

## **INFLUENCE OF ENTREPRENEURSHIP TRAINING AND FINANCIAL STATUS ON ENTREPRENEURIAL INTENTION FOR SELF-RELIANCE AMONG NATIONAL DIPLOMA STUDENTS IN BUSINESS MANAGEMENT IN NORTH-EASTERN NIGERIA**

**BY**

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### **Abstract**

*This study determined the influence of Entrepreneurship Training and Financial Status on Entrepreneurial Intention among National Diploma students in Business Management in North-Eastern Nigeria. The study was guided by two objectives, with corresponding research questions and null hypotheses. Relevant literature related to the study was reviewed. The design for the study was descriptive survey. The population of the study comprised 24,625 National Diploma II students of Schools of Business studies of all the Polytechnics in North-Eastern Nigeria. The researcher sampled 379 subjects using proportionate random sampling technique. The instrument for data collection was adaptation from the existing instruments. The instrument was validated by 4 experts. The instrument was tested and reliability coefficient of 0.80 was obtained. The research questions were answered using descriptive statistics (mean and standard deviation) while the hypotheses were tested using regression analysis. The study revealed that financial status has to a large extent influenced students' entrepreneurial intention for self-reliance, and entrepreneurship training has moderate extent determined entrepreneurial intention of National Diploma students in business studies in North-Eastern, Nigeria. Based on the results, it was recommended, that The Government should make accessible loans available for graduates of the National Diploma in business studies so as to start up their businesses; Entrepreneurial education and training should be upheld, increase awareness and change the mind-set of the students toward imbibing entrepreneurial culture and reduce over reliance on government.*

**Keywords: Entrepreneurial intention, National diploma, Students and Business Management**

### **Introduction**

Entrepreneurship has been considered as an engine growth for economic development in developed, emerging, and developing economies. Thus, entrepreneurship has attracted the attention of academics and policy makers (Muhammad, 2012; Vivarelli, 2012; Kaegon & Nwogu, 2012). It has been observed that unemployment of graduates of Nigerian tertiary institutions has become a major national problem, as thousands of tertiary institutions graduates join the labour market yearly (Joseph, 2016). The National Policy on Education (2014) stated that tertiary institutions should make optimum contribution to national development by "making entrepreneurial skills acquisition a requirement for all Nigerian tertiary institutions. The National Bureau of Statistics (NBS) (2020) revealed that in the fourth quarter of 2019, unemployment rate in Nigeria increased to 42.1 percent. It is disturbing to acknowledge that a greater number of

these graduates are from Nigerian universities, polytechnics, monotechnics, and colleges of education.

Global Entrepreneurship Monitors-GEM (2015) defined entrepreneurship education as a process of building knowledge and skills both about and for the purpose of entrepreneurship generally, as part of recognized education programs at primary, secondary or tertiary-level educational institutions. Developing entrepreneurial skills among citizenries was one of the objectives of the Nigerian Vision 20:2020 (National Implementation Plan-NIP, 2010). In the year 2006, entrepreneurship education was made mandatory by the government to all Nigerian tertiary institutions, and was introduced as a general studies course in 2007/2008 academic session. In the same vein, entrepreneurial development centers were established in those institutions to support theory with practice.

The aim of teaching entrepreneurship education in post secondary institutions is to equip graduates to be self-reliant and to achieve faster economic development in the country. However, some students are doing the course only to have the certificate. Despite the career guidance through entrepreneurial courses and seminars for undergraduates, some of them take longer time after graduation to secure jobs. This may be because the students are not having interest in being self-employed, or they are having other constraints in becoming entrepreneurs.

Entrepreneurship intention can be expressed as a desire or determination of individuals to start up a new business to exploit the opportunities and risks of the business, through learning entrepreneurship. Activity in initiating entrepreneurship is strongly influenced by the intentions of the individuals themselves. To develop the entrepreneurial intention it also needs motivation and confidence to self or so-called self-efficacy. Bandura is psychologists who create and introduced the term self-efficacy. Bandura (2007) defined self-efficacy the belief that one of the skills they have to perform certain actions in order to achieve something. Self-efficacy can also be interpreted as a form of an individual's belief in his own ability to believe in performing an action. Someone who has a high self-efficacy also has high confidence in doing a self-action. Efficacy can drive a person's performance variety of fields including entrepreneurship interest (Lapita, 2012).

