

Entrepreneurial Intention Revisited: Measuring the Impact of Socio-Cultural Business Environment using Structural Equation Modeling

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Abstract: Having found Entrepreneurship as key in a comprehensive economic development framework, researchers in recent years have focused attention on it with a view to discovering “what triggers it” for the purpose of harnessing the potentials it portends. Hence, the need to take a step further and study the construct from a broader and more panoptic viewpoint which is Socio-cultural Business Environment. Literature has shown that Education, Religion and Family background are the most pronounced Socio-cultural factors, thus, the obvious reason for the objectives of the study which are; to find the impact of Education, Religion and Family background on Entrepreneurial Intention. Structural Equation Modeling was employed in the work and as such SPSS Version 19.0 and AMOS Version 21 were used in the analysis of the data. Results of the analysis revealed that Education has a negative relationship with entrepreneurial intention while Religion and Family background were found to have a positive relationship with Entrepreneurial Intention. The study finally recommended that an overhaul of the educational curriculum and the involvement of religious leaders/rulers (Emir or Sultan) in the development of entrepreneurship agenda in the country.

Key words: Entrepreneurial Intention • Socio-cultural Business Environment • Structural Equation Modeling (SEM) • Education • Religion • Family

INTRODUCTION

The importance of entrepreneurship in economic growth and development, coupled with job creation and poverty alleviation cannot be over-emphasized [1]. Kalkan and Kaygusuz [2] for the fact that societies have to increase their share in international markets or maintain their own national markets, all depends on the existence of human resources that have entrepreneurial characteristics to a certain extent. Therefore, there is a need for all nations to focus on building and motivating practising and potential entrepreneurs in order to stand out as economically viable nations [3]. Obviously, this has been the reason why so many countries have over the years focused on building economic policies aimed at encouraging, supporting and sustaining entrepreneurs and their ventures. The level of campaign by nations to encourage entrepreneurial activities is so pronounced that today, almost everyone knows a little or more about the

prevalence of the phenomenon. Hence, the need for in-depth research in the area so as to provide clues for policy makers on how best to harness the phenomenon.

However, the results from government departments, agencies and parastatals that are responsible for entrepreneurship management in different countries have fallen short of expectation and as such send a strong signal to researchers that something other than support from governments, financial institutions, training centres and experts is also worthy of research attention and absorption into the plan and execution of entrepreneurial programmes with the aim of harnessing the untapped resource which is the Socio-cultural Business Environment (SBE). In the study of entrepreneurial personality, findings revealed that culture plays a prominent role in shaping the mind of an individual and therefore its importance in the study of entrepreneurial intention cannot be overemphasized [2].

The value system which in this context refers to culture of the people has a great role as a determinant of the desire and capacity of people becoming entrepreneurs [4]. Altinay and Wang [5] described value as the core of culture and the basic motive behind human behaviour. Azim [6] put forward that Socio-cultural Business Environment is a deeply rooted element of a particular society and encompass the values, attitudes, norms, practices, institutions, stratifications and related ways of a society. These inform the role of the Socio-cultural Business Environment (SBE) in the making of entrepreneurs. The value system provides a code by which individuals belonging to a particular society live by and are considered to be socially accepted behaviours to the society [2]. Business value formation is influenced by the Socio-cultural Business Environment and personal background factors such as age, ethnicity, religion and education of the individual [7]. The making of the entrepreneurs has been found to be deeply rooted in the Socio-cultural Business Environment factors surrounding people as discovered in the extant literature. Education, Religion and Family background have a particular role they play in determining whether or not individual(s) in a specific society, which has a value system peculiar to it, become(s) an entrepreneur. Social institutions, especially culture and norms affect the way individuals perceive the role of the entrepreneur and how much individuals desire to become such. The documented richness of entrepreneurial motivations suggests that entrepreneurial behaviour responds to a rich set of cues from the Socio-cultural Business Environment. Entrepreneurs are thus, clearly products of their Socio-cultural Business Environment [8].

Therefore, this study is going to look into the concept of Entrepreneurial Intention from the perspective of Socio-cultural Business Environment in order to add to the scanty literature available in the area at present. This will no doubt contribute immensely to literature in Entrepreneurship and also make analysis and decision making related to entrepreneurship much easier.

