

**SOCIAL CAPITAL, NATIVE BUSINESS CULTURE AND  
ENTREPRENEURSHIP EDUCATION AS DETERMINANTS OF  
ENTREPRENEURIAL INTENTION OF UNDERGRADUATES IN LAGOS  
STATE, NIGERIA**

**BY**

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## **CERTIFICATION**

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## DEDICATION

To six of God's finest creatures:

My parents –

Alakoso Y. A. AKINOLA (of blessed memory) and Mrs. A. AKINOLA,

My sisters –

Mrs. Modinat Ajoke AKINBODE,  
*A peerless sister and surrogate mother,*

Mrs. Risikat Adeyinka BANKOLE,  
*A selfless sister and supporter,*

Haleemat Adebunmi SOLIU (RIP),  
*An ebullient sister, now resting with our Lord,*

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Mrs. Agnes Eke AKINOLA.  
*Adoring wife and the centre of my universe.*

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## ABSTRACT

Entrepreneurship Education (EE) was introduced to the Nigerian university curriculum to raise students' Entrepreneurial Intention (EI) and to equip them with competencies for self-employment. However, reports have shown that the EI of undergraduates exposed to the EE programme in Lagos State is low, as manifested in the worsening unemployment rate among them. Past studies on EI had focused more on the human capital perspective than on the socio-cultural, which involves Social Capital (SC) and Native Business Culture (NBC). Therefore, this study was conducted to investigate SC (groups and network, trust and solidarity, collective action and, information and technology), NBC (business-related maxims, proverbs and native funding mechanism) and EE as determinants of EI among undergraduate students in Lagos State, Nigeria.

The study was anchored to the Social Constructivist Theory of Vygotsky and Mishra and Koehler's Technological, Pedagogical and Content Knowledge Model, while correlation survey research design was adopted. The multistage sampling procedure was used. Three universities in Lagos State were purposively selected based on ownership. Three faculties of similar curricula were purposively selected. In each faculty, 400 level students were purposively selected on the basis that they have taken all the EE courses. A total of 559 students were selected through random sampling technique (private 201, federal 185, state 173). Data were collected with Social Capital, Education and Native Business Culture Questionnaire ( $\alpha = 0.82$ ) and Rubric for Evaluating Entrepreneurship Education ( $r = 0.97$ ). Data were analysed using t-test, Analysis of variance, Pearson product moment correlation and Multiple regression at 0.05 level of significance.

Majority of the respondents were below age 20 (71.0%). The respondents were from private (36.0%), federal (33.0%) and state (31.0%) universities. There were more female (64%) than male (36%) students. The students had average SC (mean = 2.51). Male students had higher SC scores (mean = 62.04) than their female counterparts (mean = 59.92). The EE exposed to the students covered personality skills (mean = 3.00), social skills (mean = 2.78), EE content (mean = 2.68), pedagogy (mean = 2.53) and technology and instruction (2.35). The students exhibited high EI (mean = 2.74). Social Capital factors – groups and network ( $r = 0.14$ ), trust and solidarity ( $r = 0.11$ ), collective action ( $r = 0.18$ ) and information and technology ( $r = -0.09$ ) – had significant relationships with students' EI, while NBC and EE did not. There was a significant composite contribution of SC, NBC and EE to EI ( $F_{(11; 503)} = 7.92$ ). These three variables accounted for 12.9% of the total variance in EI (Adjusted  $R^2 = 0.129$ ). Students' parental occupation had the highest significant relative contribution to EI ( $\beta = 0.31$ ), followed by collective action ( $\beta = 0.16$ ) and groups and networks ( $\beta = 0.09$ ).

Only social capital influenced entrepreneurial intention among university students in Lagos State. Therefore, social capital content should be embedded in the future Benchmark Minimum Academic Standards for entrepreneurship education in Nigerian universities.

**Keywords:** Social capital, Entrepreneurship education, Entrepreneurial intention in Lagos State, Native business culture, Parental occupation.

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## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the study**

Sociologists of the structural functionalist school often draw analogies between society and the workings of the human body to describe how different structures function and contribute to the total sustainability of the whole. Institutions such as education, family, economy, politics, religion and law are vital to keeping society going, just as organs of the body are vital to keeping the human body alive, functional, and flourishing. These institutions work cooperatively to ensure that society achieves social order and continues to exist by reproducing itself materially and ideologically. Through family and kinship institution, for instance, society brings forth new members. Through economic institution, society manages the affairs of production, distribution, and consumption of services and goods. The institution of religion provides necessary social control, while the institution of education has the important function to socialising young people into the basic values of society.

In modern industrial societies, education institution functions through formal schooling, where the valued beliefs, experiences, and knowledge of society are organised into structured curricula and delivered to learners across ages, for the social reproduction of personalities and cultures (Scott and Marshall, 2005). Education thus helps to assure stability, cultural continuity and, at the same time, engenders change. The institution is responsible for developing individuals within a society to their full potential, and it offers them a unique opportunity to achieve as much in life as their innate abilities allow (Haralambos, Holborn, Chapman and Moore, 2013). Based on the kind of skills acquired,

education performs several other functions, like sorting and ranking individuals for placement in the economic structure or class. Education prepares members to fill various roles (jobs) as they become vacant, and helps recipients achieve upward social mobility that assures a better life.

However, only a few people would argue that education systems the world over have accomplished these goals perfectly. After leaving school, a great number of students realised that the gained information and abilities were either not those required or were insufficient in order to participate meaningfully in the social development of their community, or that the acquired competencies were insufficient to prepare them for economic life (UNICEF, 1998; Keely and Little, 2017). In Nigeria, education has been criticised for not achieving its broad goal of bringing about a good life for its recipients, as evidenced by the growing joblessness among graduates (Nwangwu, 2022; Onuoha, 2011; Dickes, Arogundade and Lamie, 2020; Akhuemonkhan, Raimi and Sofoluwe, 2013).

For example, in the Labour Force Statistics Report (2020) prepared by the National Bureau of Statistics, out of Nigeria's 116.9 million working population and an active labour force of 80.3 million as at Q2 of 2020, a national average of 21.8 million people, or 27.1%, are unemployed. When grouped and analysed by educational level, the labour force of Nigeria's graduates who hold bachelor's degrees or Higher National Diploma stands at 6.9 million, out of which 2.8 million, or 40.9%, are unemployed. The combined graduates' underemployment plus unemployment totals 4.2 million, translating to a 60.4% rate of unemployment (Akinola and Babarinde, 2022). The unemployment rate among graduates of Nigeria's Higher Education Institution (HEIs) is thus far higher than the national average. Researchers like Ikpesu (2015) have affirmed that this huge and rising unemployment rate among Nigerian graduates is directly caused by inappropriate institutional curriculum, the inability of graduates to apply knowledge to real-life situations, a deficiency in self-confidence, a limited understanding of occupational requirements, and, in particular, graduates' lack of entrepreneurial competencies.

Many countries, such as South Korea, Japan, the United States, Germany, the United Kingdom, Canada, and others, have turned to entrepreneurship education (EE) for solutions to unemployment and associated social and economic challenges (Agbonlahor, 2016; Aide'Ojeifo, 2012; Akinola and Babarinde, 2022). Such education is expected to provide

lifetime and work-related skills, improve an individual's earning potential, strengthen self-sufficiency, and enhance the recipients' quality of life. Entrepreneurship, on its own, refers to the capacity to turn thoughts into actions, towards creating profitable businesses. To achieve this goal, the individual must be creative, innovative, and a risk-taker, as well as be able to plan and manage projects. It is about seizing opportunities. According to Bacigalupo, Kampylis, Punie, and Van den Brande (2016), entrepreneurship and inventiveness are two of the eight essential lifelong learning capabilities that citizens need for self-actualization, employability, self-employment, social inclusion, and active citizenship in an information age and knowledge-based society. One of the goals of this kind of education is to develop needed business creators so as to mitigate the social consequences of large-scale graduate unemployment on the citizenry and society at large (BMAS, 2006; Akhuemonkhan, Raimi, and Sofoluwe, 2013). As a result, over the last two decades, the appeal for entrepreneurial education has continued to swell. Today, the number of HEIs, particularly universities that teach courses in entrepreneurship, has increased from a few fifty years ago to over 3,000, in over 50 countries (Sieger, Fueglistaller, Zellweger, and Braun, 2019).

In Nigeria, entrepreneurship education has been essentially an educational response to the economic challenges of unemployment, employability, and underdevelopment. Before introducing entrepreneurship education into HEIs' curricula, the Nigerian government had initiated a number of interventions, policy remedies, and programmes through the economic institution to support small and medium-sized enterprises (Zwingina, Ahmed, and Opusunju, 2018). For example, the Small and Medium Enterprise Development Agency (SMEDAN) was created to assist entrepreneurs in reaching their business goals (Zwingina, Ahmed, and Opusunju, 2018). SMEDAN works with deposit money banks to offer small-scale financing schemes such as the Small and Medium Scale Industries Equity Investment Scheme (SMIEIS), the Micro, Small, and Medium Enterprises Development Fund (MSMEDF). More recently, the Anchor Borrowers Scheme initiated by the Central Bank of Nigeria (GEM, 2016; CBN, 2016) to support entrepreneurs in the agricultural sector. These policy interventions have had minimal impact on the set goal of optimal employment level. Consequently, Nigeria embraced entrepreneurship education as a veritable means to sustainable economic growth through the National Universities Commission (NUC) which in 2006 mandated universities to imbue their graduates with



entrepreneurial competencies that will bring about much desired occupational self-reliance (Babarinde, 1991; NUC, 2007; Agbonlahor, 2016; Akinola and Babarinde, 2022). Similar actions were taken by the National Commission for Colleges of Education (NCCE) and National Board for Technical Education (NBTE) for polytechnics and colleges of education beginning with the academic session 2007/2008 (Gabadeen and Raimi, 2012; International Labour Organisation, 2010).

Consequently, Nigerian universities' Benchmark Minimum Academic Standards developed by the National Universities Commission (BMAS, 2007) for undergraduate programmes proposed three entrepreneurial courses: Entrepreneurship Studies I (2 units), Entrepreneurship Studies II (2 units), and Entrepreneurship Development (3 units) at 200, 300, and 400 levels, respectively. Entrepreneurship Studies I and II cover fundamental topics such as the role of entrepreneurship (economic and historical), the practice and theory of entrepreneurship, starting and running a new business, what makes a good entrepreneur, how to find and evaluate new venture opportunities, how to use resources and make a plan, and how to plan, implement, and launch a new business successfully. Entrepreneurship Studies III includes hands-on work like tooth brushes and tooth paste, making soap or detergent, brick and screw making, photography, nail production, glassware and ceramic production, dyeing and textile blocks, keeping books, rope making, plumbing, brewing, vulcanizing, and other similar tasks.

However, an appraisal of present entrepreneurship education at the higher education level globally shows several inadequacies in content and pedagogy. For example, the dominant teaching methods used in entrepreneurship education, according to Ikpesu (2014) and Prochazkova (2015), include training in negotiation, business leadership, creativity, continuous deployment of technological innovations, and social network building. In some Nigerian HEIs, entrepreneurship education has simply been reduced to learning a trade like tailoring, hairdressing, carpentry, and so on, while schooling. The EE programmes are thus not achieving the expected outcomes (Agbonlahor, 2016), requiring this empirical investigation.

To establish the efficacy of the present EE, an empirical interrogation of the post-instruction entrepreneurial intention (EI) of the recipients of this specialised education is germane, so as to know whether the acquired skills truly helped in raising the intention level

of students or not. Entrepreneurial intention, according to Amanamah, Owusu and Acheampong (2018), is a person's aspiration to initiate and develop a novel business venture; it is an alert state of mind that points attention towards business creation (Moriano, Gorgievski, Laguna, Stephan, and Zarafshani, 2012). A dependable predictor of planned behaviour towards creating new businesses is entrepreneurial intention, (EI) (Fishbein and Ajzen, 1975). EI has been studied to understand what makes someone want to start their own business, focusing on the individual. In recent times, however, research in entrepreneurship has gradually shifted from an emphasis on the entrepreneurial personality and has moved towards teams, networks, and social capital (Davidsson, 2016). Tiessen (1997) notes that both individualism (personality/ human capital) and collectivism (sociological/social capital) skills are necessary to become a successful entrepreneur. The social nature of entrepreneurial ventures thus informs the present sociological approach to understanding the association of social capital with entrepreneurial intention.

Grootaert and Serageldin (2017) defined social capital as the means such as information, ideas, and backing that individuals can gain through their interpersonal interactions. The concept of social capital was introduced in the 19th century and has been used by famous sociologists like Karl Marx, Alfred Marshall, and others. Social capital is referred to as "social" because it can only be accessed through social connections and not through goods like tools and technology. They are unlike human capital, such as education capital, which is fundamentally the private property of individuals. The reciprocity and trustworthiness rules that develop in social networks are what make up social capital (Putnam, 2000; Haralambo and Holborn, 2013). While literature has shown social capital's impact on business and entrepreneurship, research on the impact of the identified social capital elements on the entrepreneurial intentions of Nigerian undergraduates is limited (Zaato, Ismail, Uthamaputhran, and Owusu-Ansah, 2020).

In literature, closely related to social capital in its influence on business and entrepreneurial intention are social-cultural factors, with researchers like Alwis and Senathiraja (2003) having submitted that social, cultural, and individual background elements influence business formation. The elements include faith, age, origin, and education of the individual. Socio-cultural factors have been debated as deeply ingrained characteristics of a people, such as values, practices, attitudes, customs, institutions, and

social stratifications. Babarinde and Bankole (2011) defined culture as the total ways of life and complex social heritage of a people, including their accumulated belief systems, ideals in terms of right attitude, and sense of respectable living. Culture is a broad notion because it involves almost all elements that affect a person's perceptive processes, just as it shapes behaviour. It stimulates both our inclinations and choices and our general perception of the world around us, including perhaps our decision to be or not be an entrepreneur. The impact of the business component of Nigerian culture, however, appears not to have been fully explored by researchers in Nigeria, given the dearth of literature on it.

This study focused on three traditional business elements of culture. First, the native culture and practices of business financing. This includes the various traditional means of funding businesses in the three major cultures of Nigeria, such as Adache, Esusu, and Ajo. Second is the traditional model for business training or apprenticeship, such as 'Igba boyi' or "ise kiko," which is trade apprenticeship, among the Yoruba and Igbo ethnic groups, respectively, for example. Third are the cultural beliefs and intangibles that may influence business and money-making decisions, as captured in the various proverbs, wise sayings, aphorisms, and witty phrases of the three ethnic groups. Okpaleke (2019) and Mbaegbu (2010) assert that proverbs are the accumulated wisdom of a people that the ancients passed down from one generation to the next. Proverbs show people's deep thoughts, as well as their social personalities and are the real key to what they believe. Alao (2017) established that there are approximately 371 ethnic groups of people in Nigeria. However, this study concentrated on Nigeria's three key ethnic groups, namely the Igbo, Hausa, and Yoruba cultures. These cultures, before colonial rule, ingrained native entrepreneurship education in their people early in their lives via collective entrepreneurial socialisation, village joint ventures, and communal efforts (Raimi, Shokunbi, and Peluola, 2010).

Apart from social capital and native business practices, literature has also identified other factors such as family background (particularly parental occupation) and religion as having a significant influence on the entrepreneurial intention of an individual. In literature, family background has been linked to entrepreneurial intention in several countries, with people born of entrepreneur parents having the highest mean EI. Factors such as a father's income, home size, and human capital influence student plans and entrepreneurial intention (Pablo-Lerchundi, Morales-Alonso, and Karaosman, 2015; Sharma, 2015; Parcel and

Menaghan, 1993; Mueller, 2006; Wilson, Kickul, and Marlino, 2007; Matthews and Moser, 1996; and Cetindamar *et al.*, 2012). Notwithstanding the abundant evidence of the impact of family background, the specifics of the impact of parental occupation on students' entrepreneurial intentions relative to their social capital in Lagos State, Nigeria, have not been sufficiently established.

