ENTREPRENEURIAL INTENTIONS OF UNDERGRADUATE STUDENTS IN NORTHERN NIGERIA: A COMPARISON OF TWO MAJOR ETHNICITIES

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Abstract  
Entrepreneurship drives every national or regional economy. Therefore, in fostering entrepreneurship need of a nation, researchers should focus on both the regional and local prospect of entrepreneurship. Although many scholars and policy makers devote their attention on the holistic entrepreneurial situation of a nation’s economy, it is equally important to predict the entrepreneurial determinants of various cultural groups. Therefore, the purpose of this paper is to determine the impacts of some factors on entrepreneurial intention of undergraduates of difference cultural groups in Nigeria. In this study, the theory of planned behaviour was used and the model was empirically tested on a sample of 200 higher institution students in Zamfara state. The finding shows that entrepreneurial intention is taken as a function of subjective norm and perceived behavioural control. Equally, the paper contributes to the literature by empirically comparing the entrepreneurial intention of Hausas and Igbos, it was discovered that Igbos are more entrepreneurial than the Hausas. The result of the study has valuable implications for the policy makers and educators. Since today’s youth are the potential entrepreneurs of the future, understanding their perception about entrepreneurship based on their cultural group can be a contribution to the development of the literature and an important step in designing a more effective policy mechanism for economic growth.

Keywords: Entrepreneurial Intention, Ethnicity, Undergraduate Students, Theory of planned behaviour

Introduction  
Entrepreneurship is the bedrock of every region, nation or globe. Thus, entrepreneurial activities do not exist in a vacuum, but it rather occurs within a particular environment. Promoting entrepreneurship is the central policy goal of every country and region around the world. There is considerable interest in the role of entrepreneurship in the contexts of national and regional development (Bjerke, 2007). Understanding the determinants of entrepreneurial intention among difference cultural group is important because of its implication for national and regional development. Policy makers will encourage or assist regions based on factors that influence their entrepreneurial intention. Also, region with low economic development but has more entrepreneurial intention will be assisted. Understanding the influence of national or regional culture on entrepreneurship is of considerable theoretical and practical value.

Hence, entrepreneurship is the key for a number of desirable social outcomes, including economic growth, creation of employment, elimination of social crises and technological modernization. Bjerke, (2007) equally argue that entrepreneurship creates new ideas, new products and more jobs and is vital for the economic development of a country. But there are differences in the levels of entrepreneurial engagement in different countries and regions.
This entrepreneurial gap is associated with differences in the stage of economic development, diverging demographic, cultural and institutional characteristics (Thurik, Carree, van Stel, and Audretsch, 2008). Frederking (2004) also stated that these differences cannot be explained by economic variables alone. Likewise, Davidsson (1995) argues that a substantial portion of these differences may be attributed to culture.

Moreover, research has shown that members of different cultures vary systematically in aspects of their interpretation of entrepreneurship, the importance they place on entrepreneurship, as well as their entrepreneurial behaviour (see Frederking, 2004). Moving forward, culture is defined as a set of shared values, beliefs, and expected behaviors (see Hofstede, 1980). Therefore, cultural values specify the degree to which a society considers entrepreneurial traits to be desirable and accepted or not desirable and accepted. Cultures that value and reward entrepreneurship promote a propensity to develop and introduce radical innovation, whereas cultures that reinforce conformity, group interests, and control over the future are not likely to show risk-taking and entrepreneurial behavior (Hofstede, 1980).

Thus, understanding the moderating effects of culture on factors that influence entrepreneurial intention is crucial to the internationalization and nationalization of entrepreneurship theory, development and implementation of policy initiatives to encourage entrepreneurship in various region, nation and globe. Most studies examined entrepreneurial traits across cultural boundaries (see Mueller & Thomas, 2001; Thomas & Mueller, 2000). Thus, a number of works have been published on entrepreneurial intention but very scanty in Nigerian context (see Ezeh, Nkamnebe & Omodafe, 2019), scanty on moderating effect of gender (Shane, Kolvereid & Westhead, 1991), scanty on moderating effect of culture (Alexander & Honig, 2016), but none in Nigerian context where there is religious sentiments and cultural pluralism (Yunusa and Nordin, 2015; Ukiwo, 2005).