Literature Review: Despite all the abundance of human and natural resources, the purported position of Nigeria as the largest economy in Africa, in the face of the huge resources invested into entrepreneurship by government, Nigeria still rates very low in global poverty ranking probably due to low entrepreneurial activities. Indeed it has the highest rate of youth unemployment in Sub-Saharan Africa [9]. Bureau of Statistics in the year 2009 reported that about 64 million out of the over the 80

million youths are unemployed while over 1.6 million are underemployed. Looking at the numerous entrepreneurial opportunities abound in Nigeria and Kano in particular, coupled with entrepreneurial support programmes by series of governments and some philanthropists, there still seem to be a very poor entrepreneurial consciousness amongst the people and students in particular. Thus, poverty and lack of employment are inevitable. As such, the preponderance of such social-ills becomes popular in the society in question [10].

This is the case of Kano and so is the case in almost all the northern states in Nigeria. Kano is geographically located in the northern part of Nigeria and as such falls a victim of circumstance too. This will sound incredible to those who are aware of the position of Kano among other cities in Nigeria, as a major commercial nerve centre with involvement in active commerce dating back to the 19th century when it served as a major player in the famous and historic *Trans-Sahara Trade* [10]. This evidence proves that the people of Kano have been exposed to entrepreneurial activities a very long time ago and therefore, insinuates that a lot of entrepreneurs would be found emerging in different forms, all the time and probably dominating every opportunity exploration and exploitation within their immediate environment, neighbouring environment and even far places. Surprisingly, the reverse seems to be the case as the people of Kano nowadays hardly engage themselves in entrepreneurial activities to earn a living, contrary to their fore-fathers who explored and exploited opportunities from immediate environment to far places across international borders. Rather, they have resolved to settle for less and serve 'Masters' for life-long or work earning salaries, earning just a token and often engaged in jobs far less than their qualifications.

This is happening despite successive governments' empowerment, support, training and retraining of potential and existing entrepreneurs all in the drive to groom more people especially the youth population mostly comprising of students, to go into entrepreneurial activities so as to gain physical and psychological freedom, by getting established and making the sky their limit. However, there still seem to be some hitches as the target is in most cases hardly met. Amongst the Ibo tribe (a tribe found in the South-east of Nigeria), it is generally believed that self employment provides faster means to becoming wealthy and thus, confers higher economic power and independence. This cultural characteristic propels an average Ibo person to venture into entrepreneurship instead of working for others [10, 4, 5]. Such traits are less

present in the Hausa and Yoruba tribes. It is observed that on account of this feature associated with them, the Ibos are much more entrepreneurial and business inclined, owning businesses much more than the Yorubas and the Hausas. The Yoruba people are still placed second in this ranking before the Hausas which means that the Kano people are ranked lowest in entrepreneurial activities [11, 4].

An Overview of Entrepreneurship Agenda in Nigeria:

From the time Nigeria became an independent nation, all its National Development Plans and National Budgets have continually reiterated and pointed to the fact that creation of favourable atmosphere for self-employment and the propagation of gainful employment is the way forward [12, 13]. Series of government administrations in Nigeria had indicated their interests and faith in entrepreneurship as the key to job creation, poverty eradication and consequently economic prosperity [14].

The ability of a nation to generate a steady flow of entrepreneurial opportunities can only materialize “if and only if” its people embrace entrepreneurship. This is because entrepreneurship enhances economic activities and rebases the economy to a better state. Undoubtedly, each time entrepreneurial activities lead to the exploration and exploitation of new economic resources, those new resources are brought into the centre stage in economic terms [15, 16]. Indeed entrepreneurship precipitates industrialization, employment generation and poverty eradication in general [17]. Naturally the average Nigerian is vigilant, watchful and does not hesitate to grasp opportunities that avail themselves around in order to survive. Thus, Nigerians can be said to be sensitive to entrepreneurship opportunities that circumstances provide and try to exploit them to the best of their ability [18].

Yusuf [19] pointed out that a percentage of the population in Nigeria lives in abject poverty despite all the acclaimed abundance of human and natural resources in Nigeria to the extent that over a hundred million (100, 000, 000) Nigerians live below \$1 per day and the trend had continued rising from 54.7% in 2004 to 60.9% in 2010 and beyond. Ayatse [20] asserted that the level of unemployment rot in Nigeria has gotten to the point where University and other tertiary institutions’ graduates seeking employment with government or any other salary job could be on the waiting for up to 10 years or more without getting one. Out of the over one hundred and sixty million population of Nigeria (160, 000, 000), about 70% are youths and out of this youths population, about

71% are unemployed and even more disheartening fact is that majority of them are graduates. Conclusively, the human development index (HDI) has remained very low at about 0.453 which is far below the global weighted average of 0.7 [21].

