

Entrepreneurial Intentions by Gender in Morocco: An Approach Through Planned Behaviour, Biographical Disruptions, and Gendered Logics

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Abstract

Despite efforts to promote entrepreneurship in Morocco, gender gaps persist without the mechanisms producing them being sufficiently documented through qualitative inquiry. This study seeks to understand how personal representations, social norms, and biographical disruptions differently shape entrepreneurial intentions according to sex.

A qualitative exploratory approach was adopted, drawing on three complementary theoretical frameworks: Ajzen's (1991) Theory of Planned Behaviour, Shapero and Sokol's (1982) Entrepreneurial Event Model, and the gender approach to entrepreneurship (Ahl, 2006; Brush, 1992). Twenty semi-structured interviews were conducted with Moroccan entrepreneurs (12 men and 8 women) between January and March 2025 in Casablanca, Kenitra, and Tangier. Data were processed using thematic analysis (Braun & Clarke, 2006).

The results show that men and women construct their entrepreneurial projects from distinct frames of reference, without this reflecting a difference in level of ambition but rather a difference in outlook. Men draw more heavily on economic motivations, personal challenge, and social status, and benefit from a facilitating informal masculine network. Women, for their part, develop their intentions in response to needs for autonomy and work-life balance, but face more intense social pressure and an entrepreneurial legitimacy that is regularly called into question. These findings argue for gender-sensitive public policies capable of adapting support mechanisms to the concrete experiences of male and female project-holders.

Keywords: entrepreneurship, gender, Morocco, entrepreneurial intentions, qualitative methodology, planned behaviour, biographical disruptions, gendered logics.

1. Introduction

The promotion of entrepreneurship has become a major strategic challenge for Morocco, particularly since the adoption of the Industrial Acceleration Plan (2014-2020) and the New Development Model (2021). These policies explicitly recognise the role of entrepreneurship in job creation, inequality reduction, and national competitiveness enhancement. Yet this dynamic remains profoundly unequal along gender lines.

According to the Haut-Commissariat au Plan (HCP, 2022), women represent only 12% of formal entrepreneurs in Morocco, compared with a global average of 26% according to the Global Entrepreneurship Monitor (GEM, 2023). This figure, frequently cited, deserves to be examined in its genesis: it cannot be explained solely by structural economic factors alone -- limited access to financing or professional networks -- but also by psychosocial determinants that operate upstream of the entrepreneurial act. Among these determinants, entrepreneurial intention constitutes the most reliable predictor of effective action (Bird, 1988; Krueger et al., 2000).

It is precisely this upstream dimension that seemed to me insufficiently explored in the Moroccan literature, which is largely dominated by quantitative approaches. Understanding how these intentions form differently according to gender therefore represents a fundamental analytical entry point for identifying mechanisms of exclusion and designing inclusive policies. Three main questions structure this analysis:

- To what extent do attitudes towards entrepreneurship differ by gender in Morocco?
- How do social norms and the family environment shape the entrepreneurial intentions of Moroccan women and men?
- What role do biographical disruptions play in triggering entrepreneurial projects according to gender?

This article is organised as follows: after presenting the theoretical framework (Section 2) and the adopted methodology (Section 3), the results are set out and analysed (Section 4), then discussed in relation to the literature (Section 5). The article concludes with practical recommendations and research perspectives (Section 6).

2. Theoretical Framework

The study of entrepreneurial intentions cannot be dissociated from a solid theoretical

framework capable of capturing both the internal dynamics (attitudes, perceptions) and the external forces (social pressure, gender norms) that orient the decision to start a business. Three complementary perspectives were mobilised, whose combination offers an integrated analytical grid adapted to the Moroccan context.