Ezeh & Nkamnebe (2018), further argue that inability of Nigerians to separate religion and ethnicity from politics has assisted in dividing the country along cultural and ethnic groups. Therefore, a lot of research is still needed on moderating effects of culture on determinants of entrepreneurial intention among the undergraduate in Nigerian context. Ukiwo, (2005) stipulate that Nigeria consists of various distinct cultural entities including over 250 ethnic groups, some numbering fewer than 10,000 people, the Hausa and Fulani in the north, the Yoruba in the southwest, and the Igbo in the southeast, which is the major group, as well as Other sizable groups include the Kanuri in the north, the Edo, Efik, and Urhobo in the south and the Tiv in the center.

The scope of this paper is on moderating effects of Hausa/Fulani and Igbo cultures on the determinants of entrepreneurial intention. Hausa/Fulani and Igbo are among the distinct and major cultural groups in Nigeria with significant populations. While Hausa/Fulani and Igbo share the same nationality of Nigeria, there are differences in terms of language, norms, religion and historical experience. Moreover, Igbo is seen to be more individualistic, while Hausa/Fulani is more collectivistic in their cultural setting. The Hausa/Fulani language, their food and clothing, and the Islamic religion encapsulate the culture that makes them distinct from Igbo.

This paper is organized as thus. The first section describes the concept of entrepreneurship, as well as the theoretical framework underlying the analysis and derives propositions for empirical examination. The subsequent section introduces the methodological design of the
empirical Work. The third section presents the results, while the final section discusses the findings and their implications for policy and further research.

**Literature review**

Many scholars have defined entrepreneurship from different perspectives. “Entrepreneurship is the attempt to create value through recognition of business opportunity, the management of risk taking appropriate to the opportunity and through the communicative and management skills to mobilize human, financial and material resources necessary to bring a project to fruition” (Havinal, 2009 p 106). Thus, George & Zahra, (2002) define Entrepreneurship as the act and process by which societies, regions, organizations, or individuals identify and pursue business opportunities to create wealth. Furthermore, Havinal (2009) defined entrepreneurship as the purposeful activity of an individual or group of individuals, undertaken to initiate, maintain or earn profit by production and distribution of goods and services. Entrepreneurship can be seen as a function of seeking investment opportunity, organizing, raising capital, arranging the supply of raw materials, hiring of labour and selecting top managers for the day-to-day operations of an organisation. Thus, there is no general accepted definition for entrepreneurship. In this paper, entrepreneurship is seen as a process of business ownership and self-employment of either an unincorporated or an incorporated business.

Many scholars have applied Theory of planned behaviour in studying the entrepreneurial intention of students (Ezeh, Nkamnebe, and Omodafe, 2019; Alexandera and Honig, 2016; Ambad and Ag Damit, 2016; Usman, 2016; Koe, Sa’ari, Abdul Majid and Ismail, 2012). A research framework was proposed by Koe, Sa’ari, Abdul Majid and Ismail (2012), which extends Ajzen’s (1991) theory of planned behavior (TPB) to study entrepreneurial intention among millennials generation. Hence, knowledge, experience and ties are the independent variables; meanwhile, attitude, social norm, perceived behavioral control and personality traits act as the mediating variables. Usman (2016) in his study of Muslim students found that Ajzen Theory of Planned Behavior could predict their entrepreneurial intention. Personal behaviour, Subjective Norm and Perceived Behavioral Control influences entrepreneurial intention among Muslim undergraduate students in United States International University-Africa.

Ambad & Ag Damit (2016) applied the Theory of Planned Behavior (TPB) to determine the undergraduate students’ entrepreneurial intention in Malaysia. Out of the perceived educational support, perceived relational support, perceived structural support, personal attitude, and perceived behavioral control tested. They found that personal attitude, perceived behavioural control, and perceived relational support are the predictors to entrepreneurial intention. Equally, Alexandera & Honig (2016) investigate the possible moderating role of indigenous ethnic culture on the attitude-intention, subjective norm-intention and perceived behavioural control on entrepreneurial intention relationships. In support of the theory of planned behaviour, attitude and perceived behavioural control have a positive influence on the probability of becoming an entrepreneur but subjective norm was not a significant predictor.