Developing economies like Nigeria need people with entrepreneurial spirit which is integral for overall economic growth and development. Naturally the average Nigerian is vigilant, watchful and does not hesitate to grasp opportunities that avail themselves around, in order to survive. Nigerian entrepreneurs have made remarkable achievements in diverse fields of endeavour like Science, Technology, Academics, Entertainment and Commerce. Entrepreneurial ingenuity in Nigeria has over the years helped to develop entrepreneurial activities in areas such as General Agriculture and Agro-allied, Solid minerals, Transportation, Information and Telecom, Hospitality and Tourism, Building and Construction and so on [20, 18, 16].

The unemployed Nigerians have found themselves in that situation not for the fact that they lack the required qualification but due to the artificial hardship that had been made inevitable by a system deliberately crippled politically, economically and socially [9]. Clark [22] argued that most of the time, funds set aside by government for some specific purposes like entrepreneurship development or educational projects, often mysteriously get missing in the hands of public office holders due to corrupt practices in the Nigerian government. For these reasons, entrepreneurship development programmes are thwarted and therefore the aims for which they were established are also defeated.

Entrepreneurial Intention (EI): Entrepreneurial Intention has been studied from diverse viewpoints by different scholars and this gave the construct the multiple faces it possesses. Entrepreneurial Intention has been studied from the viewpoint of Entrepreneurial traits and Psychology by scholars like McClelland [23]; Shaver and Scott [24] and so on. It has also been studied from the viewpoint of Entrepreneurial Behaviours by scholars like Gartner [25] and so on. It has also been studied from the viewpoint of Economics by scholars like Schumpeter [26] and Eisenhower [27] and so on. Despite all the differences in discussing the construct, the researchers all agreed on one aspect which is the important role it plays in breeding Entrepreneurs [28]. Entrepreneurial Intention is reputed as the main indicator of new venture creation [29]. Evidence from extant literature affirms that Entrepreneurial Intention plays a very vital role in the decision of starting a new venture [30, 31, 32, 28, 33].

Many scholars are of the opinion that Entrepreneurial Intention is crucial to the understanding of the entrepreneurial process because it precedes any attempt in entrepreneurial behaviour [34]. The knowledge of Entrepreneurial Intention provides an insight to scholars relating to “what triggers opportunity scanning, sources of ideas for a business venture and how the venture could actually be transformed into reality” [28]. The knowledge of Entrepreneurial Intention widens the horizon of reasoning of individuals to be able to explore widely for opportunities to exploit and then how the exploitation of the opportunities discovered could be carried out successfully and with minimum risks [35].

Socio-Cultural Business Environment: Education: A wide literature on venture creation portends education as a vehicle on which individuals travel into entrepreneurship or self-employment. Entrepreneurship can be culturally and experimentally acquired and then influenced by education and training. Education leads its seekers to attainment of awareness, new orientation and a whole lot of knowledge. All these, are undeniably important and helpful in the process of launching a new venture [36, 37]. Education does not only create room for gaining knowledge and developing ability, being one of the biggest investments people make, but also allows for improvements in the quality of life [38].

Solomon [39] asserted that all humans naturally possess some degree of entrepreneurial spirit which connotes intention to start a new venture. Schultz [40] posited that such naturally possessed entrepreneurial qualities could be unleashed through acquiring education. Aronson [41] asserted that self employment becomes most preferred to, with increase in educational level of individuals. The managerial ability of individuals is enhanced through education and in turn it influences the probability of becoming an entrepreneur [42, 43]. Thus, depicting the role that education plays in building entrepreneurial spirit in people. Akpor-Robaro [4] stated that societies with higher educational levels among their people tend to produce more entrepreneurs compared to those with less educated people. Individuals with higher levels of education are believed to be in a better position to detect entrepreneurial opportunities and quickly exploit them [44]. This again shows the important role played by education in shaping the minds of individuals towards accepting entrepreneurship as a means of livelihood. From the debate by various authors in the literature above, this study proposes the following hypothesis;

H₁: Education impacts positively on Entrepreneurial Intention.