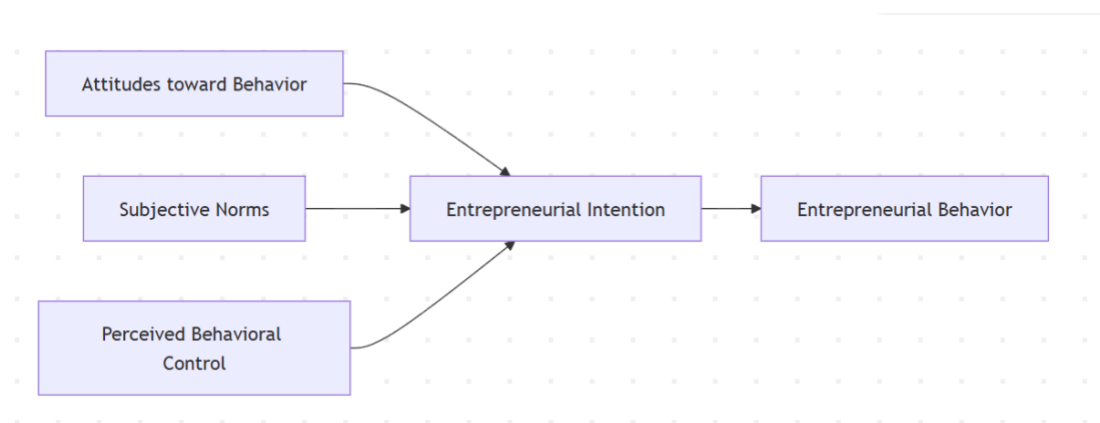
2.1. The Theory of Planned Behaviour (Ajzen, 1991)

The Theory of Planned Behaviour (TPB) is one of the most widely used models for explaining entrepreneurial intention (Krueger et al., 2000). It posits that the intention to perform a behaviour -- here, business creation -- depends on three main dimensions:

- Attitude towards the behaviour: the positive or negative evaluation that the individual makes of entrepreneurship. A person who associates entrepreneurship with freedom and personal fulfilment will develop a favourable attitude.
- Subjective norm: the perceived social pressure -- the way in which the individual believes that their social circle (family, peers, society) perceives their entrepreneurial project. This norm can play a facilitating or inhibiting role.
- Perceived behavioural control: the individual's perception of their own capacity to succeed in entrepreneurship, closely related to the concept of self-efficacy developed by Bandura (1977).

The value of this model lies in its capacity to articulate internal psychological factors and external social pressures. Several studies indeed show that women often present a lower perception of control and a heightened sensitivity to social norms (Wilson et al., 2007), which weakens their entrepreneurial intentions even at equivalent levels of competence.

Figure 1: The theory of planned behavior



Source: Ajzen, I. (1991). "The theory of planned behavior." *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.

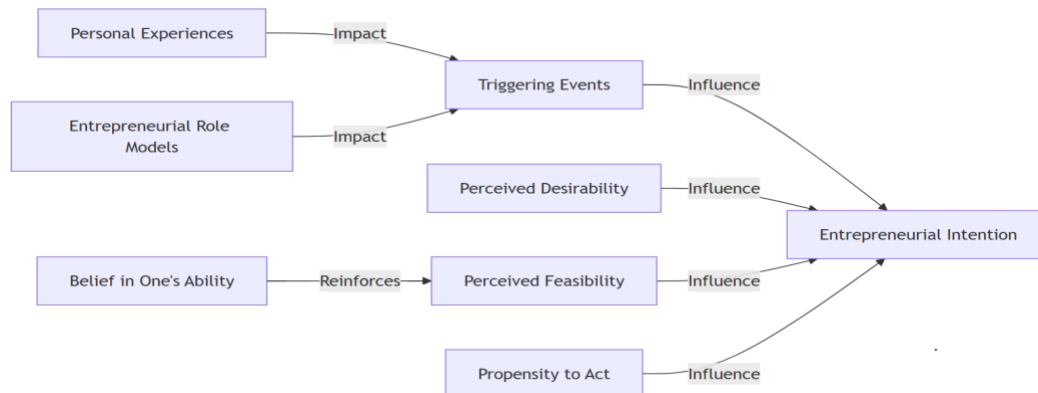
2.2. The Entrepreneurial Event Model (Shapero & Sokol, 1982)

The Shapero and Sokol model complements the TPB by introducing the notion of triggering events (displacement events) that prompt action. These events correspond to ruptures in the life trajectory: job loss, relocation, birth of a child, health crisis, and so on. The model rests on three key concepts:

- Propensity to act: the individual's tendency to initiate a change in their professional life rather than maintain the status quo.
- Perceived desirability: the attraction felt towards the act of entrepreneurship, which depends on personal values and the individual's socio-cultural environment.
- Perceived feasibility: the resources judged sufficient to carry out the project (time, skills, networks, financing).