A cross cultural study of Germany, India, Iran, Poland, Spain, and the Netherlands, Moriano, Gorgievski, Laguna, Stephan, and Zarafshani (2012) found that in the whole sample, attitudes, subjective norms, and entrepreneurial self-efficacy are all significant predictors of entrepreneurial intentions. Across cultures, attitudes toward entrepreneurship were the strongest predictor of entrepreneurial intentions, followed by entrepreneurial self-efficacy. Subjective norms appeared to be the least important predictor of students’ entrepreneurial intentions across cultures and the only predictors whose influence varied across cultures. Thus,
Liñán and Chen (2009) found that Spanish subsample, Perceived Attitude is the strongest predictor, while in Taiwan, Perceived Behavioural Control is the strongest predictor of Entrepreneurial Intention. And in Finland, Kibler (2013) found that Individual perceptions of entrepreneurship and the formation process of entrepreneurial intentions are shaped by the ‘objective’ regional environment.

Thus, in Nigerian context, Halliru, (2013) investigates how culture affects the development of Hausa entrepreneurs in northern Nigeria. The study finds that the Hausa man serves his master without any plan of being independent, while the Igbo man serves his master for a defined period of time and the apprentice is graduated and empowered by his master to become independent or an entrepreneur. Halliru, (2013) further state that the Hausa people believe that qualities like hard work, punctuality, perseverance and determination are important entrepreneurial qualities, but one's destiny is ordained by God. The Hausas believe that God’s will eventually prevail and is therefore most fundamental in influencing behaviour.

Moreover, Islam is the major religion of the Hausas and many studies have found that Islam encourages entrepreneurship activities (see Anggadwita, et al., 2017). On the other hand, the Igbos believes that an entrepreneur’s success is entirely dependent on personal qualities (Halliru, 2013). Furthermore, Madichie, Nkamnebe and Idemobi (2008) state those personal qualities as prudence, individualism, innovativeness, trust, intimacy and openness in the workplace, submissive apprenticeship as well as perseverance should be acquired through apprenticeship and they are very important for entrepreneurial development.

Thus, Brown, (2002) acknowledge the importance of the cultural context on career decisions. Also, Leong, (2010) research on students’ career decisions notes the role of cultural identity and cultural variation among diverse cultural groups within one country for career decision, while Malach-Pines & Kaspi-Baruch, (2008) discovered differences in the decision to pursue a career in management within different country. However, this study seeks to extend the existing literature by examining the moderating effects of culture (Igbo and Hausas) on the Theory of Planned Behaviour (TPB) developed by Ajzen (1991).

**Theoretical framework**

Theory of Planned Behaviour (TPB), according to Ajzen (2002), held that human action or behaviours are guided by three main considerations: attitude toward the behaviour, subjective norm and perceived behavioural control which cumulatively produce behavioural intention. Thus, the theory of planned behaviour has four major elements which are attitude, Subjective norms, Perceived behavioural control and Behavioural intention. Attitude toward behaviour is the individual’s positive or negative feelings about performing an action (Fishbein and Ajzen, 2010, 1975). Also, Kumar, Rose and D’Silva (2008) defined attitude as an ‘evaluative disposition based upon cognitions, affective reactions, behavioural intentions and past behaviours that describes general individual feelings of favour or disfavour toward a specific behaviour’.

Subjective norms are a person’s own estimate of the social pressure to perform or not perform the target behaviour (Fishbein and Ajzen 2010, 1975). Fishbein and Ajzen (1975) went further to state that subjective norms have two components which work in interaction: beliefs about how other people, who may be in some way important to the person, would like them to behave (normative beliefs), and the positive or negative judgments about each belief (outcome evaluations). The Subjective Norm component is the perceived social pressure to perform or
not to perform a given behavior. Fishbein and Ajzen, (1975) stated that perceived behavioural control is the perceived ability and confidence a person possesses in performing a behaviour. Ajzen, (2002) asserts that perceived behavioural control encompasses two components: the availability of resources needed to engage in the behaviour and the self confidence in the ability to conduct the behaviour. In other words, how much a person has control over the behaviour and how confident a person feels about being able to perform or not perform the behaviour. It is determined by control beliefs about the power of both situational and internal factors to inhibit or facilitate the performing of the behaviour.

**Methodology**

**Sample and Data Collection Procedure**

Sample size of two hundred participants was conveniently selected. The study focused on the undergraduate students in three Higher Institutions in Zamfara state, Nigeria. These are students whose curriculum includes entrepreneurship Studies and entrepreneurship Skill in their second and third year in the higher institution. The questionnaires were distributed in class to the students with the assistance of the lecturers.