Socio-Cultural Business Environment: Religion: Religion or belief is one of the factors that guide economic behaviour. Social construction and intention affect the identification of new opportunities [45, 46]. Bwisa and Ndolo [47] argued that religion is one factor that determines the basic values and beliefs of people. Religion and other Socio-cultural factors are vital in determining the extent to which individuals take entrepreneurship as a career [48]. Religion is defined as a system typically institutionalized which addresses the communal beliefs and guides individuals’ behaviours and state of commitment to a deity or supernatural power [49]. Society gains meaning to its ethical structures and whether to encourage or otherwise of certain behaviours through religion [50]. Religion plays an important role in the most precious questions in entrepreneurship like “who becomes an entrepreneur and how?” in simple terms, religion to an extent determines whether one becomes an entrepreneur or not and how it could play out [51].

Entrepreneurship has no specific religion or culture as it cuts across all religions and also exists in diverse socio-cultural contexts, each of which represents a symbol of global entrepreneurial behaviour [52]. Even though most religions appear to encourage entrepreneurship, not all religions are pro-entrepreneurship as such. A study involving *Confucianism* (a religion practised by some Chinese) revealed that while many entrepreneurial qualities were encouraged, other numerous key values like creativity, innovation and flexibility were missing [53]. Valliere [52] further explained that it has become apparent that the facticity of social construction has a seriously wide range of influence over entrepreneurs. Thus, their actions are evidently influenced by their perception of the social system within which they exist. The functional distinctions existing amongst religious institutions prevent not religious influences on the general social life and economy which in turn affects entrepreneurship [54]. Barro and Mc Cleary [55] put that economic growth is squarely influenced by religion from the perspectives of belief, practices, government influences and so on. The influence of religion on societal and political events tends to be long term with continued effects on general entrepreneurial activities [49]. Religious background of entrepreneurs influences their decision making which

involves deciding on issues like; what to produce? Who to employ and whom not to employ? [56, 57, 58]. From the debate by various authors in the literature above, this study proposes the following hypothesis;

H_2 : Religion impacts positively on Entrepreneurial Intention.

Socio-Cultural Business Environment: Family Background: Family background and educational level are some of the factors found to affect the desire of individuals to become entrepreneurs [59, 60]. It is an undeniable fact that families and some other key persons like role models play a significant role in career choice of individuals especially university students [61, 38]. The atmosphere and values provided by a family with entrepreneurs as members are key issues in providing and nurturing support for potential entrepreneurs to actualize their dreams of having a venture of their own or doing something “profitably intelligent” never done before [62].

Family and other key individuals have a strong deal of influence on the choice of what one becomes or makes of his life [38]. Family is a focused unit which in cases where it consists of entrepreneurs, injects some entrepreneurial traits like persistence, innovativeness, perseverance etc in its members and therefore propel them towards entrepreneurship. This is naturally done through repeated contacts among members as family members interacting and exchanging traits because the young ones learn a lot from the older ones [63, 64]. The traits acquired from early life and carried on eventually influence what one becomes in the future. A person raised by parents

who are entrepreneurs would definitely pick up some qualities from the parents and that could eventually lead to the person becoming an entrepreneur in future [62, 61].

A great deal of help is offered by the family to the entrepreneur in terms of mobilizing and obtaining financial resources which is the backbone of every successful venture establishment [65, 66, 67, 68, 69]. Entrepreneurs need family members most especially at the emergence phase which could invariably be due to decision making and other crucial issues related to survival of the proposed venture [70]. Parents who are entrepreneurs are in a better financial state to support their children financially and morally to take after them. This is because they have the financial capability and wealth of experience to share with the young intending entrepreneurs [2]. Real life and symbolic role models like parents are effective in cultivating Entrepreneurial Intention [71]. A basis for Entrepreneurial Intention could be exposure to successful role models, who most of the time, are parents or family members of the individuals [72]. Role models and family background do not only motivate individuals to develop Entrepreneurial Intention, but also help in giving an insight and identity of what one is capable of becoming as a result of taking decision to become an entrepreneur [44, 71]. From the debate by various authors in the literature above, this study proposes the following hypothesis;

H_3 : Family background impacts positively on the Entrepreneurial Intention.

Theoretical Model: The theoretical model for this study is presented in Figure 1 below.