Religion generally influences human behavior and it has been discovered to have a considerable effect on entrepreneurial intention (Williamson, Mueller, Van Deusen, and Perryman, 2007). Religious influences encompass social and political events, with a lingering impact on entrepreneurial activity. Therefore, this study examined how these social and cultural factors, along with entrepreneurship education, affect undergraduates' entrepreneurial intentions in Lagos, Nigeria. It also appraised the structure of present entrepreneurship education in terms of content, pedagogy, and technology of instruction.

## **1.2 Statement of the problem**

The goal of Nigeria's entrepreneurship education programme, which was introduced in 2006 by the National Universities Commission (NUC), was to imbue graduates of Nigerian universities with appropriate knowledge and skills to become self-dependent creators of businesses and less job seekers. However, despite the substantial uptake of the programme across the nation, the impact of entrepreneurship education as a solution to the unemployment problem has remained minimal, as the unemployment problem the programme hopes to address has worsened in the past few years.

Previous studies in entrepreneurship education had focused on the personality attributes of the entrepreneurial person from a human capital perspective, such as risk-taking inclination, creativity, novelty, self-efficacy, and other personal traits as determinants of EI. The studies have steadily overlooked the reality that entrepreneurship is a social venture involving a large network of stakeholders—a complex web of relationships involving sellers, buyers, suppliers, middlemen, financiers, regulators, and many more—and is continuously influenced by socio-cultural factors such as social networks and native business funding practices; hence, it should be studied sociologically. Consequently, only a few research efforts have delved into examining the effect of social and cultural

environments and contexts on the entrepreneurial intentions of students in Nigerian tertiary institutions.

From an alternative sociological perspective, this research attempted to fill the research gap by investigating the impacts of social capital, native business culture, and entrepreneurship education on the entrepreneurial intentions of university students. It also examined the effectiveness of the entrepreneurship education programme in terms of technology of instruction, content, and pedagogy.

### **1.3 Objectives of the study**

The general objective of this study is to examine and document the social and cultural traits, such as their social capital, that may influence the entrepreneurial intentions of undergraduates in Lagos State, Nigeria.

The following are the specific objectives of the study:

1. To determine the level of entrepreneurial intention of the observed university students.
2. To find out the extent of social capital acquisition of university students in terms of networks and groups, trust and solidarity, collective action, and information and communication.
3. To interrogate the level of social capital acquisition of the students by parental background (entrepreneurial and non-entrepreneurial), faith, and gender.
4. To ascertain the structure of entrepreneurship education offered to university students in Nigeria in terms of technology and practical activities, pedagogy, content, entrepreneurs' social skills, and entrepreneurial personality skills.
5. To document the level of native business culture appreciation among students, entrepreneurs, and employees.
6. To discover the level of social capital of practicing entrepreneurs and employees.
7. To understand entrepreneurs' and employees' access to entrepreneurship education while in school and after graduation.
8. To find out the family background (particularly parental background) and religious beliefs of the interviewed entrepreneurs and employees.

#### **1.4 Research questions**

This study raised and answered eight (8) research questions, as follows:

1. What is the level of entrepreneurial intention of the observed university students?
2. What is the extent of social capital acquisition of university students in terms of –
  - a. Networks and Groups
  - b. Trust and Solidarity
  - c. Collective Action
  - d. Information and Communication?
3. What is the comparative level of social capital acquisition of –
  - a. students with entrepreneurial and non-entrepreneurial parents?
  - b. students of different faiths?
  - c. Male and female university students?
4. What is the structure of entrepreneurship education offered to university students in Nigeria in terms of–
  - a. Technology and practical activities
  - b. Pedagogy
  - c. Content
  - d. Entrepreneurs' social skills
  - e. Entrepreneurial personality skills?
5. What is the level of native business culture appreciation of –
  - a. Students
  - b. Entrepreneurs and
  - c. Employees?
6. What is the level of social capital of practicing entrepreneurs and employees?
7. Did experienced entrepreneurs and employees had access to entrepreneurship education while in school and after graduation?
8. What is the family background and religious beliefs of experienced entrepreneurs and employees?

#### **1.5 Hypotheses**

The following seven (7) hypotheses were formulated and tested:

1. **H01:** There is no significant relationship between social capital and the entrepreneurial intentions of university students.
2. **H02:** There is no significant relationship between entrepreneurship education and the entrepreneurial intentions of university students.
3. **H03:** There is no significant relationship between native business culture and the entrepreneurial intentions of university students.
4. **H04:** There is no significant difference between the entrepreneurial intentions of undergraduate students based on their religion.
5. **H05:** There is no significant relationship between family entrepreneurial background and the entrepreneurial intentions of university students.
6. **H06:** There is no significant composite influence of social capital, native business culture, and entrepreneurship education on the entrepreneurial intention of university students.
7. **H07:** There is no significant relative influence of social capital, entrepreneurial education, native business culture, religion, and family entrepreneurial background on the entrepreneurial intentions of university students.

## **1.6 Scope of the study**

This research investigated social capital, entrepreneurship education, and native business cultures as they affect university students' entrepreneurial intentions in Lagos, Nigeria. It specifically focused on 400-level undergraduates (who are expected to have undergone the NUC-mandated entrepreneurship education course) and practicing entrepreneurs and employees. The entrepreneur subjects are Nigerian owners of micro, small, and large privately owned, for-profit enterprises. Public enterprises are thus excluded for ownership reasons. The enterprises considered for this study are those owned by members of Nigeria's three key ethnic groups: Hausa, Igbo, and Yoruba. The geographical scope was limited to Lagos, Nigeria's most cosmopolitan state, where almost all of Nigeria's ethnic groups could be found. Lagos is home to several markets dominated by each of these major ethnic groups, for example, Ketu Market (Hausa), Alaba Market (Igbo), and Oyingbo Market (Yoruba). To be certain, only entrepreneurs belonging to the specified ethnic groups at the stated markets were part of the investigation.

## 1.7 Significance of the study

This research is important in three key areas. First, it offered insights into the level of social capital of intending and non-intending entrepreneurs, as well as unveiled socio-cultural practices and beliefs that either engender or encumber entrepreneurship in Nigeria. Such knowledge is relevant in reengineering relevant socialisation agencies and rethinking child-rearing practices (at home and in schools) towards grooming much-needed entrepreneurial minds. In essence, the study empirically unearthed the "social gene" of aspiring and practicing entrepreneurs and may lead to the development of a standardised test for "determining" people's *Entrepreneurial Skills Inventory (ESI)*. Such a socially constructed, research-based inventory can be useful, for example, in selecting candidates seeking admission into advanced entrepreneurship education programmes and for recruiting *intrapreneurs* (i.e., employees with entrepreneurial traits) for organisations among Nigerian graduates.

Secondly, this research's sociological and cultural perspective (as opposed to the conventional psychological or human capital approach) is significant. Through its tangential evaluation of existing entrepreneurship education, the outcomes of the present study produced fresh insights that could help educational institutions and policymakers conduct appropriate modifications to curriculum and pedagogy so as to design entrepreneurship education programmes that are meaningful, impactful, and endogenous. Lastly, the knowledge and recommendations of this study offered ideas for solving the long-standing problems of unemployment and underemployment among graduates of education and other fields of study through its recommended socially constructed entrepreneurship education programme.

## 1.8 Operational definition of terms

In this study, some terms have been used with some specific conceptual meaning. Their operational definitions are provided below:

**Entrepreneurship:** Activities involving creating and running of a business enterprise.

**Entrepreneurship Education:** In this study, this is the mandatory education offered by Nigerian universities at undergraduate level with the goal of imbuing students with



competencies for business creation and management. The referenced entrepreneurship education course is generally taken between 100 to 300 levels as part of General Studies across universities in Nigeria.

**Entrepreneurial Behaviour/Decision:** This is the already taken decision of an individual to become a business owner or employer of labour as against or being an employee. This applies to respondents who are practicing entrepreneurs or employees (and not students).

**Entrepreneurial Intention (EI):** This is the resolve of the studied undergraduates (at University of Lagos, Caleb University and Lagos State University) to become future business owners as against being in paid employment after graduating.

**Intending Entrepreneurs:** These are students of Caleb University, University of Lagos and Lagos State University that hopes to create and run a business enterprise for profit and self-reliance after leaving school.

**Native Business Culture:** In this study, this include native apprenticeship systems (e.g. *igbaboyi, or the trade leaning model among Igbo*), traditional business funding system (e.g. *ajo, etc. among Yoruba; adache, etc. among Hausa*), debt recovery practices (e.g. *osomaalo, ologo, iwofa, Ogboni cult, etc.*) and traditional business worldview captured in a culture's proverbs, wise sayings, aphorisms and personal philosophies as captured from both undergraduates of the sampled universities as well as interviewed entrepreneurs and employees.

**Social Capital:** This represents size of the network of the studied students, entrepreneurs and employees, measured using four key metrics: 1) Groups and Networks, 2) Trust and Solidarity, 3) Collective Action, and 4) Information and Communication.

**Technology:** In this study, technology refers to the sundry instructional tools that are used or not used by teachers of entrepreneurship education to improve teaching and learning in their schools. These include instructional audios/videos, learning management systems, social media instructional tools, projectors, and so on.

**Pedagogy:** In this study, pedagogy refers to the various teaching strategies deployed or available for use by teachers of entrepreneurship education to improve teaching and learning process in their schools. These include lecture method, experiential learning, excursions, project-based learning, wring of mock business planning competition, presentations, live cases, guest lecture, among others.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Theoretical framework**

This study was guided by one theory (Social Constructivist Theory) and an instructional design and technology integration model (Technological, Pedagogical, and Content Knowledge, TPACK).

##### **2.1.1 Social constructivist theory**

The Russian psychologist, Lev Vygotsky (1896–1934) is often regarded as the founder of social constructivism. Vygotsky expanded on the work of Jean Piaget, usually considered the founder of constructivism in its broadest sense. While Piaget concentrated on child development phases and individual knowledge production, Vygotsky (1978) examined the macro-level, socio-cultural contexts of learning and development. Social constructivism underscores the social and cultural context in interpreting social phenomena, and knowledge construction should be based on this understanding (McMahon, 1997). Vygotsky emphasised three critical aspects of social development: social interaction, the More Knowledgeable Others (MKO), and the Zone of Proximal Development (ZPD).

Each function in a child's cultural development manifests on two levels: one, at the stage of social interaction, and two, at the individualised level (Vygotsky, 1978). This subject presupposes that importance, comprehension, and meaning are produced in collaboration with others, just as real understanding of the world is advanced in collaboration with others. In other words, social ties are critical in the process of learning or cognitive development on two levels: the interpsychological level (between individuals), and the intrapsychological level (inside an individual). The child gains knowledge on an

interpsychological level through contacts and interactions with other people, and then on an intrapsychological level, the child assimilates and internalises this knowledge, imbuing it with personal meaning.

The second theme, MKO, refers to anybody or anything that possesses a higher level of understanding or capacity than the one who is learning a certain assignment, procedure, idea, or notion. MKO is frequently interpreted as an older adult, trainer, or tutor. Additionally, peers, a younger person, or anything that educates, such as a computer, may be used. MKO is a critical component of the teaching and learning endeavor. ZPD is the gap between someone's actual evolving stage and their potential developmental level as measured by problem solving under the supervision of adults or in partnership with more skilled peers (Vygotsky, 1978). ZPD is the third theme. Collaboration in ZPD entails people with more knowledge or expertise sharing that knowledge or experience in order to complete a task with those with less knowledge or expertise. Learners in the ZPD are encouraged to take an active role in social interactions, providing their own viewpoints and developing meanings by fusing those perspectives with their own experiences.

According to Kim (2001), social constructivism makes distinctive assumptions about social reality, learning, and knowledge. Human behavior, social constructivists argue, creates reality. Members of society work together to create the world's resources (Kukla, 2000). As a result, it's impossible to get a handle on reality. Indeed, it didn't exist before it was socially constructed. Social constructivists argue that knowledge is a social and "culturally constructed human product" (Gredler, 1997; Prat and Floden, 1994). In the same way that societies amass knowledge, "individuals create meaning through their interactions with others and their environment" (Shunk, 2000; McMahan, 1997). Students of social constructivism see education as a group effort. Both internal and externally produced behaviors are not passively growing in this way (McMahan, 1997). When people engage in social activities, they learn more meaningfully.

According to Gredler (1997) and Wertch (1991), there are two social context components that have a significant impact on learning: As a member of a certain culture, the learner has inherited historical developments. Language, mathematics, logic, and other symbol systems are acquired by learners during the course of their lives. These symbol

systems act as a road map for students as they learn. It's also important to think about how the learner interacts with other people who are more knowledgeable than him or her. No one can learn how to use important symbol systems socially unless they have social encounters with other knowledgeable people. Infants and toddlers benefit cognitively from social interaction.

Lev Vygotsky's social constructivist theory provides sound direction and a strong framework for this study, which examines the causal linkages between an entrepreneur's social capital, education, and indigenous business culture, as they influence people's intention to become entrepreneurs or not. The sociological approach to entrepreneurship research adopted by this study is guided by Vygotsky's social interaction assumption. According to social constructionism, social interaction is critical for cognitive growth, particularly at the interpsychological level. This premise implies that entrepreneurship, as a fundamentally social venture involving a diverse set of stakeholders, should be studied, developed, and taught in social "jackets."

Another tenet of social constructivism that inspired the current study is the view of knowledge as a socially and culturally created human product. Numerous constructivists have argued that a society's concrete knowledge is found in practitioners' relationships with one another, with their activity, and with the social organisations and corporate governance of communities of practice (Lave and Wenger, 1991; Gredler, 1997). Additionally, the social constructivists' belief that knowledge is embedded in culture validates this study's examination of the role of indigenous business culture as an independent variable. The intangible culture, specifically proverbs and maxims relating to traditional activities, was gathered across cultures and empirically examined as a factor influencing entrepreneurial decision-making. Thus, the social constructivists' understanding of learning as a social practice that occurs not only within the person but also via meaningful interaction with others in a social and cultural context serves as a critical foundation for the present study's social paradigm.

### **2.1.2 Technological Pedagogical Content Knowledge (TPACK)**

Punya Mishra and Matthew J. Koehler propounded Technological Pedagogical Content Knowledge (TPACK) in 2006 at Michigan State University. TPACK is a model of instructional system design and integrating technology into learning and teaching. The TPACK model emphasises three types of knowledge: technological knowledge (TK), pedagogical knowledge (PK), and content knowledge (CK), and provides a model for resolving many of the challenges faced by instructors when implementing educational technology in the classroom. The TPACK model outlines how the curricula and pedagogy (how the content is taught) must serve as a blueprint for any educational technology integration that is effective. This adaptability is demonstrated in the TPACK acronym's crossings and connections, as illustrated in figure 2.1.