In the Moroccan context, where professional trajectories are often discontinuous and marked by significant socio-economic uncertainties, this model proves particularly relevant. Women, in particular, face specific biographical disruptions -- redundancy during pregnancy, return after a long period of domestic work, divorce -- which constitute both constraints and potential levers of entrepreneurial intention.

Figure 2: The entrepreneurial event model



Source adapted from: Shapero, A., & Sokol, L. (1982). The Social Dimensions of Entrepreneurship. In C. A. Kent, D. L. Sexton, & K. H. Vesper (Eds.), *Encyclopedia of Entrepreneurship* (pp. 72-90). Prentice Hall.

2.3. The Gender Approach to Entrepreneurship

2.3.1. Founding Principles of the Gender Approach

The gender approach to entrepreneurship starts from the observation that women and

men do not experience entrepreneurship in the same way, because their trajectories are shaped by gendered norms, social structures, and roles. It challenges the neutral vision of the entrepreneurial subject by revealing how differentiated social representations influence choices, mobilised resources, and entrepreneurial performance.

According to Ahl (2006) and Ahl and Nelson (2015), entrepreneurship is often presented in academic and political discourse as a 'masculine' activity: oriented towards performance, profit, rapid growth, and competition. This representation contributes to the devaluation of forms of entrepreneurship predominantly carried by women: micro-entrepreneurship, solidarity economy, proximity services.

Brush (1992) proposes an interpretation in terms of integrated logic, according to which women entrepreneurs simultaneously integrate professional and private spheres into their choices and business management. Other authors (Marlow & McAdam, 2013; Orser et al., 2012) emphasise that structural inequalities -- access to capital, networks, and legitimacy -- restrict the field of possibilities for women entrepreneurs, even when their intentions are comparable to those of men. These constraints are not only material; they are also symbolic, producing in some women a form of self-exclusion through the internalisation of gender stereotypes.

2.3.2. Comparative Table of Entrepreneurial Logics by Gender

Dimension	Dominant masculine logic	Feminine logic (per literature)
Primary objective	Growth, profit, financial autonomy	Autonomy, work-life balance, social utility
Initial motivation	Economic opportunity, challenge, status	Need for autonomy, family constraints, career change
Management style	Hierarchical, results-oriented	Participatory, relational, integrated with personal life
Resources mobilised	Formal professional networks	Family or informal networks
Perceived obstacles	Competition, financing	Recognition, double burden, gender stereotypes
Preferred sectors	Industry, technology, trade	Services, crafts, education, care
Relationship to legitimacy	Assertive, legitimised by default	Often uncertain, in tension with assigned social role
Self-	Self-affirmed entrepreneur,	Ambivalent, frequently in

Dimension	Dominant masculine logic	Feminine logic (per literature)
representation	valued status	conflict with social identity

Sources: Brush (1992); Ahl (2006); Marlow & McAdam (2013); Henry et al. (2016); Orser et al. (2012).

3. Research Methodology

The study adopts a qualitative exploratory approach, particularly well suited to the analysis of representations, individual experiences, and entrepreneurial trajectories (Miles & Huberman, 2003). This method allows access to a nuanced understanding of the meaning attributed by individuals to their choices and constraints -- something that a quantitative approach could not render with the same depth.

3.1. Target Population and Recruitment

The sample comprises 20 Moroccan entrepreneurs: 12 men and 8 women, working in the fields of trade, crafts, private education, digital technology, and agri-food. The average age of participants is 36 years (range: 24-52 years). The women interviewed are predominantly self-employed or founders of small informal or semi-formal structures.