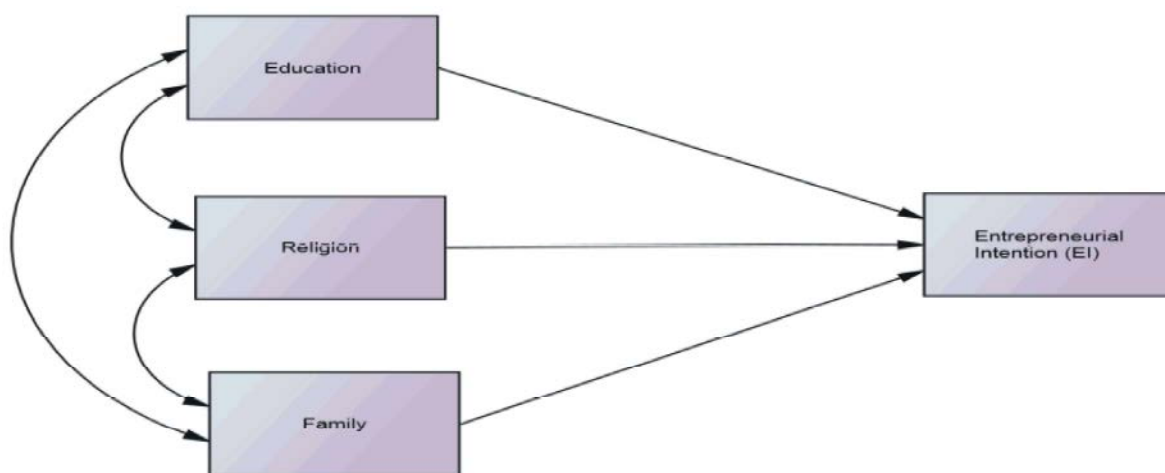


Fig. 1: Theoretical Model

MATERIALS AND METHODS

This study is designed in a cross-sectional and Structural Equation Modeling (SEM) manner. The cross-sectional survey method was deemed appropriate for this research because answers were sought regarding the Entrepreneurial Intention of university students in their final year. The Structural Equation Modeling was deemed most appropriate for a study of this nature because it has been suggested as the best approach to a multi-dimensional construct [73, 74].

Instrumentation: A closed-ended instrument consisting of five (5) parts was used in the study. The Questionnaire has in Section A, a total of four (4) questions measuring Entrepreneurial Intention (EI), followed by another four (4) questions in Section B, measuring impact of Education (ED) on Entrepreneurial Intention (EI), followed by six (6) questions in section C measuring the impact of Religion (RE) on Entrepreneurial Intention, followed by three (3) questions in Section D measuring the impact of Family background (FA) on Entrepreneurial Intention and finally followed by Demographic questions in Section E. In totality, the questionnaire has 21 questions measuring the impact of Socio-cultural Business Environment on Entrepreneurial Intention.

Sample and Data Collection: The sample frame for the actual study is the list of final year students of the Bayero University, Kano (Faculty of Social and Management Sciences), Northwest University, Kano (Faculty of Social and Management Sciences) and Kano University of Science and Technology, Wudil (Faculty of Computing and Mathematical Sciences). The lists were obtained from the Faculties after seeking the permission of the appropriate authorities. Respondents were drawn from the sampling frame using random numbers generated through the computer. The computer was commanded as such; (Rand 322 1-2000) and the output from the computer was the list of the respondents that the questionnaire was administered to. The Research Assistants (2) hired together with the Faculty Officers helped in the logistics of administering of the questionnaire and getting them back in due time. In cases where the respondents were unavailable, the Research Assistants tried reaching them through the Faculty Officers or their friends and ensured that it got to them safely and also returned safely.

Method of Analysis: Structural Equation Modeling (SEM) also referred to as “Second Generation” statistical analysis technique was developed for the purpose of

analysing the inter-relationship(s) among multiple variables in a Model. The inter-relationship(s) among variables in a Model can simply be expressed in a series of single and multiple regression equations. SEM employs a combination of Quantitative Data and the Correlation or Causal Assumptions into a Model. SEM has the ability of estimating a series of inter-dependence among constructs simultaneously in a given Model. SEM is a more efficient and sophisticated method to analyse the correlation and causal relationship(s) amongst latent constructs as well as observed variables, estimating their variance or covariance, testing hypotheses, modeling conventional regressions and finally, running the Confirmatory Factor Analysis.