It is becoming increasingly obvious that entrepreneurship can be taught. According to Global Entrepreneurship Monitors (2015), entrepreneurship, like management and technology, is an age long practice, whose vital importance to economic growth and development has been explicitly exposed through studies, and brought to the realm of theory and practice. A similar conclusion was arrived at in Australia's National Youth Entrepreneurship Attitude Survey which identifies training and communication initiatives as key sources of positive entrepreneurial influence (Czuchry & Yasin, 2008). Therefore, the implication of entrepreneurship education being taught is based on the circumstance that entrepreneurs are needed to solve the socio-economic problems of the nation.

Piore, and Sabel (2015) suggested that financial status are important drivers of entrepreneurship. During an economic crisis this role is even strengthened, because of the paucity of business opportunities. The period of economic situation or crisis boost entrepreneurial opportunities.

When unemployment is high and rising, the choice to become an entrepreneur depends also on the extent to which self-employment is perceived as a viable second best alternative to unemployment. Financial status and the prospect of unemployment may lead some people to seek for an alternative.

With respect to its methods and theory, economics is perhaps no more heterogeneous than most disciplines in the social sciences. But its undefined nature is specifically problematic because the field is lacking the institutional and structural framework that supports established disciplines in acquisition of resources, ensures control of parts of the labour market and a common socialization of its practitioners in academic training and work experiences. Several researchers have discussed options for a future development of economic (Boyd, 2014), but the paper at hand is not conceptual. Rather than to elicit from the literature a paradigm for economic its primary purpose is to outline a topography of the currently existing research, to overview and systematize theoretical and methodological currents, subject-areas and understandings of the purpose of financial status.

The study was guided by Theory of Planned Behaviour and Entrepreneurial Model. The theory of planned behaviour has become the most influential and predominant framework in entrepreneurial intention research (Fayolle & Gailly, 2016). More recently it has been used to study the relationship between entrepreneurial determinants and entrepreneurial intention (Solesvik, 2013). The theory of planned behaviour suggests perform or not to perform that the action (Ajzen, 2012). In this theory entrepreneurial intention can be predicted with high accuracy from the demographic characteristics, family background, desire for independence and skills (Ajzen, 2012). The determinants towards the behaviour represent a person's favourable or unfavourable evaluation of a particular behaviour. People develop entrepreneurial intention from the beliefs they hold about the consequences of performing the behaviour (Ajzen, 2012).

Segal, Borgia and Schoenfeld (2015) categorized Ajzen and Shapero's theories into two clusters namely: push and pull forces of entrepreneurial intention. The push factors influence like family background, societal norms and desire for independence, push an individual towards entrepreneurship and pull factors are influences like entrepreneurship training, financial status which pull people towards entrepreneurship. Same influences can be a pull factor for an individual and also maybe a push factor for another. Push and pull factors have an impact on an individual's motivation towards entrepreneurship intention. Therefore, this present research tends to determine such claim among National Diploma Students in North-Eastern Nigeria using the Theory of Planned behaviour by (Ajzen, 1991). The following variables stemmed from the Ajzen's theory of planned behaviour, such as family background, desire for independence and societal norms. New variables like entrepreneurship training and financial status, which are not included in Ajzen's theory. Zain, Akram, and Ghani (2014) revealed that more literature was tested on National Diploma students to know if they are determining factors that influence their entrepreneurial intention for self-reliance.