I should acknowledge that recruitment proved more difficult than anticipated for women entrepreneurs: several initial contacts declined to participate, citing a lack of time or a certain reluctance to discuss their personal trajectory. This observation in itself -- difficult to quantify but real -- already constitutes an indication of the difference in attitudes towards visibility between male and female entrepreneurs. The purposive sampling aimed to ensure a diversity of profiles in terms of sector of activity, age, level of education, and geographical location. The sample size was determined by the principle of theoretical saturation (Glaser & Strauss, 1967): this threshold was reached around the 17th interview, with the last three essentially confirming themes already identified.

The interviews took place between January and March 2025, in person in Casablanca, Kenitra, and Tangier, or remotely by videoconference for four of them. This remote modality, imposed by availability constraints, sometimes limited the richness of the exchanges -- non-verbal communication and the spontaneity of speech are less readily perceptible via video call. The duration of the interviews ranged from 45 minutes to 1 hour 15 minutes. All participants were informed of the objectives of the study and gave their free and informed consent to the recording and transcription of their statements.

3.2. Interview Guide

A semi-structured interview guide was developed based on the theoretical models mobilised (Ajzen, 1991; Shapero & Sokol, 1982; Ahl & Nelson, 2015), structuring

discussions around four main axes:

- Personal and family trajectory: education, professional background, significant events, biographical disruptions.
- Entrepreneurial motivations: reasons for starting a business, representations of entrepreneurship, role of the social circle.
- Obstacles encountered: practical difficulties, social pressures, perceived discrimination, doubts about legitimacy.
- Perceived support: networks mobilised, institutional support, role of family and close associates.

The choice of the semi-structured interview rests on its capacity to encourage free and contextualised speech while maintaining analytical coherence. This type of interview is recognised for its relevance in the study of identity and gender dynamics (Kaufmann, 2011).

3.3. Data Processing and Analysis

Data processing was carried out using Braun and Clarke's (2006) thematic analysis method, following a three-stage process:

- Initial coding of units of meaning, conducted inductively from the transcripts.
- Grouping into thematic categories, drawing on the dimensions of the theoretical frameworks mobilised.
- Cross-sectional analysis taking into account the gender variable, in order to identify convergences and divergences between male and female narratives.

To ensure the reliability of the analysis, double-blind coding was carried out on 20% of the interviews by a second researcher, enabling the calculation of an inter-rater agreement rate above 82%, considered satisfactory according to qualitative research standards (Miles & Huberman, 2003). This figure should not, however, obscure some substantive disagreements over the categorisation of two particularly complex interviews, which were the subject of in-depth discussion before being resolved.

3.4. Limitations of the Study

Several limitations deserve explicit recognition. First, the small sample size (n=20) and its gender imbalance (12 men / 8 women) limit the representativeness of the results and their generalisation to all Moroccan entrepreneurs. Second, the geographical concentration on three urban cities excludes rural entrepreneurs, whose dynamics could differ significantly. The risk of social desirability bias cannot be entirely ruled out: some

interviewees may have presented their trajectories in a more favourable light. Finally, the cross-sectional nature of the study does not allow the evolution of entrepreneurial intentions to be tracked over time -- a limitation that longitudinal research could address.

4. Results

The thematic analysis of the 20 interviews yields three main structuring themes that account for the gendered differentiation of entrepreneurial intentions in Morocco: differentiated attitudes and motivations, the influence of social norms, and the gendered construction of perceived feasibility. It should be noted from the outset that these themes reveal tendencies, not laws: several individual trajectories depart from the dominant profiles, and these departures are themselves analytically significant.

4.1. Differentiated Attitudes and Motivations by Gender

The men interviewed express entrepreneurial motivations rooted in logics of personal challenge, financial independence, and the pursuit of social status. Entrepreneurship is frequently presented as a natural path towards self-fulfilment, inscribed in a competitive, growth-oriented register.

"I always wanted to be my own boss. Starting a business, for me, means proving you can succeed on your own terms -- it's a matter of pride, if you like. Now, does it always go the way you dream... not necessarily. (Male, 38 years old, trade, Casablanca)"

This narrative, fairly representative of the men in the sample, deserves to be nuanced: towards the end of the interview, this entrepreneur mentioned that his project had also been motivated by a period of unemployment that had been hard to live through. This complicates the purely 'opportunistic' reading of his approach. This ambivalence is not exceptional in male narratives, but it tends to be played down or pushed into the background.