RESULTS

Measurement Model: In this study Cronbach’s alpha was employed in measuring the internal consistency of all items in the constructs. According to Awang [73] it is achieved when Cronbach’s Alpha is greater than or equal to 0.70 (Cronbach’s Alpha = 0.70). The study has the following Chronbach’s Alpha and reliability coefficient values for the respective constructs; Entrepreneurial Intention has a Chronbach’s Alpha value of 0.745 and 0.752 for reliability coefficient. Education has a Chronbach’s Alpha of 0.829 and 0.829 also for reliability coefficient. Religion has a Chronbach’s Alpha of 0.801 and 0.810 for reliability coefficient. Family background has a Chronbach’s Alpha of 0.815 and 0.818 for reliability coefficient. Thus, internal consistency has been achieved because all the Chronbach’s Alpha for the constructs have been found to be greater than 0.70 [73, 75, 74].

In terms of validity, Awang [75] defined Validity as the ability of an instrument to measure what it is supposed to measure for a construct. It is simply the effectiveness of an instrument in measuring the construct which it is designed to measure [76, 77, 78, 79]. There are three types of validities that need to be measured. First, the *convergent validity* is attained where all items in a measurement model are statistically significant [75]. In other words, the Average Variance Extracted (AVE) must be greater than or equal to 0.50 (AVE = 0.50) and this was found to be so in all the constructs in model under study. The construct EI measured an AVE of 0.570, followed by ED which measured 0.602, followed by RE which measured 0.502 and finally, FA which measured 0.632. Thus, convergent validity in this model has been achieved because all the constructs measured an AVE that is greater than 0.500. By this, the convergent validity has been attained in accordance with Awang [75].

Table 1: Summary of Fitness Index

Name of Index	Index Value	Comments
RMSEA	0.54	Requirement achieved
GFI	0.936	Requirement achieved
AGFI	0.905	Requirement achieved
CFI	0.965	Requirement achieved
TLI	0.955	Requirement achieved
NFI	0.923	Requirement achieved
ChiSq/df	1.753	Requirement achieved

Second, the *construct validity* is said to be achieved where the fitness indexes measure up to the following requirements; GFI = 0.90 or even higher, CFI = 0.90 or higher, RMSEA = 0.80 or lower and the ratio of chisq/df must be below 0.50 [75, 82, 81, 82, 83, 84, 85]. In this study, all the fitness indexes have been attained. Third, *Discriminant validity* is achieved when the measurement model is free from redundant items. *Amos* usually identifies the pair of redundant items in the model and report to the Modification Indices (MI). Normally, one of the items is deleted and the model re-specified. However, in some certain cases the researcher could set the correlated pair as “free parameter estimate”. Another requirement for discriminant validity is the pattern structure correlation between a pair of latent exogenous construct should be less than 0.85 [74].

The fitness of a measurement model is indicated through certain Fitness Indexes. Any item that does not fit the measurement model due to low factor loading should be removed from the Model. However, the items deletion has a limit, so advisably it should not exceed 20% of total items in a Model. If not, the entire Model would be rendered invalid since it has failed the Confirmatory

Factor Analysis (CFA) [75]. At the CFA stage, the following must be addressed and/or achieved before analysis can proceed; Unidimensionality, Validity (Convergent, Construct and Discriminant), Reliability (Internal, Composite) and Average Variance Extracted (AVE). Table 1 shows the summary of the fitness index of the measurement model proving once again that all have been successfully achieved as each crossed the benchmark. Thus, the measurement model at this point is satisfactory with requirements from factor loading to fitness indexes all attain required levels.

Structural Model: Figure 2 and Table 2 present the results of the hypotheses of the study. Each of the hypotheses will be discussed below to explain in details the nature of the relationship between the constructs involved.

To explain the nature of impact of the construct Education on the construct Entrepreneurial Intention, Table 2 above reveals that the probability of getting a critical ratio that is as large as -0.669 in absolute value is 0.504. In other words, the regression weight for Education in the prediction of Entrepreneurial Intention is not significantly different from zero at the 0.05 level (two-tailed). The table also shows that the Beta coefficient of the impact of Education on Entrepreneurial Intention is -0.034. This simply means that each time there is a unit increase in Education, Entrepreneurial Intention decreases by -0.034 showing a negative impact. By the nature of this result, the hypothesis is Not Supported.