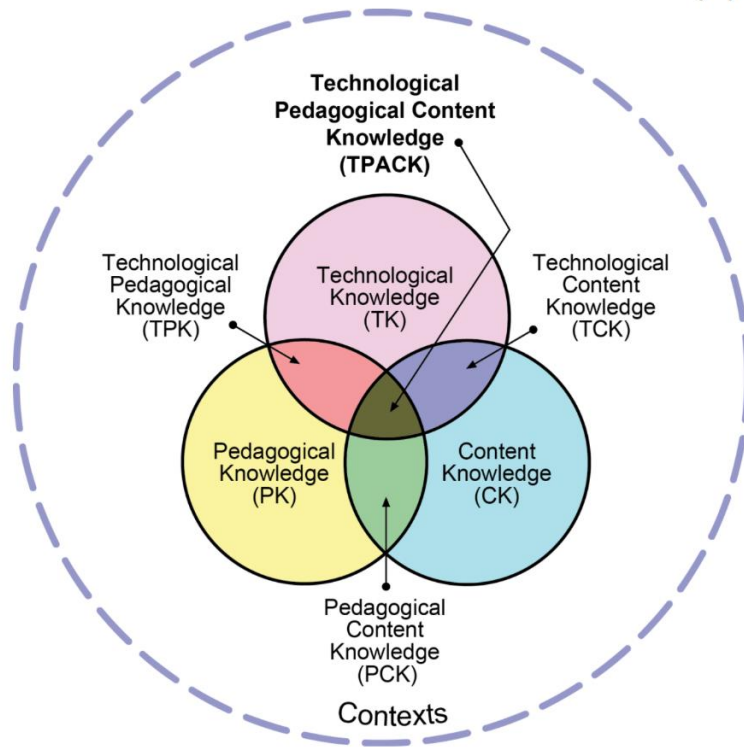


Fig. 2.1 - Technological Pedagogical Content Knowledge (TPACK)  
 Source: Schmidt, Baran, Thompson, Mishra, Koehler, and Shin (2009)

This order is critical because technology must communicate information and assist teaching in order to enhance students' learning experiences. Mishra and Koehler (2006) view Content Knowledge (CK) as educators' own subject-matter expertise. The phrase pedagogical knowledge (PK) refers to teachers' comprehension of instructional methods, procedures, and practices. As a form of universal knowledge, PK requires a grasp of students' learning styles. Technological Knowledge (TK) requires an understanding of educational technology in the context of a particular subject area or classroom. PCK strives to improve teaching methods by strengthening the relationship between the content and the technique used to deliver instruction. PCK focuses on fostering learning and establishing connections between pedagogy and its supporting practices. Technological Content Knowledge (TCK) comprises an understanding of how subjects can be communicated through a number of educational technology solutions that are specifically targeted to specific subject areas or classrooms. TPK refers to instructors' awareness of how certain technologies might transform both teaching and learning experiences. TPACK is the conclusion of these numerous combinations and interests, combining them—along with the three overarching domains of content, pedagogical thinking, and technology—to provide an effective framework for teaching with educational technology.

TPACK gave theoretical justifications for why teachers need to know and be able to teach effectively armed with technology, pedagogy, and content knowledge, and it also gave a practical way to appraise how entrepreneurship education is being taught now. The theory was especially useful when developing a rubric for evaluating the effectiveness of Nigeria's entrepreneurship education.

## **2.2 Conceptual framework**

### **2.2.1 Concept of social capital – definitions, attributes, history and dimensions**

Marx (1894) and Marshall (1920) were both well-known sociologists who used the idea of social capital, but it was Lyda Judson Hanifan who came up with the concept of social capital in 1916. When Zahed and Ali did this in 2015, they said that the idea has



changed over time because of how network links have grown, changed, and worked. There are three important thinkers in the field of social capital right now, says Lisakka (2006), but she thinks there are two more important people. Bourdieu, James Coleman, and Robert D. Putnam are three people who have written books about how people make money (Making Democracy Work, 1993; Bowling Alone, 2000).

It is not generally agreed what social capital is, since there are a lot of different ways to think about the subject (Walker, Kogut and Shan, 1997; Dolfsma and Dannreuther, 2003). However, the authors defined social capital as the effects of network building that happen when you make new friends. According to Bourdieu (2018), social capital is the wealth that comes from having a lot of friends and acquaintances. He says it's the total of all the resources that come from having a long-term network of "more or less formalised mutual associate or recognition ties." The people in this network are friends and coworkers, as well as acquaintances and people who do business with them. He focuses on the sources of social capital, like associates, coworkers, and more general contacts, and the other forms of capital that can be gained through these ties, like money and other goods.

Grootaert et al. (2017) defined social capital is the things that people can get from their relationships with other people. You can't get things like tools and technology without making friends. You can only get things like knowledge and skills with social connections. Durlauf and Fafchamps (2005) say that social capital has good social effects on its own, but Coleman's concept of social capital says that externality comes from social organization. Putnam (2015) says that social capital is made up of the relationships people have with each other, as well as the reciprocity and trustworthiness standards that come from them. According to Ostrom (2000), social capital is the collective knowledge, attitudes, conventions, rules, and expectations that groups of people bring to a regular activity about how they interact. This is called "social capital." In Bowles and Gintis (2002), they describe social capital as trust, caring for one's peers, and a willingness to follow and punish those who do not. A look at the definitions shows that social capital is made up of two important parts: it is made up of resources that are found in social interactions rather than people, and it gives actors access to and use of these resources.

Despite its lengthy history of use, social capital's identification as a driver in economic growth is a relatively new phenomenon. Coleman's (1988) fundamental work on

social capital has since been a critical input not just in social and political debates, but also in discussions about the economic worth of social capital. Apart from its direct impact on economic performance, such as growth, investment, and poverty reduction, other arguments have been advanced about the manner in which social capital might be related with economic phenomena (D'Orazio, Tonelli, and Monaco, 2013). The impact of social capital in entrepreneurship is one of the emerging indirect implications.

### **Social capital's characteristics**

Social capital has a lot of important characteristics that connect the ideas above. It is capital in the context that it is a stock from which benefits come, so it is important to have it. Social capital has some key characteristics that make it different from other types of capital (Grootaert and Van Bastelaer, 2002). People who have a lot of social capital are not just people who have a lot of different groups or beliefs. Social capital often boosts the productivity of both human and physical capital, which leads to more output (Chou, 2006). That is, social capital is both a result and a source of social capital when people work together. To the extent that social contacts are used to achieve mutually beneficial goals, the quality or number of them should get better. Social capital, on the other hand, can not be used in a traditional economy because it needs two people to make and use. This means that it can not be used in a traditional economy. Due to a lack of social ties, there is a good chance that social capital will not be made as much as it should be.

Having social norms in place and being punished for breaking them helps everyone in your network. This is one of the major considerations about social capital, according to Coleman (1988). A lot of work and time goes into making social capital, just like with other types of capital. A person or a group's investments in social ties that are short or long-term are the reason for this, says Bourdieu (1986). It can take a long time for people in a sports club, professional group, or city to trust each other. It has a lot of these things:

1. The economic value of social interactions is referred to as social capital. Productivity is defined as the creation of marketable goods and services, as well as the creation of a wide range of positive well-being results (Scrivens and Smith, 2013). As a result, long-term assets like knowledge, institutions, culture, and religion are included in social capital (Tkacik, 2015).

2. It is an enabling asset in that it facilitates the production and allocation of assets in other capital categories. Its efficacy as an enabling asset is reflected in the shadow pricing of other capital categories (Tkacik, 2015).

3. It is not a property of any specific player (individual, commune, or organisation), but rather the result of the interaction of two or more individuals. Due to its utilitarian nature, determining its exact value is challenging.

4. Social capital refers to the aggregate resources contained in, accessible through, and derived from an individual's or organisation's network of relationships, which are strengthened over time through frequent interactions and trust (Inkpen and Tsang, 2005).

5. Individual acts can increase or erode trust (i.e., Social Capital), resulting in observable changes (positive or negative) in the level of access to collective resources made available via social networks.

### **History and evolution of the social capital concept**

For almost two centuries, political economists and philosophers have employed the notion of social capital, and Sukhdev, Das, Joshi, and Tripathi (2018) observed that in the last few years, social capital has been one of the most common words from sociology that people use to talk about things. However, its widespread use and practical implementation in contemporary life have obscured its true meaning, necessitating this historical investigation. Since the phrase "social capital" was coined, multiple instances of it being used to unrelated ideas have occurred — most notably, by economists Alfred Marshall and John Hicks, who used "social capital" to differentiate between "temporary and permanent stocks of Material Capital" (Woolcock, 1998). Adam Smith and David Ricardo, two of political economy's founding fathers, endeavored to delve beyond the famous "invisible hand" to understand what caused these markets to operate so effectively. They recognised political and economic groupings such as companies, labor unions, communes, and cooperatives as important business facilitators. These, they believed, were critical in the development of social capital.

According to the authors, one of the most influential notions of social capital is that of Karl Marx (1867), who wrote of "Gesellschaftliche Kapital" in *Das Kapital* (2018). He

credits this to the existence of a group fund - an accumulation of individuals' capital – that could be utilised for future production. His concept of class consciousness, in which the "class in itself" (i.e., all labor classes share the same relationship to the means of production) transforms into the "class for itself" (i.e., all labor classes form networks and come together to gain consciousness), is a direct reference to the economic concept of Social Capital. John Bates Clark (1885), a renowned American economist, shares this notion by adding that the seller's ability to complete a successful deal is contingent not only on "material nature," but also on "his relation to other men." Henry Sidgwick (1883) and Alfred Marshall (1890) also place Social Capital within the context of classical political economy, albeit in a slightly different conceptual sense than Marx and Clark (Sukhdev, Das, Joshi, and Tripathi, 2018).

Sidgwick defined Social Capital as "capital from a social perspective." He defined social capital as the sum of all material and immaterial factors such as "roads, bridges, and the organisation of the state." Marshall expands on this by incorporating human skill into the broader framework of social capital, based on the premise that "universal education helps adapt the mind to use its greatest capacities in business." Émile Durkheim, a French sociologist, coined the phrase "collective conscience" in 1893 to emphasize the significance that shared beliefs and moral systems have in unifying individuals and building better communities (Durkheim, 1893). He emphasised participation in group life as a counterbalance to anomie (i.e., the breakdown of bonds or relationships between individuals and the society in which they live), and thus makes a significant contribution by including people's networks and relationships as critical components of their social capital. Additionally, Dewey is credited with coining the term "social capital" (1900). According to Dewey, the "individual mind is a function of social life" and that children's school topics should be taught in relation to their social lives. He shuns the common "mechanical drill" of his era.

Bourdieu (1986) is the first person to give a full description of social capital. He defines it as the accumulation of real or possible resources that comes from having a long-term network of "more or less institutionalised ties of mutual acquaintance or recognition". He attempted to resolve the age-old debate over whether society is a product of individuals or individuals are a product of society by arguing that social networks and linkages are not a natural outcome of properly considered individual investment strategies. For instance,

individuals join groups in order to become a part of a socially dependable source of ongoing benefits (Bourdieu, 1986). Coleman (1988) stated that “social capital” is not just one thing, but a collection of distinct entities that all have two things in common: they all make up some portion of social structures, and they all assist actors, whether individuals or businesses, to perform specific things inside the system. There was a lot of conversation about “social capital” in the book *Bowling Alone* by Robert Putnam. Putnam (2000) said in his book that Americans are not really interested in civic groups like labor unions, religious groups, and fraternal organizations. These groups allow people to talk about politics and keep democracy healthy. Individuals, civil society, governments, and businesses, on the other hand, see how important it is to create and preserve social capital. Social capital is the value of the connections you have with other people. This value isn't just in terms of making money or improving your well-being (Scrivens, 2013).

### **Why seek social capital?**

Lin (1999) argues that the idea of social capital is based on people investing in social contacts with the expectation that they will make money in the long run. There are three main reasons why embedded resources in social networks make it easier for people to take action. First, it makes more information move. Social connections and interactions can give people important information about options and choices that they wouldn't have otherwise. These connections can tell an organization and its agents, or even a whole community, about a person who was previously unknown. Such information might make it easier for companies to hire quality people and for people to discover great organizations that can pay for their skills.

So it is possible that these social ties could have an effect on people in a company like recruiters and supervisors, who have a big say in whether an actor gets hired or promoted. Because of strategic places like structural gaps and positions like authority or supervisory roles, some social interactions have more valuable resources and have more power in making decisions about how to run a business. Some of the time, putting in a good word for someone helps them make a good choice. If the organization sees social tie resources as proof of an individual's social credentials, some of these resources might show that the person has access to means through social linkages and relationships, or "social capital," as the organisation puts it. These relationships show the company that the person

can give the company more than just his or her own human capital. Some of these extra resources could be good for the company.

Finally, people are believed to be able to recognise and identify each other because they interact with each other. It helps to have confidence in one's worth as an individual and in one's value as a group's member with similar interests and resources. This makes it clear that one has a right to certain resources in public. These "reinforcements" are important for mental health and getting to resources. Four things might be why people who have a lot of social capital are more likely to do things that aren't covered by other types of their personal capital, like money or human capital.

### **Dimensions of social capital**

You can distinguish between two viewpoints based on the level at which yield is accrued, whether the individual or group. One viewpoint on the usage of social capital focuses on individuals' access to and application of resources included in social connections to achieve returns on instrumental acts (such as obtaining better employment) or maintain gains in expressive activities. Human capital can be compared to social capital because both are based on the assumption that individuals can make investments with the expectation of receiving a return or receiving some sort of advantage or profit in return. Individual returns can be accumulated for the benefit of the group as a whole. This viewpoint focuses on how people invest in social connections and profit by the inherent resources to create a return (Portes and Sensenbrenner, 1993).

There was also a lot of talk about social capital at the group level, with arguments about how certain groups build and retain greater or lesser social capital as a group asset, and how that group asset makes its members' lives better. Bourdieu (1986) and Coleman (1990) did a lot of research on this method, and Putnam's (1995) empirical work made it clear. The primary goal of a group viewpoint is to delve deeper into the elements and processes involved in creating and maintaining a collective asset rather than focusing on just one person or organisation. Collective capital can be maintained and reproduced in groups through dense or closed networks, for example. Norms and trust, as well as other group attributes (such as punishments and authority), are also important in the creation and maintenance of the collective asset, which is an area of particular research interest. Scholars agree on one thing: social capital is important and that it can only be maintained and

reproduced when its members engage with one another. This is true whether looking at social capital from an individual or a group perspective. As a result of this widespread agreement, social capital is now considered part of neo-capital theory.

Researchers generally agree that social networks are important for entrepreneurship but dispute on the specific characteristics of social networks that contribute to this outcome. The closure argument and the structural holes argument are two well-known yet diametrically opposed viewpoints. Several academics say that when a business owner has a close group of people who all know each other, trust grows in the group. (Brüderl and Preisendörfer 1998; Anderson et al. 2005; Samuelsson 2001) This is in response to Coleman's (1988; 1990) argument that everything is closed. When actors can trust each other, business owners are more likely to get sensitive information and emotional support from each other. Closed networks, should form coalitions that make collective action better than the results of people who are only connected and act alone. The structural gaps thesis, presented by Burt, is supported by several scholars (Woodward 1988; Renzulli et al. (2000); Singh, Hybel and Hills (2000). An entrepreneur who has contacts in his or her network but who has gaps or disconnects will have access to diversified and non-redundant information, according to this theory These viewpoints are referred to by Chou (2006) as structural and cognitive. It's important to have structural social capital because it makes it easier to share information, take collective action, and make decisions since roles and social networks have been formed and are supported by processes, norms, and precedents (Grootaert and Van-Bastelaer, 2002). However, cognitive social capital is a more qualitative phrase that refers to people's shared standards, values, trust, attitudes, and beliefs. According to Krishna (2000), there are two kinds of social capital: formal capital and relational capital. When it comes to building social capital, the two approaches generally go hand in hand. Cooperation between neighbouring parents, for example, is based on a cognitive relationship and may also be reflected in a formal structural arrangement if both parents are heavily involved in the local school's Parents Teachers Association.