**Measurements**

According to Harland, Staats, and Wilke, (1999) the TPB is an important socio-cognitive theory that has been successfully applied in a wide variety of fields. It explains entrepreneurial intentions more detailed and consistently (Alexandera and Honig, 2016; Ambad and Ag Damit 2016). Attitude construct was measured by 6 items with 54 percent Cronbach’s alpha. The variables are: There are a lot of benefits for being an entrepreneur, Being an entrepreneur would bring great satisfactions for me, Being an entrepreneur will attract financial break-through to me, Being an entrepreneur will attract more respect to me, Being an entrepreneur would benefit the society by creating jobs, Being an entrepreneur will promote the society with more equal distribution of wealth and peace. Subjective norm was measured by 4 items with 74 percent Cronbach’s alpha. The variables are People who are important to me think that I should become an entrepreneur, People who are familiar with me think that I should become an entrepreneur, People who influence my behavior think that I should become an entrepreneur, Most people surrounding with me are entrepreneurs. Perceived behavioural control was measured by 5 items with 71 percent Cronbach’s alpha. The variables are I have the ability to start a new business, I can control the process of creating a new business, Starting a business and keep it working would be easy for me, I am prepared to start a viable business, I know the necessary practical details to start a business. Entrepreneurial intention is measured by 6 items with Cronbach’s alpha of 71 percent. The variables are I am ready to do anything to be an entrepreneur, My major goal is to become an entrepreneur, I will make every effort to start and run my own business, I am determined to create a business in the future, I have very seriously thought of starting a business, I have got the business intention to start a business someday. In the questionnaire, all responses were obtained on a 5-point Likert-type scale from strongly agree to strongly disagree.

**Results**

**Regression analysis**

The regression model equation with dummy variables is Intension=b₀ + b₁ (culture) +b₂(SN) +b₃ (PA) +b₄(PBC); This model intends to know if entrepreneurial intention among undergraduate in Nigeria differs by cultural group and if the selected factors have significant influence on entrepreneurial intention. From the Table 1, model summary, ethnic group, and the selected factors account for 33%; this shows that 33% variation in entrepreneurial intention
is associated with attitude, perceived behavioural control, subjective norm and cultural group. The ANOVA Table 2 indicates the regression model is significant at a probability level of .000.

Table 1. Model Summary

| Model | R   | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-----|----------|-------------------|-----------------------------|---------------|
| 1     | .573\textsuperscript{a} | .329     | .315              | .51799                      | 2.102         |

a. Predictors: (Constant), Tribe, PBC, attitudeaverage, SN  
b. Dependent Variable: Intensions

Table 2. ANOVA\textsuperscript{a}

| Model | Sum of Squares | Df | Mean Square | F         | Sig.  |
|-------|----------------|----|-------------|-----------|-------|
| Regression | 25.600   | 4  | 6.400       | 23.853    | .000\textsuperscript{b}  |
| Residual    | 52.321  | 195 | .268       |           |       |
| Total        | 77.921  | 199 |             |           |       |

a. Dependent Variable: Intensions  
b. Predictors: (Constant), Tribe, PBC, attitudeaverage, SN  

The coefficients Table 3 shows that subjective is significant (.017) predictor of entrepreneurial intention with a beta coefficient of .163. Perceived behavioural control is equally a significant (.000) predictor of entrepreneurial intention with a beta coefficient of .442. But attitude is not significant predictor of entrepreneurial intention. Also, according to the results in the coefficients table, the table coefficient of .177 for ethnic group is significant (.003).

Table 3. Coefficients\textsuperscript{a}

| Model | Unstandardized Coefficients | Standardized Coefficients | T   | Sig.   |
|-------|-----------------------------|---------------------------|-----|--------|
| (Constant) | 1.816 | .323                      | 5.617 | .000   |
| SN   | .123 | .051                      | 2.403 | .017   |
| PBC  | .404 | .061                      | 6.570 | .000   |
| Attitudeaverage  | .051 | .068                      | .045  | .756   |
| Cultural group | .243 | .082                      | 2.971 | .003   |

a. Dependent Variable: Intensions

This means that Hausa and Igbo significantly exhibit level of entrepreneurial intention. The positive beta coefficient means that higher number for cultural group is associated with higher value for entrepreneurial intention. Since Igbos’ were coded 1 in our database this means Igbos’ have more entrepreneurial intention than the Hausas.
Table 4. Group Statistics

| Tribe   | N   | Mean    | Std. Deviation | Std. Error of Mean |
|---------|-----|---------|----------------|--------------------|
| Intensions |    |         |                |                    |
| Hausa   | 142 | 3.9871  | .64046         | .05375             |
| Igbo    | 58  | 4.2126  | .56177         | .07376             |

T-test shows Hausas with mean value of (3.99) and standard deviation of (.64) while, Igbos’ have mean value of (4.2) and standard deviation of (.56). The Levene’s test for equality of variances on the left side of the table shows that the variance is equal at significant value of .802. In all cases where this value is <.05, Equal variances not assumed test should be used (Hair, Black, Babin, & Anderson, 2010). Thus, the 2-tailed variance of (.020) shows significant difference. This analysis confirms our regression analysis that Igbos’ have more entrepreneurial intention than Hausas.