For the women, motivations are articulated more around a need for autonomy, a desire to reconcile professional and family life, and an aspiration towards emancipation. Entrepreneurship frequently appears as a response to experienced constraints rather than as an opportunity seized proactively.

"I started my business because I couldn't take the fixed hours any more and the impossibility of managing my children. At first, it wasn't a dream -- it was a necessity. Afterwards, over time, it becomes a bit of a dream too. (Female, 34 years old, personal services, Kenitra)"

It is important, however, to avoid reducing female entrepreneurship to a mere response to constraints: three of the eight women interviewed explicitly described their projects in

terms close to opportunity entrepreneurship -- an innovation they had identified in their market, a gap in provision they wished to fill. This internal diversity within the women's group is a finding in itself, one that tempers overly homogeneous readings of female entrepreneurship.

4.2. The Differentiated Influence of Social Norms

The weight of social norms constitutes one of the most striking differences between male and female trajectories. Men generally mention the support of their social circle as self-evident, or at least as benevolent neutrality.

"My family understood straight away. My father even offered to lend me money. For them, a man starting a business doesn't raise any questions. Well, anyway, that's how it went for me. (Male, 41 years old, construction, Tangier)"

For women, by contrast, the decision to start a business is frequently subjected to a double test of legitimacy: that of the family environment (spouse, parents) and that of the broader professional and social milieu. Several women report reactions of scepticism, or even open opposition, to their project.

"My husband took a long time to accept it. He was afraid I would earn less, that I would be less available for the children. I had to prove to him that it wouldn't change our family life before he really supported me -- and even then, 'really'... (Female, 42 years old, crafts, Casablanca)"

The final formulation of this testimony -- that hesitant 'and even then, really' -- conveys something that transcription alone does not fully capture: support that is declared but whose limits the woman herself perceives. This dimension of conditional or partial support recurs across several women's interviews and does not appear in the male narratives.

This asymmetry confirms the analyses of Marlow and McAdam (2013) on the double symbolic burden that women entrepreneurs must shoulder: demonstrating professional competence while guaranteeing the preservation of their traditional domestic role.

4.3. The Gendered Construction of Perceived Feasibility

The third axis of differentiation concerns the perception of the feasibility of the entrepreneurial project, a central component of both theoretical models mobilised. Men generally express greater confidence in their ability to carry out their project, even in the absence of consolidated formal resources.

"I hadn't prepared everything at the start, but I had confidence in myself. I knew I'd find solutions along the way. That's the entrepreneurial spirit. (Male, 29 years old, digital, Casablanca)"

This confidence, in this interviewee as in others, is not without its counterpart: two male entrepreneurs in the sample subsequently mentioned significant difficulties stemming precisely from this lack of initial preparation. Self-confidence is therefore not a guarantee of success, and its excess can itself constitute a risk factor.

Women, for their part, tend to express a more conditional perception of feasibility, subject to prior validation by their social circle and a more exhaustive assessment of risks. This caution is not necessarily a hindrance: several women interviewed point out that this preparatory rigour enabled them to build more robust projects.

"Before launching, I spent two years training, saving, and observing the market. People around me told me to stop dithering, but I wanted to be sure. Today my business stands on solid ground because I prepared well. It takes time, but it's what I lacked when I failed the first time. (Female, 39 years old, agri-food, Tangier)"

This last detail -- the allusion to a previous failure -- surfaced spontaneously in several women's interviews. None of the men interviewed spontaneously mentioned a past failure, even though the question was not asked directly. This gap in the way failure is narrated would merit specific investigation.

Furthermore, the analysis of biographical disruptions reveals that triggering events do not play the same role according to gender. For men, they often relate to market opportunities identified or to professional dissatisfaction. For women, disruptions are more frequently linked to family events (divorce, relocation, illness of a close relative), confirming the predictions of the Shapero and Sokol (1982) model in its gendered dimension.

5. Discussion

The results of this study are broadly consistent with the predictions of the three theoretical models mobilised, while nuancing them in light of the Moroccan context -- and sometimes complicating them.