### **Frameworks for measuring social capital**

A lot of effort has been expended on developing a standard for calculating social capital. The following is a summary of these efforts:

### **The Organisation for Economic Co-operation and Development (OECD) framework**

The OECD held world-wide forums on social capital assessment in London and Budapest in order to build a social capital measurement system and questionnaire that can be used around the world. Budapest's metrics and methodology define four main types of social capital, which are:

1. Social participation: This means being a part of a group or doing volunteer work.
2. Social networks and support: These include things like giving help to people who don't live in your house, as well as getting help from others and having other social interactions with friends and neighbors.
3. Trust and reciprocity are also important in this.
4. In this fourth point, they talked about how you can participate in political parties or the like, such as talking to politicians or local officials, signing petitions, or getting involved in other ways.

The Budapest summit began its work by developing a list of questions for national surveys based on the preceding four principles. This list encompasses every other aspect of the statistical framework, but trust is the only item omitted. While the conference recognised that trust is a critical component of social capital, it was unable to agree on a specific list of challenges. The statistical foundation and questions continue to improve.

### **The World Bank framework**

World Bank's Social Capital Initiative (SCI) has evolved into a paradigm for measuring social capital since its inception in 1996. The OECD framework has been used by the World Bank to construct a variety of statistical models. In the early 2000s, the World Bank created the Integrated Questionnaire (SC-IQ) to assess social capital. the SC-IQ covers the following areas, based on the work of Grootaert and others.

1. Collective action and collaboration
2. Information and communication
3. Groups and networks
4. Empowerment and political action.
5. Trust and solidarity
6. Social cohesion and inclusion



When this system is used to measure social capital, it looks at both the large and small scales, as well as the systemic and intellectual parts of social capital (Grootaert et al. 2017.) People have said that the ways to measure social capital are too broad. Measures of social capital include everything that is thought to be good for society (Ruuskanen, 2004). If you want to know more about how social capital is made, how it is used, and how it affects people, the World Bank's model is a step ahead, and that is what was adopted in this study.

### **Australian Bureau of Statistics (ABS) framework**

Australia use the most complete social capital measurement method in the country's statistical framework, which is led by the ABS. This means social capital is a resource that is just as important as natural, economic and human capital. The Australian idea of social capital is based on networks, which are grouped by their quality, structure, transactions and type. Social capital can still have both good and bad effects on the health, work, education, crime, and economic growth of people and communities. The following are the parts of the ABS framework for measuring social capital:

1. Network qualities: – norms (cooperation, reciprocity, trust), – common purpose (helping others, participation, friends, civic participation).
2. Types: bridging, isolation, bonding, linking.
3. Structure: – number, size, openness, density, intensity, etc.
4. Transactions: sanctions, knowledge, negotiation, information sharing support, etc.

Using data that already exists, the ABS has put together a list of questions that can be measured. The measuring system takes into account how social capital is formed, used and looked after, as well as its attributes and measurements. When the ABS looked into this, they came up with a set of questions for the 2006 General Social Survey. These questions asked about social connections and participation (GSS). Not all of the indicators are asked about in the questions because the statistical framework is so wide. However, all four of the main parts are handled well.

### **UK Office of National Statistics framework**

The Office of National Statistics in the United Kingdom would be the first to build a national model of social capital. Harper and Kelly (2003) used the ONS framework to

measure social capital in the UK. The UK measurement framework consists of five major dimensions, which it gives examples of how each dimension is measured.

1. Social participation: – This describes how many people belong to cultural, recreational, and social groups as well as how much time and effort they put into participating in these groups as a volunteer or in religious activities.
2. Civic participation: – Knowing about local and national issues and having the belief that you have the power to change events are both important. – contact with public officials and politicians – involvement in neighborhood watch groups – voting tendencies.
3. Social networks and social support: – When do you see or talk to your family and friends on a regular basis? How big are your virtual networks? How many close friends and relatives do you have in the area? exchange of help for help - a sense of empowerment and happiness in one's life.
4. Reciprocity and trust: – Confidence in people who are like you and in people who are different from you, faith in systems, doing favors for others and getting favors in return, and a sense of shared values.
5. Views of the local area: – How people feel about their surroundings, as well as how much they enjoy living there.

ONS's aimed to develop superior tools for social capital analysis, and to take into consideration social capital's most important features for policy programmes. While people's perceptions of their local location aren't typically considered a component of social capital, the UK placed great value on them. Researchers at the ONS used this statistical approach to create a standardised set of questions for assessing social capital. The interview lasts about 20 minutes and asks about the utmost key components and qualities of social capital. The question bank was utilised in the General Household Survey of 2004 (GHS) (GHS).

### **Statistics Canada framework**

Statistics Canada has also spent a lot of time and money in the last few years trying to figure out how much social capital each country has. In 2003, the agency did a survey called the General Social Survey. It also did a separate study on social capital (Statistics Canada, 2003). Some of the things that were asked about in the survey were religion, civics, trust, giving and getting help, and fixing relationships. Based on the ONS models, Canadian

researchers have looked for data sources that can measure social capital. It's not just the government of Canada that's been looking into social capital.

Social capital is a network of social interactions that may give people and groups the ability to get things done. These are called "social capital". Health Canada and the Policy Research Initiative's goals were to build and measure social capital, as well as make policy decisions. Several issues have a lot to do with crime prevention, the integration of immigrants, good aging and poverty reduction all have something to do with social capital in some way.

### **2.2.2 Concept of the entrepreneur, entrepreneurship and entrepreneurship education: definitions, history and perspectives**

That the word "enterprise" comes from the French word "entreprendre", which means "attempt" or "try. It also means "adventure" or "to do something." Joseph Schumpeter therefore sees that entrepreneurs were "socially different people" from those who worked for capitalists at the start of the twentieth century. Hisrich (1992) claimed that entrepreneurs can be found in all fields, including industrial chemists, education, engineering, and architecture. Carland and Carland (2001) said that entrepreneurship is most often linked to new businesses. All of the people who study the economy think that entrepreneurship is important for its growth and development. Entrepreneurship has grown and changed a lot because people have different ideas about what it is. For example, societies with a lot of people who are entrepreneurial grow and develop more quickly than societies with a lot of people who are not entrepreneurial. According to Bjerke and Hultman's definition of entrepreneurship, progress is more likely to happen when the economy is better (2012).

Shaw (2004) and Chaten (2000) affirmed that entrepreneurship is a mindset and a way of looking at problems and learning new things and getting better and better at what you do. Instead of business administration, it is a way of thinking, a tangible representation of insight and new ideas that can be seen. Because of this, it is a way to see and find opportunities in any place. As Edewor, Imhonopi, and Amusan (2014) put it, "being an entrepreneur means organizing and coordinating production variables and making the right decisions to start a business and shape it in line with market forces of demand and supply, which is what it means to be an entrepreneur, as well". Entrepreneurship is what Hisrich (2002) calls making something new, taking on the risk, and getting the reward. It's possible that the incentive is based on financial gain, social standing, or achieving some sort of

societal aim. According to some, the entrepreneurial spectrum includes more than just those who start their own businesses from scratch. It also includes those who inherit or buy out an existing business, franchisors and franchisees, as well as intrapreneurs, or employees who start their own businesses within their employers' organisations (Rogers, 2014). Entrepreneurship, according to Sethi (2013), is the process or action an entrepreneur takes to start a business.

For those who are interested in entrepreneurship, it is a process or action that can involve creating anything from the ground up, whether it's a business or a social or economic organisation (Edewor, Imhonopi and Amusan, 2014). The entrepreneurial mindset needed to look for opportunities, take risks, and make money through a business venture and acts on a lot of different things that happen during the conception, creation, and operation of a business. Entrepreneurship is a process, but the entrepreneur is the actor and the result of ideational and material assemblages capable of revolutionizing business. Since entrepreneurs are those who take risks, invent, grow businesses and create value via their ventures, they are essential to the development of entrepreneurship because they provide value to an industry or market while also meeting the needs of customers and other stakeholders.

An entrepreneur's spontaneous appropriation of economic resources is defined by Binks and Vale (1990) in Onodugo and Onodugo (2015) as being motivated by the uncertain potential of temporary monopolistic profit. the person who plans and executes entrepreneurial events" (Kanothi, 2009). It labels entrepreneurship as the means of growing a nation's stock of entrepreneurs or introducing additional small, medium, and large businesses by promoting and developing a great number of proficient entrepreneurs who really can successfully run businesses, cultivate their growth, and make them stronger in order to meet broad socioeconomic development goals. This is how Tijani-Alawiye (2004) describes entrepreneurship. One of these goals is to create jobs. Entrepreneurship is also about grabbing opportunities and commercializing them by forming a new firm. Shepherd and Douglas (1997) think that the capacity to visualise the trajectory of a new firm venture utilising information from practical disciplines and the outer environment, as well as risk and ambiguity, is critical to entrepreneurship growth.

Entrepreneurship is a big part of the economy, and D'Orazio Tonelli and Monaco (2013) say it gives a lot of people a chance and a job. For their study, Acs, Audretsch, Braunerhjelm, and Carlsson (2012) used a wide range of units and observations, from establishments to businesses to industries to regions to countries. As a field of study and as a way to think about the whole field of entrepreneurship, entrepreneurship has been the subject of much debate and change over the years. They showed that strong, statistically positive link between entrepreneurship and economic growth can be found across a wide range of units and observations.

Adeola and Bolarinwa (2010) submit that entrepreneurship education (EE) helps people who want to start a business learn about, train for, and become better at it. Employee-sponsored education gives people who can see commercial opportunities the chance to get more education, Uzo-Okonkwo said. People who have the confidence, understanding, and expertise to take gain from these prospects. Entrepreneurship education, according to Ademiluyi (2019), helps with some of the social, psychological, and criminal problems that come with being unemployed, as well as how to deal with them. If you want to build a self-reliant, "whole man," you need to include this in your lessons.

### **History of entrepreneurship education in Nigeria**

In History of Entrepreneurship Education in Nigeria, Adebayo and Kolawole (2013) claimed that, between 1908 and 1947, the British colonial administration in Nigeria was mostly concerned with making administrative assistants through a very short education. This meant that Nigeria's educational and university systems put a lot of emphasis on literature and made it a status symbol. In traditional Nigerian education, skills like carving, weaving, blacksmithing, sculpture, dressmaking, catering, fishing, farming and dyeing were taught. However, the need for entrepreneurial skills in technology, agriculture, and other practical subjects was expected to be put in the background. The Blaise Memorial Industrial School in Abeokuta and the Hope Waddel Training Institute in Calabar were both founded by missionaries from the church. Adebayo and Kolawole say that mission schools in the 1800s taught farming, bricklaying, and carpentry (2013).

Engineering studies at the Yaba Higher College momentarily took off in 1932, according to records from various departmental training institutions. The institution's principal goals were to meet the training requirements of the various African departments

by providing the best local training available for Africans to perform mundane jobs and less responsible work than European officers who were fully certified. British civil servants were in limited supply from 1908 to 1928, and the shortfall grew particularly acute during the Great Depression of 1928 to 1935, when many British employees were forced to be laid off due to a scarcity of resources. As a result of this issue, the government decided to set up training programmes in a number of its ministries in an effort to fill the open positions as quickly as possible. However, the majority of the preparation took place in the lower echelons of the organisation. With the exception of clerks, hiring Nigerians in the administrative ranks of the military was often fraught with uncertainty. According to Lord Harley, a well-known expert on African issues, the factors that determine the character of an African child's education are mostly political, as the type of training they receive is based on their expectations for the role an educated African will play in society.

In British colonial history, the educational system was actively changed to match the goals and aspirations of natives who had been educated. Between 1908 and 1935, departmental training courses were first held in this way. A few more: In 1931, there was a junior technical training course for technical assistants in the public works department. In 1936, the Nigerian Railways course for train engine drivers was set up. In 1928, the Marine Department's course was set up. In 1938, there was a school of forestry. In 1939, there was a Vegetation Management Course (later moved to Ibadan in 1926 and subsequently to Oyo in 1934). Under the direction of E.J.R. Hussey, who became Director of Education in 1930, a lot of progress was made in the field of education.

Hussey's idea was to get rid of the three-tiered system of education and replace it with one that would help people in the medical and engineering fields, as well as teachers in the upper middle school grades. Despite the government's idea that the last step would be "symbolised by a higher college to be built in Yaba, where many vocational courses would be offered," his ideas were used. At this point, it is important to give an overview of the many departmental training institutions' curricula. Despite their entrepreneurial spirit, it's important to remember that the previous educational institutions were mostly set up to teach students how to work for the government.

A long time ago, UNESCO said that governments had tried to fight poverty by putting together a series of poverty-reduction programs that didn't work because graduates

didn't have the practical skills that could be learned through Entrepreneurship Education Programs. According to Olowofeso, Oke, and Ayedun, Nigeria needs to put more emphasis on entrepreneurship and innovation in order to be more competitive, grow, and create jobs, as well as to meet the Millennium goals set out in the development plan (2013). Everyone who is a student in high school or college must take an entrepreneurship class that was recently added to the curriculum. A main goal of this program is to teach Nigerian students how to start and run businesses, not only through education, but also by giving help to people who have already graduated from the system to start and run profitable businesses.

All students in Nigeria's tertiary institutions must take an entrepreneurship class, no matter what their discipline or department is. The National Universities Commission (NUC) didn't make this rule until 2006. (The Entrepreneurship Challenge in Nigeria, 2007). The goal of the program is to help young people learn the skills and traits they need to be creative and innovative, as well as to recognize, seize, and manage their personal and professional opportunities.

### **Challenges to entrepreneurship development in Nigeria**

Entrepreneurs in developing world confront enormous obstacles, according to Onodugo and Onodugo (2015). Some examples are as follows:

#### **Lack of credit facilities**

When aspiring Nigerian entrepreneurs strive to obtain business financing, they face numerous obstacles. Aspiring entrepreneurs are discouraged by high interest rates charged by financial organisations that offer business loans. For example, big banks have set their loan rates at as much as 28 percent, discouraging people from starting their own businesses, especially those who are low-income. Banks and other lending institutions impose strict collateral requirements on our entrepreneurs as well.

#### **Corruption**

Corruption is rampant and pervasive, making it difficult to register an enterprise. Without paying bribes and kickbacks, it is difficult to get licenses, permissions, goods, and services from government agencies and even pay taxes and fees. It should be mentioned, however, that the present government's Ease of Doing Business programme is assisting in

resolving this issue. Numerous anti-graft techniques, including as online payments and stringent Service Level Agreements (SLAs), are being developed to increase the efficiency of business registration and tax payment.

### **Inconsistent government policies**

Policy inconsistency by the governments is a big problem for businesses in Nigeria. To be successful, entrepreneurs have to deal with this problem. Entrepreneurs can only have a limited impact on governance. They can only change government policy to make it more business-friendly. He must have a considerable amount of political power and money to be able to change government laws. Now that business people don't have the political power or money to change government policy, the best way to go against the government's constantly changing rules is to keep an eye on them and quickly change their business to meet them.

### **Multiple taxation**

Most of the taxes that Nigerian businesses have to pay are unconstitutional and make it more expensive to run a business. CITA has only approved 39 types of taxes, but public sector agents in Nigeria use many more to raise money for the government.

### **Poor state of the country's infrastructure**

According to the World Bank, Nigeria's socioeconomic development and growth rates are much lower than they could be due to inadequate infrastructure and power supply. Due to power shortages, firms have shifted to more expensive means of energy generation, increasing industrial costs.

### **Failure to adapt to the changing business environment**

Micro, small, and medium-sized businesses are popular with people who want to start their own businesses since they want to make money. So, many of these entrepreneurs do not have enough information about the businesses they want to start. When problems arise, most business owners don't have the problem-solving skills they need to get through them, which makes it hard for them to succeed. Having GSM in 2002 made Nigeria one of the most advanced countries in Sub-Saharan Africa when it comes to telecommunications, making it one of the best places to live in the area.