T-Test Results
T-test model intends to know if factors selected have difference influence on entrepreneurial intention among undergraduate of the two cultural groups in Nigeria. Thus, Alexander & Honig (2016) used T-test to study variability of entrepreneurial intention of four ethnic groups in Kayan. The group statistics in Table 5 show that attitude has more influence on Igbos than Hausas with mean value of (4.2299) for Igbos, while the Hausas is (4.0927) with a significant difference (0.009).

Table 5. Group Statistics

| Tribe | N   | Mean    | Std. Deviation | Std. Error of Mean |
|-------|-----|---------|----------------|--------------------|
| Attitude |      |         |                |                    |
| Hausa | 142 | 4.0927  | .59863         | .05024             |
| Igbo  | 58  | 4.2299  | .42443         | .05573             |
| SN    |      |         |                |                    |
| Hausa | 142 | 3.4683  | .77291         | .06486             |
| Igbo  | 58  | 3.3017  | .94447         | .12401             |
| PBC   |      |         |                |                    |
| Hausa | 142 | 3.8028  | .64796         | .05438             |
| Igbo  | 58  | 3.7931  | .77592         | .10188             |

Subjective norm and perceived behavioural control show no significant difference, but the mean for the Hausas is more than that of Igbos. Hausas has mean of (3.4683) and Igbos (3.3017) on subjective norm. Equally Hausas has mean of (3.8028) and Igbos (3.7931) on perceived behavioural control.

Discussion and Conclusions
The objective of this work is to determine the entrepreneurial intention among the two ethnic groups in Nigeria (Hausas and Igbos) and to equally know if there is variation on the determinant factors across the ethnic groups. The result shows that subjective norm and perceived behavioural control predicts the entrepreneurial intention across these ethnic groups. This is similar to the work of Alexander & Honig (2016), which state that subjective norm is the strongest predictor of entrepreneurial intention. Thus, this work contradicts Liñán & Chen (2009) that found Perceived Attitude as the strongest predictor of entrepreneurial intention in Spanish subsample. Government policies on entrepreneurship should be reviewed in a way that paves a platform for the young entrepreneurs to be mentored. Equally, Start-up capital should
be made available to the would-be entrepreneurs at low cost of acquisition (Orugun & Nafiu, 2014).

There are a lot of studies in Nigeria about the entrepreneurial nature of the Igbos (Madichie, Nkamnebe & Idemobi, 2008; Olutayo, 1999; Orugun & Nafiu, 2014), but none has compared the entrepreneurial intention of the undergraduates of different cultural groups. Thus, this work has confirmed it empirically that the Igbos have more entrepreneurial intention than the Hausas. The Nigerian government should encourage and motivate the Igbo entrepreneurs through provision of enabling business environment and business expansion fund. That is providing electricity, good road, and other social amenities that will boost the productivity. Lastly, the result equally shows that attitude has more influence on Igbo, while subjective norm and perceived behavioural control have more influence on the Hausas.

**Limitations/Implications**

This study further provides the benefits of the theory of planned behaviour in predicting entrepreneurial intention. In general, the attitude and perceived behavioural control constructs appear to have the potential to explain the variance in students’ entrepreneurial intention. These findings are consistent with prior research, suggesting the importance of subjective norm and perceived behavioural control towards entrepreneurship intention. While the findings seem to suggest that the use of the theory of planned behaviour is possible in culturally heterogeneous settings, the fact remains that attitude, subjective norms and perceived behavioural control explained a limited proportion of variance in the regression models (33%). Thus, the addition of other variables to the model may improve its predictive capability. Equally, intentions are an important step in the process of pursuing entrepreneurial action, it is vital that future research moves beyond the antecedents to intentions, and examines the intention–behaviour side of the model. Another limitation of this study is that all the respondents were collected from higher institution in Zamfara state; subsequent study should use one school in the North and one school in the East to rule out the effects of enculturation.

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