### **Statement of the Problem**

Although efforts have been made to create entrepreneurs among graduates, their number is still relatively low. The question arises is that if the students are ready to enter the business

world upon graduation, the issue of unemployment among these graduates should not arise since they have the alternative to start their own businesses rather than working for others. On other hand, lack of National Diploma students involvement in entrepreneurial field is mainly due to family, society, individual and government commitments such as needing time for making policy, parenting and family seriousness on the matters ((Ab-Rahman, Ghani, Ismail, & Mohammed, 2016). The problem of redundancy of tertiary institutions graduates has been on the increase and affecting the Nigerian society in many ramifications. Problems of poverty, stealing, robbery, kidnapping, insurgency, violence in Nigeria have been associated with unemployment (Sani, 2016). Aghazamani and Akossou (2010) explained the reasons family background, society and government involving in business as economic environments changing, lack of household income, internal family and society events, and a change in family/society structure changing. Thus, motivation and encouragement aspects based on students need to be considered for entrepreneurship and training in higher learning institutions (Ismail, 2010).

Consequently, the determinants of entrepreneurial intention among National Diploma students includes family background; societal norms; desire for independence; financial status; of the graduates and entrepreneurship training has been observed as the determining factors for entrepreneurial intention by many researchers (Ajzen's, 2012; Engle, 2013; Turker and Sonmez 2015; Piore and Sabel 2015). This has been topics of discussion among experts in the fields of entrepreneurship intention across the globe. However, the present study intends to determine entrepreneurial intention among National Diploma students in business studies particularly in North-Eastern Nigeria.

### **Objectives of the Study**

The main purpose of the study was to determine the influence of entrepreneurship training and financial status on entrepreneurial intention among National Diploma students in business management in North-Eastern Nigeria.

Specifically, the study sought to:

1. Examine the influence of entrepreneurship training on entrepreneurial intention of National Diploma students' in business management in North-Eastern Nigeria.
2. Determine the influence of financial status on entrepreneurial intention of National Diploma students' in business management in North-Eastern Nigeria.

### **Research Questions**

The following research questions guided the study:

1. What is the influence of entrepreneurship training on entrepreneurial intention of National Diploma students in business management in North-Eastern Nigeria?
2. What is the influence of financial status on entrepreneurial intention of National Diploma students in business management in North-Eastern Nigeria?

### **Hypotheses**

The following null hypotheses were formulated and tested in the course of the study.

**H<sub>01</sub>:** Entrepreneurship training has no significant influence on entrepreneurial intention among National Diploma students in business management in North-Eastern Nigeria.

**Ho<sub>2</sub>:** Financial status has no significant influence on entrepreneurial intention among National Diploma students in business management in North-Eastern Nigeria;

### Methodology

This study adopted a descriptive survey research design. The study aimed to determine the existing conditions concerning the influence of two determinants on entrepreneurial intention for self-reliance among National Diploma students. The area of the study was conducted in the North-East Geo-political Zone of Nigeria. The population of the study was 24,625 (ND II) 2018/2019 academic session final year students, School of Business management of all the Polytechnics in North-Eastern Nigeria. The sample was 379 students as suggested by The Research Advisors (2006) Table of sample Size. The instrument for data collection was structured questionnaire titled “Determinants of Entrepreneurial Intention among National Diploma Students in Business Studies” (DEINDSBS). The researcher collected a letter of introduction from the Head of Department, Vocational and Technology Education, Abubakar Tafawa Balewa University, Bauchi. The data collected for the study was analyzed in two stages as follows: In the first stage, the research questions for the study were analyzed using Mean and standard deviation. In the second stage, the null hypotheses that were tested at 5% level of significant using simple regression analysis which is more appropriate.

### Results

**Table 1: Mean and Standard deviation on the influence of financial status on Entrepreneurial Intention**

S/ N	Items	Mean	SD	Remark
1	I have access to capital that I can start business	3.83	0.96	Agreed
2	Banks and other financial institutions do not easily give credit to start-ups	3.89	0.91	Agreed
3	I have money through my personal savings to become an entrepreneur after graduation	3.90	0.92	Agreed
4	Laws and government regulations is an obstacle to create a company	3.91	0.89	Agreed
5	I will have money from my parents to start a small business	3.59	1.11	Agreed
6	I will have money from my friends to start a small business	3.73	1.09	Agreed
7	I have access to borrow money from my relatives to become an entrepreneur	3.73	1.12	Agreed
8	I have courage to borrow money from a bank to start a small business	3.68	1.16	Agreed
9	I have to move violently to raise the capital necessary to start a small business	3.86	1.06	Agreed
10	If I had the opportunity and resources, I would like to start	3.95	0.97	Agreed