## **Structure and global best practices in entrepreneurship education**

Impulsive nature of the Nigerian governments is a big problem for an entrepreneur who wants to make money. Entrepreneurs have very little power over government policy though they aspire to change government policy so that business rules are more favorable. They must, however, have a lot of political power and money to be able to change government laws. Because they do not have the power or money to change government policy, the only way to fight the government's ever-changing rules is to keep an eye on them and quickly change your business to meet them.

### **2.2.3 Concept and models of entrepreneurial intension and behaviour**

Jemari Mair and Naboa (2005) and others have shown that intent to be an entrepreneur as a reliable predictor of the actual establishment of the entrepreneurial venture. Entrepreneurship studies are considered to have been pioneered by Bird (1988), who is credited with placing intentions at the center of the field. Bird's work has led to the development of well-established entrepreneurship literature. According to Gelderen, Kautonen and Fink (2015), there is no problem between wanting to do something and not doing it if the intention was voluntarily put off or if new circumstances or preferences made it impossible to follow through. According to Chia and Liang (2016), entrepreneurial intention is defined as the conviction and preparation to consistently plan for the establishment of a new business or the creation of additional value.

Cooper and Dunkelberg (1986) posited that entrepreneurs are unlike other people who work for and get promoted by businesses over time. In Pittaway and Cope's work, small businesses (SMEs) and non-profit organizations (NGOs) have entrepreneurial goals that are not the same as those of profit-seeking businesses. Traditional entrepreneurs, alternative entrepreneurs, and intrapreneurial entrepreneurs were all put into three groups by the authors Lans, Gulikers, and Batterink (2010) because of these differences (enterprisers by promoting from within). There are three types of entrepreneurial ambition, and each one has its own set of learning goals and criteria. Entrepreneurial purpose is very important as a way to keep entrepreneurial action from getting out of hand (Fayolle, GaillyandLassas-Clerc, 2006). In this study, Wang, Peng, and Liang summarised the findings of Lián and Chen's (2009) and Lanset al's (2010) research, and they came up with a reliable and accurate scale of entrepreneurial intention. This is how it works: (2014). Writers say that having an

entrepreneurial goal should include both "conviction" and "preparation," which are two different types of things.

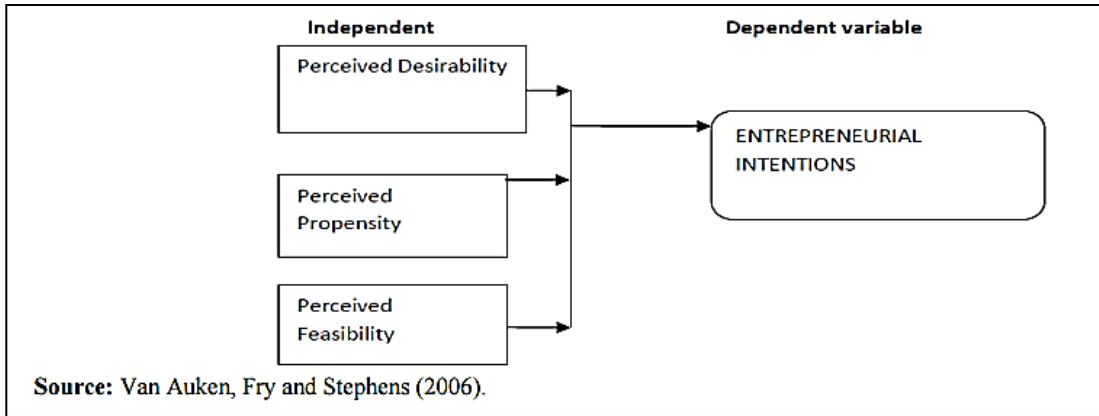
The current model of entrepreneurial intentions came into being in the 1980s and was heavily influenced by the Social Learning Theory propounded by Albert Bandura. Over the past years, Studies on entrepreneurship mainly concentrated on investigating the personality traits, demographics, and situations that make people more or less likely to start their own business. To Krueger et al (2000), intentions are the strongest predictor of any planned activity, even entrepreneurship. As Bird (1988: 442) puts it, "formalization" means "formalization."

As D'Orazio, Tonelli, and Monaco (2013) write in their paper, "Entrepreneurship starts and grows because people have goals, ambitions, and motivations that drive them." People's goals and actions lead to new groups being formed as a direct result of what they do in the environment. The term "formalised" was first used by Bird (1988). He says it's when something is done in a way that isn't natural. Those who want to open their own business have talked about the characteristics and decision-making processes of different types of entrepreneurs, both current and potential. Krüger et al., 2000 and Bird, all used the entrepreneurial intention model to look at how people think about intentionality in entrepreneurship. This is because starting a business is an intentional act. (Krueger and other people, 2000) They say that a lot of people want to start their own businesses but don't because they put it off or give up. When someone changes their mind, it could be because of new rules or because they have changed their own preferences. It doesn't matter how long it's been since you've wanted to start a business. If you don't start working on your plan, it won't work out at all. There are still a lot of hurdles to clear before they can reach their goal, so having a clear goal in mind is only the beginning (Gollwitzer and Sheeran, 2006). How do people use their willpower to get what they want? Gelderen, Kautonen, and Fink (2015) looked into this question. This willpower is very important when it comes to getting things done. They focused on two willpower-related ideas: Humans must have the mental strength to act in order to break free from these feelings (doubt, fear, and aversion). Self-control is a dimension of personality that shows how well someone can control their own impulses. It is indeed hard to measure entrepreneurial intention because there are not many standard

tools for measuring and modelling EI. In the literature, there are a lot of different ways to think about it.

### **Entrepreneurial event theory model**

The desire and feasibility of opening a business are important factors in entrepreneurial intentions, say Shapero and Sokol (1982). People decide to start a business (i.e., develop their plans and become potential entrepreneurs) when a future event makes them think entrepreneurial action is better or more practical than other options. According to this theory, intentions are formed based on two things: The first is perceived desirability, which looks at how much an individual likes a certain thing, like becoming an entrepreneur. People's attitudes, beliefs, and feelings are shaped by their social settings, such as their family, school, and community. This affects how they see things. The second factor is perceived feasibility, which is how confident someone is that they can do something, like start a business.

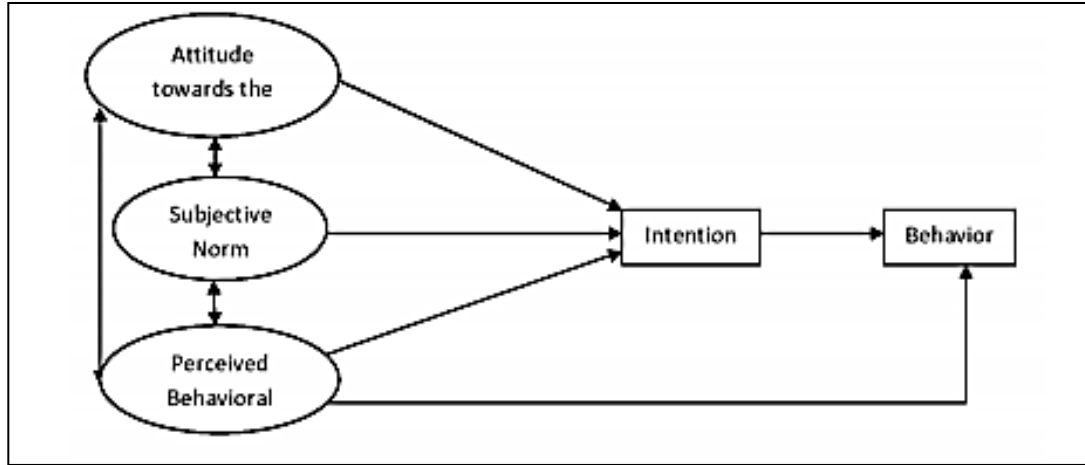


**Fig. 2.2: Shapero's Model of Entrepreneurial Intention**  
*Source: Shapero and Sokol (1982)*

The three components of the concept of planned behavior (Kruger, 2000; Linan and Santos, 2007) are perceived desirability and perceived feasibility: There are three components to self-efficacy: personal attitude, social standards, and perceived behavioral control. PBC is made up of these three elements. Personal Attitude discusses whether or not being an entrepreneur is financially worthwhile (Chen et al., 1998). Being an entrepreneur has both emotive (I like it, it appeals to me) and evaluative (it offers benefits) aspects (Autio et al. 2001). This is similar to the concept of perceived desirability. Perceived social norms are subjective judgments of what people who are connected and close to them think about a particular behavior. We need to figure out who the strongest social influencers are (parents, significant others, and friends), as well as any "role model" or "mentor" (Krueger 2000). The transfer of resources and information is a common subject of entrepreneur personal network study. Some research looks on the social norms and values that network members provide (Shapero 1982). This, like perceived desirability, is a concept that could be applied. Finally, PBC shows a person's belief that a behavior can be controlled. The perceived ability of a person to carry through the intended activity of starting a business determines PBC.

### **Theory of Planned Behaviour Model**

Ajzen maintains throughout the literature that intention is still the best predictor of planned conduct (1991). Three factors might influence your intentions, according to Azjen's Theory of Planned Conduct (TPB): your attitude toward the activity, your subjective norms, and your impression of how much control you have over your behavior. The way a person feels about something reveals what they think about it. On a scale of good to bad, the review can be graded.



**Fig. 2.3: Theory of Planned Behaviour**

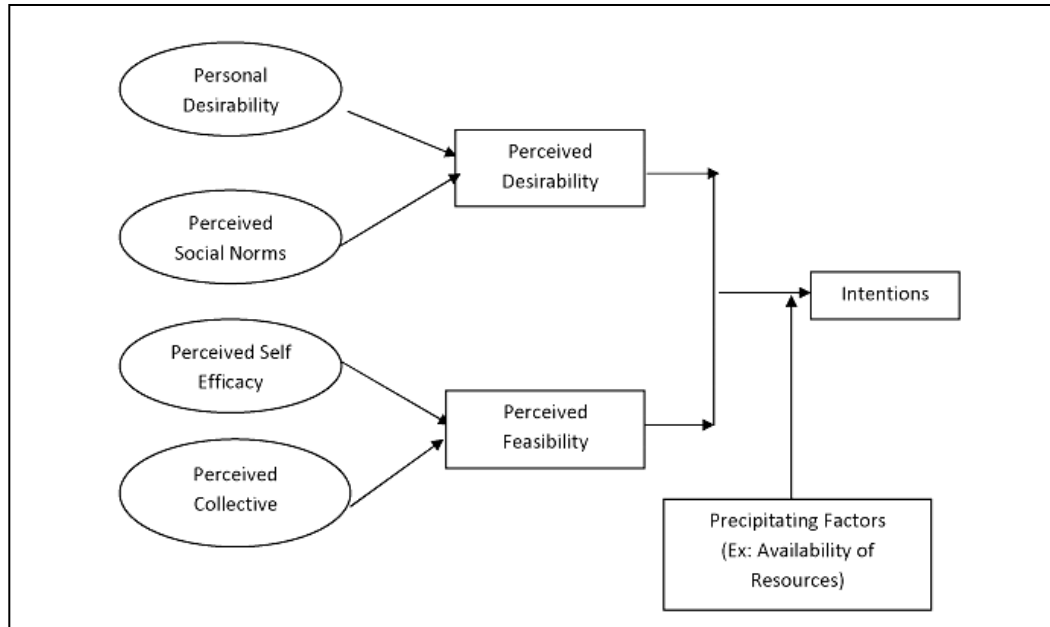
*Source: (Ajzen, 1991)*

The TPB hypothesised that the higher the intention, the better the outcome. The second predictor is subjective norms, which refer to how much family, friends, classmates, and society as a whole anticipate the individual to carry out the desired action. The TPB model states that the more the anticipation or pressure, the stronger the gravitation toward the behavior. The factors are also a component of the current investigation. Perceived behavioral control refers to how much an individual thinks they can do something. It is based on the individual's knowledge and know-how, as well as what he or she thinks will happen when he or she does the behavior.

Intentions are stated in the TPB as a sign of an individual's proclivity to engage in a given conduct. Intentions, according to Armitage and Conner, account for 22 percent of the variance in behaviour on average (1999). Following that, three distinct determinants are proposed to be a function of intentions. Intentions are mostly based on a person's attitude, which can be thought of as a positive or negative overall opinion of doing what they want to do. The second part of intentions is the subjective norm, which is a person's perception of how much social pressure there is to do or not do a behavior. The third aspect of intentions is PBC, which shows how much of the behaviour is perceived to be under volitional control. The extent to which other people would desire the individual to perform the normative views is claimed to be a consequence of his or her motivation to comply with each of these referents motivation to comply.

### **Krueger's Entrepreneurial Intention Model**

Krueger's model defines perceived desirability as the fascination of establishing a business, perceived feasibility as an individual's confidence and capacity to do so, and inclination to act as an individual's personal desire to act on their decisions.



**Fig. 2.4: Krueger's Entrepreneurship Intention Model**

Source: Esfandiari, K., Sharifi-Tehrani, M., Pratt, S., & Altinay, L., (2019)



#### **2.2.4 Concept of culture and cultural environment**

Culture is gained by humans as members of society, according to Hawkins et al (2004). Culture develops into a code of conduct that must be perceived by all society's members. Culture connotes collection of common ideas, ideals, rites, and ways of interacting with others that is more than ethnicity. In Krakauer et al. (2002), the sum of these meanings impacts the way people interpret and make meanings out of the world they live. This means that certain habits and ideas will become durable over time, and people will accept them as a way of life with little or no effort to challenge them. Culture is a collective programming of the human mind that separates people into groups or categories according to Hofstede (1996). To Terpstra and David (1991), culture is a set of symbols that are acquired, transferred, and communicated, and whose implications equip individuals in a society with a set of orientations. Schein (1992) views culture as the system of fundamental beliefs that a particular human community invents, finds, or develops. These patterns arise to aid the group in overcoming external adaptation and internal integration challenges.

Culture is made up of the symbols and patterned beliefs that people in a group learn, share, and use to deal with problems. In the same way that a person's personality defines who they are, a group's culture defines who they are as a whole. Triandis (1972) distinguishes between objective and subjective cultures. Symbols, language, behavior, practice, customs, and norms are all examples of "visible" cultural traits or factors. Tradition, beliefs, priorities, assumptions, values, and attitudes are examples of current but "invisible" cultural qualities or factors that programme, impact, or develop the visible objective culture (Schwartz, 1992).

Material Culture, System Culture, and Psychological Culture are the three categories that Stern (1992) classified culture into. Material culture encompasses all visible, assessable, and quantifiable man-made material items that benefit civilization, such as transportation and clothes. System and psychological culture cover religious conviction, social system, family system, conduct, reasoning, and aesthetics. Both tribes are "invisible" or "hidden" cultures. Stern defines narrow culture as everyday life, behavioral standards, rituals, tradition, and general lifestyle. Hammerly (1982) classified culture into three types: information, achievement, and behavior. People's historical perceptions, social and geographic data are all examples of information culture. The behavior factor is significant

since it deals with real lifestyle, practice, deeds, values, and attitude. Literature and art have always been associated with achievement culture.

During their formative years, children, for example, learn a set of ideals and behaviors from their close relative and family, as well as from other social organizations in the greater society. In essence, it may be claimed that human behaviour and thought are governed by certain principles. Over time, this culture evolves into a code of conduct that all members of that community are required to follow. Furthermore, Krakauer et al. (2002) suggest that culture is a assemblage of mutual meanings, ideals, rites, and modes of networking with others that shape how individuals construe and make sense of the world they live in, rather than just ethnicity. This means that certain habits and beliefs will become ingrained in people's minds over time, and they will be accepted as a way of life with little or no attempt to examine them. Inferentially, the attitude and mindset of the youth (would-be entrepreneurs) who are the backbone of every emerging economy are substantially established even before they engage in potentially entrepreneurial activity.