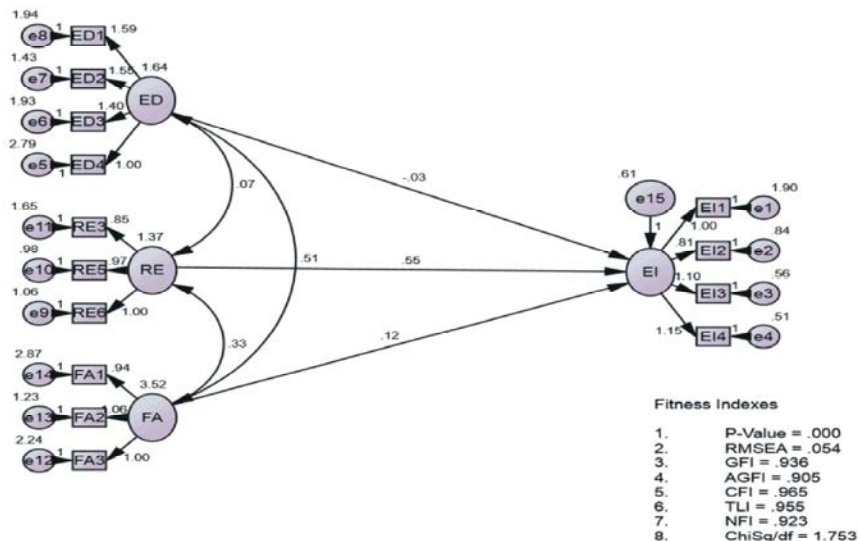


Fig. 2: Regression Path Coefficients for the Model

Table 2: Regression Weights for Path Estimates and Significance

Hypothesized Path			Beta Coefficient	S.E	C.R	P-Value	Result
EI	–	ED	-0.034	0.051	-0.669	0.504	Not Significant
EI	–	RE	0.551	0.083	6.617	***	Highly Significant
EI	–	FA	0.117	0.038	3.112	0.002	Significant

Marks to Note 1: *P<0.05, **P<0.01 & ***P<0.001

On the other hand, the result for Religion reveals that the probability of getting a critical ratio that is as large as 6.617 in absolute value is less than 0.001. In other words, the regression weight for Religion in the prediction of Entrepreneurial Intention is significantly different from zero at the 0.001 level (two-tailed). The table also shows that the Beta coefficient of the impact of Religion on Entrepreneurial Intention is 0.551. This means that each time there is a unit increase in Religion, Entrepreneurial Intention increases by 0.551 which shows a positive impact. By the nature of this result the hypothesis is supported.

In addition, the result for Family background reveals that the probability of getting a critical ratio that is as large as 3.112 in absolute value is less than 0.001. In other words, the regression weight for Family background in the prediction of Entrepreneurial Intention is significantly different from zero at the 0.001 level (two-tailed). The table also shows that the Beta coefficient of the impact of Family background on Entrepreneurial Intention is 0.117. This indicates that each time there is a unit increase in Family background, Entrepreneurial Intention increases by 0.117 which shows a positive impact. By the nature of this result the hypothesis is supported.

DISCUSSION AND CONCLUSION

In this study, the result showed that; when Education goes up, Entrepreneurial Intention goes down. In other words, the more Education an individual acquires, the less the chances of the individual becoming an entrepreneur or taking up entrepreneurship as a career. Simply put, the study has empirically proven that Education has a negative impact on Entrepreneurial Intention to the extent that an increase in Education leads to decrease in Entrepreneurial Intention among the people in question which clearly shows a negative impact. The result of this research is similar to the findings of Krasniqi [43]; Miralles and Riverola [86]; Joensuu *et al.* [87]; Shamsudin *et al.* [88] etc where they all found Education to have a negative relationship with Entrepreneurial Intention.

This result is exactly a true reflection of what is obtainable in the society under study which is Kano, Nigeria. It can simply be put that, the higher the Education

the lower the Entrepreneurial Intention of in individual. This assertion raises the question; *why are there hundreds of thousands of young, energetic graduates trooping to salary job interview arenas when advertised despite all the entrepreneurial opportunities abound in the country?* The simple answer is that while Entrepreneurial Intention is expected to be boosted through acquiring Education, on the contrary, it makes them so much aware and conscious of risks involved in entrepreneurship and obviously inclines them more to salary jobs where risk is not much of an issue. This makes them reluctant and they tend to forfeit the benefits of self-employment for salary jobs no matter the situation. This often leads to congestion and long queues in the pursuit of salary jobs due to so many applicants while the jobs are very few. In most cases, they end up getting a salary job which is below their qualification after loitering for years but still have to accept it due to lack of better options.