	a firm			
11	Having money, I can control the creation process of a new firm	3.69	1.11	Agreed
12	If the government assists, I know how to develop an entrepreneurial project	3.53	1.17	Agreed
	<b>Grand Mean</b>	<b>3.77</b>	<b>0.96</b>	<b>Agreed</b>

**Source:** Field work (2020)

The result of descriptive statistics presented in Table 1 indicated that all the twelve items of the variable financial status are having mean scores of above 3.0. The mean scores of financial status items are ranging between 3.53 and 3.91. The variable also had a grand mean of 3.77 which also above the 3.0. The result implies that financial status determine entrepreneurial intention of National Diploma students in business studies.

**Table 2: Mean and Standard deviation on the influence of entrepreneurship intention on Entrepreneurial Intention**

S/N	Items	Mean	SD	Remark
1	I have the skills required to succeed as an entrepreneur	3.57	1.20	Agreed
2	I am well equipped to start my own firm	3.83	3.09	Agreed
3	I know how to develop an entrepreneurial project	3.67	1.21	Agreed
4	If I were to start my own firm, I would probably succeed	3.73	1.15	Agreed
5	I can control the process of creating a new firm	3.68	1.14	Agreed
6	I am aware of the necessary practical details needed to start a firm	3.92	0.93	Agreed
7	It would be not be a difficult tasks for me to launch a new firm and keep it working	3.95	0.91	Agreed
8	To start a firm and keep it working would be easy for me	3.79	1.04	Agreed
9	I am prepare to start a viable firm	3.82	1.09	Agreed
10	I know the necessary practical details to start a firm	3.08	1.39	Agreed
11	Entrepreneurship course in my school prepare students well for any business venture	4.13	0.92	Agreed
12	In my school, there is a well functioning support infrastructures/facilities to support the start up of new business	3.53	1.17	Agreed
	<b>Grand Mean</b>	<b>3.72</b>	<b>0.84</b>	<b>Agreed</b>

**Source:** Field work (2020).

The descriptive statistics was carried out to ascertain mean response of the respondents concerning the determinant of Entrepreneurship Training on entrepreneurial intention of National Diploma students. The statistical evidence documented in Table 2 showed that the mean scores of all the twelve items are above 3.0 while the grand mean of Entrepreneurship Training was found

to be 3.72. This implies that entrepreneurship training determine entrepreneurial intention of National Diploma students in business management.

**Table 3: Regression Analysis of Entrepreneurship Training on Entrepreneurial Intention**

Variable	Standardized Coefficients Beta	t-value	p-value	Decision
Entrepreneurship training	0.463	7.356	0.000	Rejected

**Source:** Field work (2020)

The statistical evidence documented in Table 3 revealed that the variable entrepreneurship training had a standardized coefficients beta value of 0.463,  $p$ -value = 0.000. This indicated a positive significant contribution of the variable in the model, that is, the entrepreneurship training has a significant positive determinant on entrepreneurial intention of National Diploma students. This result does not support the prediction of hypothesis  $H_{01}$  that entrepreneurship training is not a determinant of entrepreneurial intention of National Diploma students. Hence, entrepreneurship training is considered by this study as one of the determinant factors of entrepreneurial intention of National Diploma students in business studies.

**Table 4: Regression Analysis of Financial Status on Entrepreneurial Intention**

Variable	Standardized Coefficients Beta	t-value	p-value	Decision
Financial Status	0.504	8.203	0.000	Rejected

**Source:** Field work (2020)

With respect to null hypothesis two  $H_{02}$ , the result presented in Table 3 indicated the power of financial status in predicting the entrepreneurial intention of National Diploma students based on the standardized coefficient beta value of 0.504,  $p$ -value= 0.000. This suggests that the entrepreneurial intention of National Diploma students is predicted by Financial Status. This result does not support the prediction of hypothesis as in above that financial status is not a determinant of entrepreneurial intention of National Diploma students in business studies.  $H_{02}$  is therefore, rejected.