According to Asenge, Diaka, and Tsetim (2017), the socio-cultural environment influences people's attitudes, actions, and dispositions. Essentially, the social-cultural environment is made up of immaterial things that affect people's beliefs, behavior, interrelations, and way of life, as well as their ability to stay alive. Cultural, religious, educational, and ethnic conditioning influence people's views, values, attitudes, and lifestyles (Adeleke, Oyenuga and Ogundele, 2003). Socio-cultural influences are a range of social and cultural elements that shape social behavior. Aspects socio-cultural are those that shape people's perceptions, attitudes, behaviors, and ways of life (Akpór-Robaro, 2012). In other words, sociocultural variables include all factors that define an individual's personality and influence their outlook to life, disposition, behavior, decisions, and activities. This is what a society teaches and shares through socialisation. People's attitudes, beliefs, relationships, perceptions, manner of life, survival, and existence are all influenced by anthropogenic sociocultural forces. In other words, sociocultural variables include all factors that profile an individual's personality and influence their attitude, disposition, behavior, decisions, and activities. People's perspectives, values, attitudes, habits and behaviors are influenced by socio-cultural dynamics (Adeleke, Oyenuga and Ogundele, 2003). These are the elements that a society teaches and shares, and they are passed down

through socialisation. As a result, any feature within a group's social structure and culture that has an effect on the development, behavior, and performance of entrepreneurs is referred to as a socio-cultural factor in relation to entrepreneurship. As a result, sociocultural considerations are critical. Scientific.

According to Onodugo and Onodugo (2015), culture is mental programming that divides people into groups based on their ethnicity or cultural background (1997). Value systems serve as the foundation for culture, hence culture encompasses them (Adler, 1997). Cultural influences on economic activity have been studied extensively since the turn of the 20th century. Weber (1976) demonstrated the impact of religion (as a cultural component) on a society's economic performance. Inglehart (2000) discovered evidence that economic inequalities are associated with vast and broad cultural differences, as well as evidence that cultural zones remain across time. The study of Inglehart covered 65 civilizations. According to research, culture has a considerable impact on a society's well-being.

A society's cultural orientation shows how the beliefs, attitudes, and actions of its members interact with each other (Adler, 1997). These ideals have an effect on how people think and feel, which in turn affects how they act in every situation. Individual and group behaviors change over time, which affects the culture of a society. Then the process starts again from the beginning. As a result, culture has a significant impact on a society's entrepreneurial capacity, and entrepreneurship is culture-embedded, as Loucks (1981) implies. As a result, entrepreneurship study should focus on the cultural differences in entrepreneurship phenomena, as well as dissimilarities in how attitude, ideals, beliefs, attitudes, common customs, and the rareness of situations influence what people see to. Individuals' thoughts, feelings, and behaviour are influenced by socio-cultural elements, which are factors linked to both society and culture. They reflect the major forces inside cultures and societies that influence individuals' thoughts, feelings, and behavior. Among these are the following:

1. Cultural deprivation
2. Cultural change
3. Child rearing practices
4. Cross cultural difference
5. Ethnic values

6. Kingship structure
7. Regional differences.
8. Family structure

### **Culture and society**

Culture, according to Schaefer (1992), is the sum of learnt, socially transmitted behaviors that share the following characteristics:

1. Culture is the belief in democracy and freedom.
2. Culture is what people think is essential when they interact.
3. Culture is the shared beliefs, conventions, and customs of people.
4. Language and beliefs are culture (Schaefer, 1992).

Culture is a way of life in its entirety. Culture encompasses everything a person creates during the course of their existence, including what they consider significant and what they consider unimportant. Over time, people's interactions with one another shape values, conventions, ambitions, and culture as a whole. The unparalleled success of the human species can be attributed in part to culture, which allows people to thrive even in harsh conditions. There are two ways culture is created, according to Robertson (1989). People's interactions produce culture, just like culture recreates and moderates or moulds people; it provides the environment for social interaction and helps separate one people from another (Tannen, 1990).

### **Language**

Language is the fundamental means by which humans communicate with one another, according to Henslin (2006). Everyone uses symbols to converse and share nonfigurative ideas (Henslin, 2004), a perspective that permits beliefs to be existent and is universal in that it exists in all societies, but not universal because different persons ascribe various connotations to certain sounds. According to the Sapir-Whorf hypothesis, language provides categories which help to define and form social reality. It makes the case that language not only allows us to express ourselves, but also shapes our thinking and perceptions.

## **Religion**

Religion is a significant part of culture. Religion is derived from the Latin term *religio*, which originally meant 'obligation, bond,' according to John Ayto's Dictionary of Word Origins. 'Tie back, tie tight' is the meaning of the verb *religare*. As a result, religion connotes a link between humans and the gods. Religion comprises all belief systems in deities, as well as other spiritual beings and ultimate mystical concerns. (From the 1997 Penguin Dictionary of Religions.) It is the relationship between humanity and God or the gods, or whatever other entities people see as sacred or supernatural under certain circumstances (Britannica Concise Encyclopaedia, 2006). It is a collection of religious attitudes, ideas, and practices that is either personal or institutionalised; it is a cause, philosophy, or system of beliefs that is adhered to with zeal and trust. Merriam-Collegiate Webster's Dictionary (Webster's Collegiate Dictionary, Merriam-Collegiate, 2006). Religion, according to Durkheim, is a set of ideas and actions that work together that revere religious symbols, that is, those that practices and convictions that are set apart and forbidden that unite all congregants into a single moral community. Religion, according to James G. Frazer, is a manifestation or conciliation of superior powers believed to command and rule Nature and human life. Religion, according to the American Heritage Dictionary, is the spiritual or emotional state of mind of someone who believes in the existence of a superhuman force or powers.

## **Norms and values**

Values are the aims of our life, whereas norms are the rules that regulate them. Values give rise to norms, which are expectations or guidelines of conduct. The term "norms" refers to set standards of acceptable behavior. Norms might be unofficial or enshrined in law. In contrast to norms, which tend to be quite precise, values tend to be abstract and all-encompassing. There are norms that govern our behaviour in society as a whole. Laws can be norms, but processes, morality, habits, and expectations can also be norms. When it comes to norms, one's place in the social system often decides what those norms are. A society's sincerely held and shared beliefs often reflect itself in its conventions.

## **Values**

To have values means to adhere to principles, norms, and attributes that one feels are important or deserving of praise.

1. Most people in every culture agree on what is important enough to put forth effort towards (ends).
2. People's beliefs about what they want in life are defined by their values.
3. For the purposes of this definition, values refer to what we value and what we do not value.
4. They guide most of our actions.
5. Values are culturally shared long-term commitments to ends.
6. Values are abstract and general.
7. Values are a way of describing our "moral" objectives in society.

## **The Nigerian culture**

Nworah (2011) estimates that Nigeria is home to 371 distinct tribes or ethnic groups. Fulani and Hausa peoples live in the north, Igbo people live in the south-east, and Yoruba people live in the south-west, as well as Ijaw and Efik-Ibibio people living in the south (situated between Igboland and Yorubaland). Efik/Annang/Ibibio people are also part of the last group (Ibenegbu, 2018). The majority of Fulani and Hausa people are Muslims, while the majority of Igbo people, as well as the Efik, Ibibio, and Annang people, are Christians. Either the Yoruba are Christians or they are Muslims. In every part of Nigeria, indigenous religious rituals are still important, and they are mixed with Christian and Islamic beliefs. Nigerian society as a whole has a communal life system, which means that people live together with the goal of sharing common interests, common values and beliefs, and a common way of life. Ajekwe (2017) cites religion, communal spirit, regard for the law, belief in predestination, mysticism and witchcraft as key characteristics of Nigerian culture. He believes that these ideas and practices could stifle the growth of a vibrant business culture in the country.

### **2.2.5 Hausa culture and business practices**

The Hausa people live in Nigeria's northernmost region, which has the country's largest land mass and population (Nigeria Population Commission, 2006). Among the states

of Hausa are: (Adamawa State, Gombe State, Jigawa State, Katsina State, Kebbi State, Kogi State, Kwara State, Katsina State, Kano State, Zamfara State, Yobe State, Taraba State, Sokoto State, Plateau State, Niger State, Nasarawa State, Borno State, Bauchi State, Benue State, and Abuja F.C.T.). Because of their reliance on farming and herding as livelihoods, the Hausas prefer to remain in their villages. It's Hausa tradition for the Emirs, who are extremely strong and well-connected, to rule them, and the Emirs are chosen by a cleric council known as "Mallamai" from within a ruling family. The Hausas are regarded as the most honest and open in Nigerian business operations, but they have little desire to enter into international business, especially with Western countries. This is especially true for the Hausas. Since Islam has a strong influence on Hausa beliefs, the business climate in Hausa country can be likened Saudi Arabia and other Islamic countries', with Sharia law now fully integrated and practiced.

Many traditional ideas have been inculcated into the minds of young people in northern Nigerian society, as have those in other Nigerian communities (Halliru, 2015). Some of these proverbs emphasize the importance of working hard to attain one's goals and objectives. Some proverbs, however, suggest that success and money are not the result of hard labor, but rather are the result of chance and good fortune, or better still, are predetermined by God. This system of beliefs has the ability to influence the degree to which entrepreneurial actions are embraced by people. Due to its size and location in Hausa region, Kano and Kaduna are critical business hubs for conducting business in Nigeria (Kevin Shillington 2005). There was a well-known leather industry in Hausa/Fulani region that sent shoes to Spain via trans-Saharan routes.

To be sure, entrepreneurial systems in northern Nigeria aren't constructed on a basis that would allow them to thrive, as Halliru (2015) pointed out. When it comes to trans-Saharan commerce, northern Nigeria has long been renowned as the "hub of commerce," but the region has also had to deal with severe poverty and a lack of economic opportunity for its youth. Thus, it's indicative of today's dependent culture and of the paradox inherent in proverbs, which says even without effort, success is possible if it's predestined. Apprenticeship systems handed down from generation to generation are also not helping problems because they do not bring out the much-desired creative thinking from the trainees

who have resigned themselves to fate in the sense that they would be apprentices until the end of time.

### **2.2.6 Igbo culture and business practices**

The Igbo people are sometimes included with the other non-centralised societies because of their geographical distribution (FGN, 2016). As a result of their lack of association with a single state or a large state structure, the Igbo are classified as a separate people. A basic consistency of pattern as well as of cosmological and social beliefs prevailed among the Igbo people despite these differences in ethnicity. However, the Aro were able to construct a theocratic regime in eastern Nigeria due to their military might and role as Oracle spokesman. The Igbo people live in five states in Nigeria's south-east region: Anambra, Imo, Enugu, Ebonyi, and Abia. Most families, particularly in the villages, exist by subsistence farming, hence they are traditionally agriculturists. The Ibos are also well-known for their commerce and business acumen, outside of farming. The Agulu people of Anambra state, who were recently displaced by the Igbo, are well-known for their bread-making skills. Anambra state's Nando people are recognised for retailing pharmaceutical medications, while the natives of Awka are famous for blacksmithing. The Abiriba people are known for importing used clothing called Okirika in native parlance.

The Igbo 'self-help and self-enterprise' concepts are particularly intriguing. Ndigbo have coined the phrase 'Igba Mbo' to describe this mindset and slogan. Proverbs are used by the Igbo as well as the Hausa because "proverbs are the palm oil with which words are consumed" by the titled chiefs and elderly men. Many of these aphorisms and wise sayings unquestionably regulate behaviour and have an impact on business practices in an indirect way.

### **Trading and apprenticeship in Igbo culture**

For a period of 4-6 years, the Igbo people, according to Orugun and Nafiu (2014), have an intelligent business system or culture that connects a young man with a business mentor. When it comes to teaching an apprentice the fundamentals of their trade, a business mentor known as a "oga" is responsible for both their well-being and their well-being during their time as a "boyi". On his side, the 'boyi' promises to carefully serve his 'oga.' The 'oga' pays the 'boyi' an amount at the conclusion of the agreed period so that he can start his own



business. However, both the 'oga' and the 'boyi' have abused this plan in various ways. It has been reported that some 'ogas' abuse their 'boyis,' treating them as if they were slaves. As they get closer to 'independence,' some keep fighting with their 'boyis,' making up stories of theft, insubordination, and other offenses against them in order to avoid paying the 'boyi,' as arranged. Because of this, the Igbo people have created a unique trading and apprenticeship system that involves an unstructured training programme that lasts a specified amount of time and practically teaches an individual how to be an entrepreneur.

Igbos get into business for different reasons such as profit-making, public acceptance, contribution to the community and employees, and personal fulfillment. They also do so for a variety of other reasons, including financial security, job security, and financial power (Orugun and Nafiu, 2014). Besides transportation, they are also in the construction and manufacturing industries as well as the chemical and pharmaceutical industries. They are also in real estate, commerce (import and export), trading, food and grocery stores as well as fast-food restaurants and a variety of specialty shops.

### **2.2.7 Yoruba culture and business practices**

The Yoruba empire began around the eleventh century (FGN, 2018). The many kingdoms all held the shared understanding that Ife was the birthplace of their founding father. Historically, governmental power was divided up among kingdoms. This shared dialect was spoken by many different sub-ethnic groups as well as the kingdom as a whole. Ones like the Egba and the Egbado were major sub-ethnic groups. Others like the Ekiti and Ondo sub-ethnic groups were smaller. The Oyo Kingdom was the most effective at consolidating its power among the Yoruba kingdoms. Sixteen (16) kingdoms and 6 states make up Nigeria's Yoruba ethnic group, which is located in the southwest (Ekiti State, Lagos State, Ondo State, Ogun State, Osun State, Oyo State,). Because of the slave trade, you can find Yoruba people speaking Yoruba and practicing Yoruba culture in countries like Cuba, Brazil, Haiti, Puerto Rico, and Trinidad. They treat you with respect and consider your age an asset (age commands respect). The importance of one's family cannot be overstated, and especially important is the extended family system.

Yorubas are traditionally ruled by kings known as "Oba." This helped the British colonial masters establish indirect authority in Yoruba territory since the Obas wield great power and take choices that have far-reaching consequences for the entire community. It's

no secret that the Yoruba people are deeply spiritual and revere a large number of deities; they claim to worship 401 deities, prompting some Western researchers to draw comparisons to the Ancient Greeks. Having more than one wife is also considered a sign of a man's weakness among the Yoruba. Yorubas are a religiously diverse people who practice both Christianity and Islam. The Yoruba people's willingness to adopt Christianity and Islam in such large numbers suggests that they are tolerant and open-minded. Lagos, the largest commercial metropolis in Nigeria and Africa, is located in the Yoruba states, making the Yoruba region a key component of Nigeria's business landscape. Yoruba culture now is influenced almost equally by Christianity and Islam.

In both urban and rural locations, Yoruba people have lived and worked for many years. Some Yoruba men continue to cultivate as a means of subsistence. In the past, yam, cassava, and corn were popular staples, while cocoa became a valuable export crop in the twentieth century. Some men are employed as general laborers, while others are employed as specialists or artisans. Most males work both in the city and on the farm, alternating between the two during the year. Yoruba women don't labor in the fields, but they are heavily involved in the market economy. It is a woman's own job that determines her social status, not her husband's. Yoruba people also have a rich apprenticeship system (*ise kiko*) for learning a trade or skill that are largely family-based. That is, parents train their children on family trade such drumming (among members of the “*ayan*” family), and so on.