From the perspective of the Theory of Planned Behaviour (Ajzen, 1991), the differentiation observed in attitudes, subjective norms, and perceived behavioural control according to gender confirms the relevance of this framework for analysing entrepreneurial inequalities. The greater sensitivity of Moroccan women to subjective norms -- that is, to peer and family pressure -- replicates results observed in other cultural contexts with strong family ties (Wilson et al., 2007). This result invites us not to reduce the deficit of female entrepreneurial intention to a lack of skills or motivation, but to interpret it as the product of a particular social configuration. It also raises a question that the available data do not allow us to resolve: to what extent are these norms internalised, and to what extent do they constitute an external constraint experienced as such?

The Shapero and Sokol (1982) model provides complementary insight into the role of biographical disruptions in triggering intentions. The analysis reveals that while both men and women experience disruptive events in their trajectories, the nature of these disruptions and their capacity to catalyse an entrepreneurial intention differ. The disruptions experienced by women are more often linked to the private sphere, testifying to the stronger intertwining of personal and professional life in female trajectories -- an observation already theorised by Brush (1992) within the framework of integrated logic.

Finally, the gender approach (Ahl, 2006; Marlow & McAdam, 2013) allows these differences to be interpreted not as essential characteristics of individuals, but as the product of unequal social structures. The fact that women in the sample more frequently mention self-doubt, questions of legitimacy, and obstacles related to role reconciliation suggests that entrepreneurship remains, in the Moroccan context, a normatively male-dominated space, to which women must constantly negotiate access. This conclusion deserves qualification, however: three women in the sample do not correspond to this profile and construct their legitimacy without the hesitations described above. These borderline cases do not invalidate the general tendency but serve as a reminder that group analysis never stands in for individual biography.

These results invite a rethinking of entrepreneurial support mechanisms, adapting them to the gendered specificities of the trajectories and obstacles encountered. They align with the recommendations formulated by Henry et al. (2016), for whom programmes supporting female entrepreneurship must integrate a psychosocial dimension -- strengthening self-confidence, visibility of female role models, support for work-life reconciliation -- beyond mere access to financial resources.

6. Conclusion and Perspectives

This qualitative study aimed to explore gender differences in the formation of entrepreneurial intentions in Morocco, combining insights from the Theory of Planned Behaviour, the Entrepreneurial Event Model, and the gender approach. The results obtained from twenty semi-structured interviews confirm that entrepreneurial intentions are not formed in a neutral space, but in a social and cultural context that differently shapes the field of possibilities according to gender.

Three main lessons emerge from this analysis. First, the motivations of Moroccan male and female entrepreneurs obey distinct logics, without this reflecting a difference in level of ambition but rather a difference in frame of reference. Second, social norms exert differential pressure, with women being subject to a double constraint of professional legitimacy and conformity to traditional domestic roles. Third, biographical disruptions play a triggering role in both cases, but their nature and capacity to release an entrepreneurial intention differ according to gender.

In terms of practical implications, these results underscore the necessity of designing gender-sensitive public policies. The aim is not to promote entrepreneurship in an undifferentiated fashion, but to adapt support mechanisms to the specific experiences of women and men. Concretely, this implies:

- Mentoring programmes pairing experienced women entrepreneurs with new project leaders, to strengthen perceived legitimacy and self-efficacy.
- Financing mechanisms accessible without patrimonial guarantees, which disproportionately penalise women whose access to property remains limited in Morocco.
- Infrastructure policies facilitating work-life balance (childcare facilities, flexible hours, teleworking), whose absence constitutes a major barrier to female entrepreneurship.
- Greater visibility of female success models in the media and training programmes, in order to counteract the gender stereotypes associated with the figure of the entrepreneur.

This study opens several avenues for future research. Extending the sample to rural contexts and other regions of Morocco would allow appreciation of the intra-national variability of the observed dynamics. A longitudinal study would allow the evolution of entrepreneurial intentions and projects to be tracked over time, thereby addressing the cross-sectional limitation of the present research. Finally, a comparison with other countries in North Africa or the Middle East would allow testing of the robustness of the results in culturally similar but institutionally different contexts.

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