0.001	No	0.170*
Science vs others	ATE -> EI	0.319***	0.293***	Yes	0.026
	PBC -> EI	0.346***	0.578	No	-0.233**
	SN -> EI	0.225***	-0.018	No	0.243**
Visual vs others	ATE -> EI	0.39***	0.293***	Yes	0.097
	PBC -> EI	0.460***	0.578***	Yes	-0.118
	SN -> EI	0.055	-0.018	Yes	0.073

Note: ***P < 0.001, **P < 0.01, *P < 0.05.

Source: own study.

Women entrepreneurs often confront low self-confidence due to systemic disadvantages, socio-cultural biases, and financial barriers. Increasing female participation in entrepreneurship carries both prospects and difficulties needing redress (Moreira *et al.*, 2019). Policy reforms are critically

required to transform frameworks inhibiting women's workforce involvement, especially in emerging economies (Cho *et al.*, 2020). Examining women's startup intentions would strengthen overall entrepreneurship understanding while spotlighting institutional and cultural dimensions alongside gender equality issues in developing contexts like Ghana.

Validating the TPB model among high school students provides a reliable tool to evaluate entrepreneurial intentions. It can assess education program efficacy and benchmark secondary school orientation levels. The attitudes and self-efficacy factors importantly predicted venturing aims, signalling the need to prioritize confidence and positivity cultivation in curricula. Indeed, many advocate that entrepreneurial schooling builds knowledge and competencies across genders (European Commission, 2008; Jones, 2014; Kuratko, 2005). Moreover, the attention to increasing women's participation is urged (Council of the European Union, 2014).

The confirmed TPB forecasts carry implications for female students in Ghana's secondary institutions including focusing less on rote examination, building student entrepreneurial capability beliefs to make founding seem achievable, and bridging curricular gaps between secondary and tertiary entrepreneurship education.

Nonetheless, there are limitations to the study. We validated the model solely on Ghanaian students, constraining generalizability. We omitted other potential theories. We did not examine cultural and contextual aspects influencing entrepreneurial intentions, limiting applicability in diverse settings. Furthermore, we did not establish predictive validity regarding actual entrepreneurial behaviours. We relied on self-reported data from a questionnaire, which may be subject to response biases and may not fully capture the complexity of the factors influencing entrepreneurial intentions. Finally, the convenience sampling method may diminish the findings' generalizability.

Future studies may use other models such as the entrepreneurial event model (EEM) or self-efficacy theory and an extension of the study in other countries.

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Conflict of Interest

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