Among the Yoruba people, oral rendition and storytelling are the primary methods by which knowledge is transferred from one generation to the next and when discussing their past and present. Poems, folktales, and historical and legendary narratives all have a significant role to play. Writing has become an essential component of the modern Yoruba tradition, even though storytelling is still a favorite past time. Many well-known award-winning African authors are of Yoruba descent. In order to influence and advance in society, Yoruba people think that advanced education is the way to go. This has allowed them to take over the public and private sectors of Nigeria. Yorubas make up a large percentage in the judiciary, politics, and economic worlds. Wood and brass have been used to create some stunning sculptures.

Artistically competent Yoruba traditionally include those who make masks and pottery as well as those who weave and work with beads and blacksmithing. Yoruba

drumming is legendary in world music. They're also known for farming, fishing, and running a contemporary business.

## **2.3 Empirical review**

### **2.3.1 Social capital and entrepreneurship intention/behaviour**

Several decades of empirical study on entrepreneurial education have been undertaken. Scott (1991), Yosuf et al. (2007) and Shaver and Gartner (1994) studied personality. Carr and Sequeira (2007) studied the impact of personal and familial experiences on entrepreneurship desire (Krueger, 1993; Rajzman, 2001). Turker and Selcuk (2009) investigated the impact of social, cultural, economic, technological and environmental, factors on EI. Turnbull et al. (2001) claim that the capacity to take risks, freedom, financial gain, and job security and control increase students' desire to become entrepreneurs. In contrast, most of the studies analysed stressed an individual or psychological approach.

While social capital has influenced economic research, few studies have examined its impact on entrepreneurship (Gedajlovic, Heugens, Van Essen and Van Oosterhout, 2013). Many studies have revealed that social capital is excellent for entrepreneurship, such as learning about new prospects, networking, developing a positive reputation, and boosting performance. This shows a strong connection between entrepreneurship and social capital. Social capital also influences work choices and can assist young people in starting firms (Lián and Santos, 2007; Sharma, 2014; Walker, Kogut, and Shan, 1997).

Many studies show a strong correlation between social capital and entrepreneurship growth (Agboli and Ukaegbu, 2006; Abimbola and Agboola, 2011; Thornton, 1999; Lee and Peterson, 2000;). Putnam's 1995 social capital study indicated that higher social capital locations had higher GDP. Burt (2000) and other academics claim that social capital impacts enterprises globally. There is a relationship between economic outcomes (such income, socioeconomic standing, etc.) and social capital. Glaeser (2002) found this. According to Montoro-Sanchez and Diez-Vial (2013), social capital affects a company's performance since it helps entrepreneurs gain crucial business skills. Three more points: It affects a company's financial capital (Batjargal, 2003), competitive skills (McEvily and Zaheer, 1999), and internal resources (McEvily and Zaheer, 1999; Florin, Lubatkin and Schultze,

2003). For example, contrary to popular opinion, entrepreneurial social capital reduces job creation in rural areas while increasing it in towns and big cities.

A higher level of social capital also helps managers identify and generate more profitable opportunities, which is crucial when new business models are necessitated by constant technology advancement. In a lab test, brokers accumulated resources (Willer, 1999). Brokers are people who have exclusive network connections to other people. Burt (2000) also found that people with higher social capital are more successful entrepreneurs because they control more market information through direct or indirect contact with more people. Social capital-rich teams provide more innovative solutions (Anacona and Caldwell, 1992); scientists from diverse backgrounds produce higher outputs (Burt, 1992; Reagans and Zuckerman, 1999); and organizational social capital improves performance (Podolny, 2000). (Burt, 1992; Reagans and Zuckerman, 1999). (Yair and Maman, 1996) Others claim that dominant groups' social capital discourages less powerful groups from starting businesses (Adler and Kwon, 2002; Crow, 2004).

In an increasingly globalised society, Lián and Santos (2007) regard entrepreneurial potential as a source of competitive advantage and economic growth. The researchers looked at how social capital influences entrepreneurial intentions, focusing on the startup process and enhancing the Shapero and Sokol (1982) and Ajzen (1991) entrepreneurial intention models to account for cognitive aspects influencing the decision to start a business. They discovered two types of cognitive social capital: those obtained from a person's strong connections (bonding social capital) and those derived from a person's weak connections (deriving social capital) (bridging social capital). They discovered that social capital initially influenced perceptions and then entrepreneurial impulses. Their structural model shows 57% of the differences in the intention to start a business, which shows that cognitive social capital components have an indirect effect on the intention to start a business. In the second case, they observed modest associations with low perceived feasibility when bonding social capital.

People in a low-density social network, according to Klyver and Schtt (2011), are more likely to be entrepreneurs. This supports Burt's (1992) "structural holes" theory while opposing Coleman's (1988) "closure argument," proving that people with gaps in their active network are more almost certain to get useful information and resources that they

don't already know. They are more likely to want to start their own business because they have access to useful information and resources. In addition, Klyver and Schtt (2011) discovered that people with a significant business network, or social capital, are more likely to be entrepreneurs. Large levels of social capital included in large business networks have a dual influence on the development of entrepreneurial intention: it increases the possibility of spotting opportunities while also positively affecting self-efficacy and perceived feasibility of starting a business. Furthermore, persons who are connected to entrepreneurs are more likely to have entrepreneurial goals, but the remaining social network factors – network size, network diversity, and network age – had no effect on the development of entrepreneurial intentions. Finally, they determined that, while network density did not appear to provide the requisite skill and capacity for business beginning, it could provide other critical resources.

Adaryani, Akbari, Adel, and Amiri (2014) investigated and measured four types of social capital: social communication, coherence, engagement, and confidence. They found that social participation and social coherence had a direct effect on the desire to start a business, while social confidence and social communication had an indirect effect. So, there is a good link between social capital and the tendency to be an entrepreneur. (Shakiba, 2012). According to Cetindamar et al. (2012), a student's social capital has a major impact on their career intentions. As their social capital network increases, students' entrepreneurial impulses grow rapidly, while their ratio of job-seeking possibilities diminishes. Their findings are consistent with prior research (Nabi, Liñán, Fayolle, Krueger and Walmsley, 2017), which has underlined the critical role of social capital in assisting with the successful execution of entrepreneurial goals. Entrepreneurship initiatives have been proved to be good for building social capital. As a result, the number of people starting their own businesses has gone up in the United States (Servon, 1998). Because of changing demographics and family structures, future research on the effect of familial and societal determinants on entrepreneurial outcomes may find things that contradict what we already know.

Jamshidinavid, Chavoshani, and Parse (2014) investigated the relationship between social capital and organizational entrepreneurship using Kermanshah's Islamic Azad University as a case study. They discovered that views of social capital, such as relational capital and cognitive capital for entrepreneurship, predict team effectiveness significantly.

Chia and Liang (2016) investigated the impact of social capital on the entrepreneurial goals of tourism students in a metropolitan setting in order to aid in the development of tourism entrepreneurship abilities. Prior study (Moller et al., 2005; Sharma, 2014; Lián and Santos, 2007; Shaw et al., 2008) validated their findings. Furthermore, the study found that while bridging-based social capital had a significant impact on entrepreneurial belief, it had no effect on entrepreneurial preparation. Furthermore, social capital based on bonding had no effect on either type of business goal.

In the last five years, there has also more research on how social capital affects the desire to start a business. For example, Akintimehin, Eniola, Alabi, Eluyela, Okere, and Ozordi (2019) studied social capital and how it affects the performance of businesses in Nigeria's informal sector. Internal social capital had a big effect on non-financial performance but none on financial performance. External social capital had no effect on either financial or non-financial performance. When company age was taken into account, social capital had a big effect on how well a business did. It was found that internal social capital has a big effect on both financial and non-financial performance. Both financial and non-financial performance were not affected much by social capital from the outside. As a result of what the study found, informal entrepreneurs are encouraged to use their internal social capital resources while also trying to increase their external social capital, which may be crucial to the success of their business.

Mahfud, Triyono, Sudira, and Mulyani (2020) found that entrepreneurial attitude orientation, social capital, and psychological capital all affect the entrepreneurial intention of polytechnic students in a way that works together and with other factors. It was found that psychological capital partially mediated the link between entrepreneurial attitude orientation and entrepreneurial intention. It was also found that psychological capital completely canceled out the effect of social capital on the desire to be an entrepreneur. Ali and Yousuf (2019) used the partial least squares method to look at the relationship between social capital and the intention to start a business in a rural area of Pakistan. The results show that social capital has a strong positive effect on entrepreneurial goals by creating a sense of desirability, self-efficacy, and social norms for entrepreneurship. According to the study, the rural people of Pakistan should be taught about business opportunities because

these programs help different parts of the rural community in different ways. According to the study, encouraging people in the mountain community of Gilgit-Baltistan to be entrepreneurs helped them understand the benefits of starting their own businesses, earning money, and helping to pay the bills. In Vietnam, Ha, Doan, Vu, Nguyen, Phan, and Duong (2020) used structural equation modeling (SEM) to find out how social capital affects Vietnamese college students' plans to start a social business. The results show that social capital is an important factor in figuring out self-efficacy, perceived desirability, and intention when it comes to social entrepreneurship. In addition to having a direct effect on the intention to be a social entrepreneur, perceived desirability and social entrepreneurial self-efficacy also act as bridges between social capital and the intention to be a social entrepreneur. Lan and Luc (2020) made a model of social entrepreneurial intention based on three aspects of social capital. On the basis of three parts of social capital, a conceptual model of the intention to be a social entrepreneur is made. By putting three variables of social capital into three new structures, this study makes new connections between these structures and the goal of being a social entrepreneur. Some of these are perceived social contacts and links, perceived social trust, and perceived shared norms. The results also have implications for the government in terms of increasing the number of social entrepreneurs. They also give academics who are interested in social entrepreneurship new areas to study. Pérez-Macas, Fernández-Fernández, and Ra-Vieites (2021) looked into the relationship between structural and cognitive social capital elements and entrepreneurial intention among online and in-person university students. Even though social capital has a big effect on the desire to be an entrepreneur in both settings, it is stronger in the group of online students than in the group of face-to-face students. The study found that cognitive social capital (shared languages and visions) affects entrepreneurial goals through the catalytic effect of structural social capital (network ties) and the main parts of the Theory of Planned Behavior (attitude towards behavior, perceived behavioral control, and subjective norms).

### **2.3.2 Entrepreneurship education and entrepreneurial intention/behaviour**

Also, the relationship between entrepreneurship education and the desire to be an entrepreneur has been studied. Peterman and Kennedy (2003) used a pre–post control group research design to find out how students in high school felt about starting a business after taking part in an enterprise education program. After finishing the business program,

participants had a much better idea of how desirable and possible it would be to start a business. There is a direct correlation between the value of prior experiences and the participants' experiences in the entrepreneurship education program.

Using planned behavior theory, Fayolle, Gailly, and Lassas-Clerc (2006) aimed to build a standard paradigm for examining the structure of EEP (TPB). The EEP examination had a significant impact on students' entrepreneurial intent. In fact, positive influence had minimal effect on respondents' perception of behavioral control. Fayolle and Gailly wondered if entrepreneurship education programs (EEPs) influenced participants' attitudes and goals (2013). And how long does this influence last in relation to prior experiences? An EEP outperforms persons with little or no prior entrepreneurial experience. The findings reveal that the EEP has a considerable negative influence on students who have already had significant exposure to entrepreneurship.

Souitaris, Zerbinati, and Al-Laham (2007) studied the impact of an entrepreneurship curriculum on science and engineering students' entrepreneurial attitudes and aspirations. Researchers intended to test the widely held belief that entrepreneurship education increases likelihood of starting a business. The most significant consequence of entrepreneurial education programs was inspiration (a psychological concept).

Studies by Graevenitza, Harhoff and Weber (2010) studied the impact of entrepreneurship education on entrepreneurial inclinations in order to figure out why it's at the top of policymakers' lists in Europe and the US. The paper presents a learning paradigm in which students receive signals as a result of entrepreneurial education. Students assess their entrepreneurship skills based on indications like these. Researchers observed that students' aspirations to start a business decreased slightly after taking the course, but their self-assessed entrepreneurial abilities improved significantly. They used replies from ex-ante and ex-post surveys to make this discovery. They came to the conclusion that pupils receive signals that teach them about entrepreneurship and learn about their own entrepreneurship potential themselves.

For the purpose of investigating the influence of entrepreneurship education programmes on college students' entrepreneurial abilities and motivation, Oosterbeek, Praag, and Ijsselstein (2010) used an instrumental variables method inside a difference in differences framework. It was discovered that the programme was available to pupils at one



school site, but not at another. The choice of site (and subsequently therapy) is influenced by the distance from the parents' home. In other words, students' self-assessed entrepreneurial skills show little impact, and students' intentions to become entrepreneurs are negatively impacted as a result.

Research conducted by Lián, Rodríguez-Cohard, and Rueda-Cantuche (2011) found that entrepreneurial education is a critical tool for improving the entrepreneurial mindsets of both prospective and aspiring entrepreneurs alike. The researchers examined the factors that influence a person's intention to open a business using a factor-regression approach. The study's long-term objective was to design a more successful entrepreneurship education programme. Entrepreneurial ambitions can be explained most well by human attitude and perceived behavioral control.

Sánchez (2013) conducted an investigation to find out how an EE programme affected the entrepreneurial skills and plans of high school students. The quasi-experimental pretest–posttest approach was used to confirm (or disprove) the conventional wisdom that entrepreneurial education increases the intention to start a business. The results back up the idea that students who were exposed to EE improved their self-employment skills and intentions, but students who were not exposed to EE did not.

Zhang, Duysters, and Cloudt (2014) used Ajzen's theory of planned behavior, Shapero's model of the entrepreneurial event, and the entrepreneurial cognition theory to investigate the relationship between entrepreneurship education, prior entrepreneurial experience, perceived desirability, and achievability on the EI of university students. They discovered that views of desirability had a strong influence on EI, but perceptions of feasibility have no such effect, based on data obtained from ten different universities. Surprisingly, exposure had a significant negative impact, whereas entrepreneurship education had a significant positive impact, according to the study. Males and those with a technology university and/or background outperformed females and those with a non-technological university and background on the emotional intelligence (EI) scale. They discovered that gender, university type, and study subject had substantial positive interaction effects on the relationship between entrepreneurial education and EI.

Many studies on entrepreneurship education and entrepreneurial intention among undergraduate students at tertiary institutions around the world have been conducted in the

last five years. For example, Bae, Qian, Miao, and Fiet (2017) did a meta-analytic analysis on 37,285 people and discovered a tiny but significant correlation between entrepreneurship education and entrepreneurial objectives. The correlation between business education and entrepreneurial intent is stronger, but it is still stronger. There was also a disconnect between post-educational entrepreneurial ambitions and entrepreneurship education.

Ojo and Anuoluwapo (2019) investigated the relationship between entrepreneurship education and entrepreneurial intention among Nigerian undergraduate students. Despite the fact that English and Language (EandL) students had higher EI than accounting students, the majority of students in the study claimed they wanted to start a business after finishing college. Both student groups were enthusiastic in business concepts, start-up companies, finance, and networking. High-profile entrepreneurs, family members who founded enterprises, and media publicity, to name a few of their key incentives for beginning a firm. Furthermore, the EE curriculum has a minor impact on pupils' EI. It shows out that EE and subjective norms have a favorable and significant effect on students' entrepreneurial goals, whereas attitude, subjective norms, and perceived behavior control have a negative effect. The report discovered that the method entrepreneurship education is taught at the University of Benin has had no impact on accounting and EandL students' entrepreneurial inclinations.

Gujrati, Tyagi, and Lawan (2019) investigated the relationship between family financial position and students' entrepreneurial intentions, as well as the role of entrepreneurship education as a mediator. The study discovers that Family Financial Status (FFS) is indirectly related to students' Entrepreneurial Intentions as a result of its link with EE (EI). The findings revealed that Family Financial Status had a significant impact on Entrepreneurship Education, and that this impact was linked to higher Entrepreneurial Intention. The bootstrap samples showed that the indirect effect of Family Financial Status on students' Entrepreneurial Intentions via Entrepreneurship Education was significantly greater than zero, implying that Entrepreneurship Education mediates the relationship between Family Financial Status and Student Entrepreneurial Intentions.