The result also indicates that when Religion goes up, Entrepreneurial Intention goes up too. In other words, the more religious an individual becomes, the more the Entrepreneurial Intention and invariably the more the likelihood of the individual to take up entrepreneurship as a career. Simply put, the study has empirically proven that, Religion has a positive impact on Entrepreneurial Intention so much so that when Religion goes up the Entrepreneurial Intention also goes up. This result is similar to the findings of De Noble *et al.* [89]; Galbraith and Galbraith [90]; Valliere [52]; Roomi [91]; Garba *et al.* [48] etc where they all found Religion to have a positive impact or relationship with Entrepreneurial Intention.

In a nutshell, the main religion of the people of Kano is Islam and the main teachings of Islam are virtues like faithfulness, sincerity, perseverance, hard work, focus, foresight etc and all these qualities are attributes of entrepreneurship. In essence, there are similarities between the teachings of the religion of Islam and entrepreneurship. While the former guides towards striving to survive through hard work, perseverance, foresight and independence (self-employment) in order to earn a living (create wealth) rather than lean or depend on others (salary jobs), the latter labels the aforementioned qualities as the qualities that make entrepreneurs.

Finally, the result showed that when Family Background goes up, Entrepreneurial Intention goes up too. In other words, the more the entrepreneurial family background of an individual, the more likely it is for that individual to become an entrepreneur or take up entrepreneurship as a career. This can be broken down as, the more entrepreneurs in a family setting, the more likely for young ones in that family to follow suit and take up entrepreneurship as a career just like other entrepreneur family members they mingle with. Simply put, the study has empirically proven that Family Background has a positive impact on Entrepreneurial Intention so much so that when Family Background goes up Entrepreneurial Intention also goes up. This result is in agreement with the findings of Crant [60]; Morrison [91]; Kickul *et al.* [92]; Malebana [93]; Arasti *et al.* [29] etc where Family background was found to play a positive role in building Entrepreneurial Intention.

In Kano, where most parents motivate psychologically and financially their children to venture into their own businesses (become entrepreneurs). Most entrepreneurs hardly allow their children to go for salary jobs as to most of them it is just a mere waste of time and energy. They often prefer self-employment as a better way to earn a living and a quicker way to amass wealth and eventually enjoy the fruits of one's labour. This is because they have tasted the benefits attached to it and are better preachers than anyone in terms of experience. So many entrepreneurs in Kano show their children the way to self-employment right from their very young age by carrying them along in their businesses and teaching them the way to survive in the business. When children grow up receiving such motivation on daily basis, they find salary jobs as petty and often perceived as jobs for the less-privileged. Thus, students and especially graduates with parents who are entrepreneurs mostly end up becoming entrepreneurs as a result of guidance and motivation thereby eschewing salary jobs.

To conclude, there is need for an overhaul in the Educational Curriculum as suggested by Shamsudin [88] and Joseph [94] for the purpose of upgrade and also to absorb entrepreneurship courses to specifically address phobia on the side of potential entrepreneurs (students) and encourage them to look beyond risks and take up entrepreneurship as a career. In addition, Religious leaders should be involved in the making of the Entrepreneurship Development Policy Framework (EDPF). This is in order to give room for their participation and contribution in the process. This would undoubtedly make them more active in the campaign for

entrepreneurship from religious perspective which would allow it to penetrate deeper into the society and as a result make it more acceptable in the society where religion has been found to have high reverence. Furthermore, there is the need to involve the traditional rulers (Emirate or Sultanate Council) in the campaign for entrepreneurship. This is because the traditional rulers are the main source of cultural practices and also serve as social guide to their people; as such the followers see them to be divine rulers ordained by the Almighty and so give their utmost all in allegiance. Campaign for entrepreneurship should come most especially from the viewpoint of apprenticeship policies. With the involvement of traditional rulers in the advocacy, families will formally accept and adopt the campaign and this will make the desired goal to be easily attained.

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