### Discussion of the Findings

The finding of research question one which agreed with the test of the corresponding null hypothesis one suggested that determinant entrepreneurship training on entrepreneurial intention of National Diploma students in business studies was significant. The result of the study further buttress the earlier report of Storey (2014) which revealed that through entrepreneurship education students would be expected to be more likely than other students to consider starting their own business, because of self-selection into an entrepreneurship programme. Similarly, the study conducted by Dixxon et al. (2015) disclosed that entrepreneurship programme provides graduates with competencies that enhance entrepreneurial key skills, intention to create new venture and business ownership. According to Friedrich and Vesper (2015)

entrepreneurship training has positive effect on increasing students' interest in becoming entrepreneurs at some stage after graduation.

The study of Souitaris et al. (2017) also found from a study of students enrolled in entrepreneurship programme that many students had experienced key moments of inspiration that drastically changed their "heart and mind" and made them consider becoming entrepreneurs. Linan et al. (2018) stated that the information regarding entrepreneurs and new venture creation is obtained through entrepreneurship education has positive influence on entrepreneur intention of students. Walstand and Kourilsky (2018) stated that students are introduced into entrepreneurship will develop entrepreneur intention upon graduation. Positive predictor of entrepreneurial intention is whether a person has some earlier exposure to entrepreneurship (Hamidi et al., 2018). Contrary to the result, the study of Basu and Virick (2013) reported that education and prior experience do have positive and significant impact on entrepreneurial behaviour.

The result of research question two and test of corresponding null hypothesis two shows that financial status has significant influence on entrepreneurial intention among National Diploma students in North-Eastern Nigeria. The finding of the study agreed with the earlier submissions of Liñán et al., (2013), Sagie (2014), Liñán and Chen (2014) who reported that personal and need for self reliance factors can affect entrepreneurial intention directly or indirectly by influencing beliefs and attitudes regarding entrepreneurship. Albeit, Lüthje and Franke (2014) heightened that the contextual founding conditions stimulate entrepreneurial intentions most among the students with a high propensity to risk taking and high internal locus of control. Identifying these students and exposing them to entrepreneurship programs seems the best way to stimulate the entrepreneurial intentions at universities. Herrington et al., (2015) report that source of capital is one of the dominants of entrepreneur intention of school leavers. Davidsson (2015) maintained that economic-psychological model of factors influencing individuals' intentions to start a new business. Similarly, the study conducted by Demirguc-kunt et al. (2016) pointed out that the two primary sources of external finance for new SMEs are equity and debt are some of the factors that influence entrepreneur intention of students.

## **Conclusion**

Entrepreneurial intention is one of the major contributing determinants to the formation, growth, and development of entrepreneurship. Entrepreneurship promotes self-reliance and brings about initiatives. Entrepreneurship has also been considered as an engine of growth for economic growth and development of developed and emerging economies. Academic discussions and policy initiatives are increasing nowadays on the vital role of entrepreneurial development in a society. This has been buttressed by the recent increasing unemployment across the globe. Using the data from ten (10) polytechnics in the North-Eastern, Nigeria, and employing simple regression for the analysis, it was found that, family background, societal norms, desire for independence, financial status and entrepreneurship training are all significant predictors of Entrepreneurial intention (EI). Overall, the result shows the model fits the data well, which has significant implications for policy makers and other stakeholders that wanted to enhance entrepreneurial ability among National Diploma students in business studies in North-Eastern Nigeria.

## Recommendations

Based on the findings of the study, it was recommended that:

1. Entrepreneurial education and training should be upheld, increase awareness and change the mind-set of the students toward embracing entrepreneurial culture and reduce over reliance on government.
2. The government should make accessible loans available for graduates of the National Diploma in business studies so as to start up their businesses.

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