According to the study, entrepreneurship education should be promoted because it has been proved to be an effective stimulant for increasing students' entrepreneurial intentions. Jena did a recent case study on the impact of business management students' attitudes toward entrepreneurship education and entrepreneurial intention in Indian

universities/colleges (2020). The author investigated the effect of students' attitudes on entrepreneurial intention while controlling for gender, entrepreneurial family background, and other variables. Using the "R Programming Language," the results showed that learning about entrepreneurship has a positive effect on the desire to start a business. A study done by Ladokun, Onimole, and Olowu in 2021 found that entrepreneurship education has a strong and positive effect on how entrepreneurial students are likely to be. As a result, entrepreneurship education is a strong predictor of students' entrepreneurial intent. It was found that teaching college students about entrepreneurship was the best way to get them to want to start their own businesses. But the study suggests that the curriculum for entrepreneurship education and other courses be changed so that students have enough time to learn the skills they need, strengthen their goals, and practice entrepreneurship.

### **2.3.3 Culture and entrepreneurship intention/behaviour**

Several studies in organizational sociology and entrepreneurship have found links between culture and entrepreneurial intention or activity. As previously stated, culture is the collective programming of the human mind that separates individuals of one mind from one another (Hofstede, 2001). Davidson and Wiklund (1995) discovered that the cultural and economic factors influencing the rate of new firm formation are positively connected. Inglehart (2000) examined the impact of many elements that shape the global value system on a sample of 65 societies. Hayton (2002) stated in a similar study that economists, sociologists, and psychologists see varied degrees of entrepreneurial activity across countries, as well as a number of linked elements such as needs and motivations, beliefs and behaviors, cognition, and cultural values. Given the widely held idea that cultures have an impact on entrepreneurship, the researcher focused on cultural values (Thomas and Mueller, 2000; Guiso, Sapienza, and Zingales, 2005; Davidsson, 1995). He discusses how Hofstede's cultural views encourage entrepreneurship.

Moriano, Gorgievski, Laguna, Stephan, and Zarafshani (2011) investigated the consistency of the strength of relationships between Theory of Planned Behavior (TPB) predictors and entrepreneurial career desires across countries. The study investigated at 1,074 university students in six very different countries and what they thought their entrepreneurial goals would be in the future (Germany, India, Iran, Poland, Spain, and the Netherlands). Even though the effects of subjective norms vary from culture to culture, the

results show that attitudes and perceived behavioral control (self-efficacy) have the same effects on entrepreneurial career desires across cultures.

Mitchell et al. (2002) conducted an exploratory survey of 990 persons from eleven countries to see whether entrepreneurship cognitions are universal. Entrepreneurs, according to the study, have different mental models than other types of business people. They also discovered variances in eight of ten hypothesised cognition components, as well as a form of nation illustration within models or archetypes that differs by country. Lindsay (2005) attempted to build an entrepreneurship mentality model by merging elements from Hofstede's (1980) and the EAO model. Despite this, he never attempted to put the hypothesis to the test.

Aruwa (2005) revealed that ethnic background had the most impact on understanding entrepreneurial tendencies and motivations in Kaduna, Nigeria, followed by financial and environmental influences, as well as personal experience and motivations. According to the census, numerous ethnic groups exercised dominance over various commercial activities in Kaduna. While the study's aim was not to investigate the impact of culture on entrepreneurial attitudes, it did demonstrate that cultural factors do influence entrepreneurial views. Other scholars have pointed out how important culture is when it comes to choosing a career. (e.g. Brown, 2002; Lent, Brown and Hackett, 2000).

Additional research on students' career interests has demonstrated that cultural identification and cultural diversity within a single country influence career choices (e.g. Flores, Robitschek, Celebi, Andersen, and Hoang, 2010; Leong, 2010). According to supplemental study, country-level differences exist in the decision to pursue a career in business management (Malach-Pines and Kaspi-Baruch, 2008). Additionally, regional studies have indicated significant disparities in entrepreneurial mindsets between countries and regions, such as West and East Germany. Bergmann (2009) underlined this disparity, noting numerous research indicating that even more than 15 years after German unification, East German attitudes toward corporate foundations are slightly more conservative than West German sentiments. The GEM's most recent national report on Germany corroborated this. It clearly denotes the following distinctions: Eastern Germans are more pessimistic than western Germans regarding their startup environment. Apart from the cultural reasons

mentioned previously, there is considerable debate over whether fear of failure is a barrier to business.

Dwayne Devonish et al. (2009) investigated the effect of culture on entrepreneurial intention in Pakistani society in order to ascertain the effect of culture on entrepreneurial intention in the Caribbean. The authors discovered that having an entrepreneurial goal is critical when beginning a new firm, that prior experience influences their decisions, and that the model demonstrates a clear relationship between entrepreneurial purpose and entrepreneurial experience. According to them, an entrepreneur's experiences significantly influence an individual's desire to become an entrepreneur, which is consistent with Shapero and Sokol's past opinion and research (1982). Additionally, the study discovered that entrepreneurial intention is influenced by experience, corroborating Krueger et al (2000).

Additionally, there is a clear correlation between the entrepreneur's experience and the perceived feasibility and appeal of the venture. Indeed, features of society culture have a significant role in mediating entrepreneurs' experiences and business objectives. According to Mark-Pruett et al. (2008), a country's national culture is directly tied to entrepreneur intention. The common values, conventions, traditions, practices, beliefs, and planned acts that define people's cultures. Cultural values and attitudes set the bar for entrepreneurial acts such as creation, perceived feasibility, risk taking, independent thinking, and perceived desirability.

Changes in economic performance can have an impact on culture and vice versa. Akpor-Robaro (2012) discovered that the socio-cultural context has a significant impact on entrepreneurial development in society, both negatively and positively. This disproves the widely held belief that Nigerian culture does not allow for entrepreneurial emergence. Various researches in organisational sociology and entrepreneurship have found connections between culture and entrepreneurial intention or action.

Mungai (2013) interrogated the association between socio-cultural aspects and entrepreneurial intentions in a Kenyan university to determine what factors influence entrepreneurial desires. The study discovered that culture has a direct and indirect impact on entrepreneurial goals, and that there are no differences in entrepreneurial-related qualities such as gender or race. According to the study's findings, entrepreneurial intention is primarily influenced by the acting individual's views of desirability and feasibility, as

well as dispositional factors that equip an individual with the capability to act entrepreneurially. She also recognised that the present EE learning style can help people become more entrepreneurial.

In a study on the socio-cultural business environment, Abdullahi and Zainol (2013) examined the impact of education, religion, and family background on entrepreneurial intention. The study found that the socio-cultural business environment influences entrepreneurship, especially among young entrepreneurs. Education, religion, and family background all have a role in the socio-cultural business environment. The constructs have a strong and positive impact on entrepreneurial intent. Using Entrepreneurial Event Theory, Bahrami (2014) investigated the impact of geographical features on entrepreneurial intent. Age, gender, family support, and culture were examined for moderating effects on entrepreneurial intention and the research question. The research found little to no correlation between variables like culture and entrepreneurial desire. This was linked to the research sample's geographic population. Entrepreneurial intent, control locus, and self-efficacy, according to Bahrami (2014), taking chances had a cultural connotation.

In another study, Halliru (2014) explored the factors that influence the emergence of entrepreneurs of Hausa origin in northern Nigeria. According to the study, the Hausas have a system in which an individual serves his master ("lord") for the duration of his life, with no strategy in place to enable the "servant" to become self-sufficient. The Hausa apprenticeship system is in stark contrast to the Igbo system, which demands one to serve his "master" for a specified period of time. The Igbos believe that the apprentice will acquire all required abilities during this term, following which he will be graduated and empowered by his master to become self-sufficient. While qualities such as diligence, punctuality, endurance, and drive are critical for economic success, the Hausa believe God's predestination and so is most influential in determining conduct. This has an effect on the spirit of entrepreneurship.

Kumar (2014) conducted research in Uttarakhand, India, to investigate the impact of sociocultural determinants on female entrepreneurs. The findings revealed that a female entrepreneur's socio-cultural standing, as well as her residential background, had a substantial impact on her opinions, perceptions, and behavior. According to the study, sociocultural determinants have a substantial impact on women entrepreneurs and, as a

result, their contribution to the state economy. The majority of socio-cultural elements have been determined to have a significant influence on entrepreneurship. Onodugo and Onodugo (2015) examined the impact of sociocultural factors on entrepreneurial development in Nigeria and discovered that while some sociocultural factors, such as marriage, age group, and religion, have a direct effect on entrepreneurial development in Imo state, Nigeria, others, such as Omenani and obtaining the Chieftaincy title, have a negative effect.

According to Ajekwe (2017), each person handles life's economic and social obligations differently, as do major and minor life goals. Chastity (willingness to sacrifice for education), trust, and preferred sorts of employment are all factors that influence social cohesion and law-abiding patterns of living (Sowell,1993). As a result, the study looked at how culture influences economic activity and, as a result, entrepreneurship. Cultural characteristics, qualities, and variables are critical for entrepreneurship; yet, cultural attitudes and practices in Nigeria inhibit the development of entrepreneurial purpose. Based on the aforementioned, the researcher recommends a shift in values and attitude in Nigeria in order to develop high entrepreneurial behavior and culture.

Asenge, Diaka, and Tsetim (2017) emphasised the importance of sociocultural factors in entrepreneurial intention and behavior, noting that differences in value systems and cultural orientations toward entrepreneurship have been argued to influence entrepreneurship, particularly among the Tiv people of Benue State, Nigeria. Furthermore, the researcher investigated the impact of the Tiv land's family system, cultural values, and festivals on the growth of enterprises and the generation of entrepreneurs. The study discovered that the family system, cultural values, and holidays all have a significant impact on company growth in Tiv land, Benue State, Nigeria. According to the study's findings, sociocultural variables influence the growth of entrepreneurship in Benue State. Finally, the paper suggests that the government develop an education policy aimed at influencing citizen behavior and repressing anti-entrepreneurial cultural traits. Tiv parents and children should instill a new set of values that will attract and support entrepreneurial development in the state.

According to the NPC, Nigeria is the largest African/black nation, with a population of 198 million people (2018). Furthermore, it is one of the most diverse countries on the

earth. According to Edewor, Imhonopi, and Amusan (2014), entrepreneurial development in Nigeria is currently viewed as a magical wand capable of curing some of the country's most fundamental socioeconomic difficulties, and cultural traits are important motivators of entrepreneurial purpose. Nigerian culture is characterised by "conservation" rather than "adaptability." People are compelled to pursue their own independent inner-directed interests along unexpected paths in situations defined by "openness to change" (Akpor-Rabaro, 2012). Conservation cultures, on the other hand, restrict creativity, especially entrepreneurial initiative and drive, and limit the desire and pursuit of change. This is because such cultures urge individuals to avoid uncertainty in order to maintain the status quo through the employment of strong links, institutions, and traditions (Akpor-Rabaro, 2012).

According to more recent studies, such as that conducted by Asenge, Diaka, and Tsetim (2017), Tiv culture is distinguished by collectivism, fear of uncertainty, ascription, femininity, and conservation. Utov (2000) identified fury, jealousy, and an obsessive attachment to material belongings, as well as a low value placed on economic power and independence, desire, greed, and egotism, as historical impediments to entrepreneurship development in the Tiv area. Marriages, birthdays, Christmas, and burials are only a few examples of social barriers to the formation of Tiv businesses. Unjustified spending has drastically reduced the amount of money available for investment, and funds are frequently withdrawn from the organization for such purposes.

Fridhi (2020) attempted to explain why students are hesitant to choose their own careers in another study. The purpose of this study was to identify the most relevant factors influencing entrepreneurial tendencies and the reasons for this reluctance among students at Majmaah University's faculty of business (business administration and accounting track), Saudi Arabia. According to the findings, fear of failure has the greatest impact on entrepreneurial intention, followed by a scarcity of cultural entrepreneurs and a lack of awareness of the existence of mechanisms of assistance and accompaniment that could assist them at the beginning of their projects' life cycles. The rest of the modifications had no discernible impact on entrepreneurial proclivities.



### **2.3.4 Family influence/parental occupation and entrepreneurship intention/decision**

Substantial research has been undertaken, similar to culture, to understand the function of family influence or parental occupation on entrepreneurial intention/decision. Ajit and Anisha (2014) created and tested ten phrases that provide a strong insight into parental characteristics that influence adolescents' entrepreneurial attitudes. These characteristics include parental role modeling, parental access to a business network, entrepreneurial family culture, parental educational qualification, and family level of living, among others. The researchers discovered that the success or failure of the parents' businesses, as well as parents holding their own businesses, have an impact on B school students' desire to become entrepreneurs. The survey also indicated that entrepreneurs with entrepreneurial parents begin their entrepreneurial careers in the same field as their parents. Ajit and Anisha (2014) observed that parents' occupation has a direct influence on students' motivation in becoming entrepreneurs, whereas parents who own a firm encourage their children to become entrepreneurs.

Similar cross-country study by Pablo–Lerchundi, Morales–Alonso, and Karaosman (2018) investigated the effect of close family and cultural values on the entrepreneurial intention of technical degree students from Mediterranean cultures with generally strong family ties. The authors used cultural values mediation to examine the effect of family history on entrepreneurial intention in three separate countries: Spain, Italy, and Germany. They discovered that Spanish students receive more support from their family, friends, colleagues, and society in general than those from Italy or Germany. Entrepreneurial Intention is by far the highest among sons and daughters of entrepreneurs in Spain (EI). Children of civil servants had the lowest mean, followed by unemployed fathers. Surprisingly, no significant results are observed when the mother's work is included, however the highest mean is found for moms who own their own business and the lowest for children of public servant mothers.

Pablo – Lerchundi, Morales-Alonso, and Karaosman (2018) discovered that the father's occupation has a substantial effect among German respondents. Surprisingly, the children of unemployed fathers have the greatest EI, while the sons or daughters of employees, who make up half of the sample, have the lowest. They discovered no substantial effect of the mother's occupation, yet the pattern is the same: German children

of unemployed moms have the highest EI means, whereas children whose mothers are employed have the lowest. In Italy, there was no effect of parental occupation on entrepreneurial intention. Children of entrepreneurs had the greatest mean in that country, whereas students who stated that their father had a “other” employment or was unemployed have the lowest mean. Children of civil officials have an intermediate EI that is comparable to the national average. Students whose moms are entrepreneurs have the greatest mean for maternal occupation, whereas children of unemployed mothers or whose mothers are employees have similar means for EI near the center of the scale. The Italian children of civil servant mothers have the lowest mean. Because the final data demonstrate that parental occupation has no significant effect on EI, the hypothesised association remains a descriptive anecdote from which no conclusions can be drawn.

In Uttarakhand, India, Sharma (2014) investigated how three categories of household wealth, namely financial capital, manpower capital, and human capital, influence students' career decision intentions. The significance of students' personal social capital on their career intentions was also explored. According to the study's findings, a student's family's financial means had a beneficial effect on their greater learning EI. According to the study, neither the size of the family nor the father's annual income nor his employment status nor his human capital had any bearing on the children's choice of a future profession. The study also found that the size of a student's social capital network had a significant impact on their professional ambitions, particularly their desire to start their own business. According to the study, while family money influences students' willingness to pursue extracurricular activities, it has minimal influence on their actual career choice of starting a business or looking for job.

The findings revealed a considerable shift in children's work objectives as they progressed from low-income to middle-income to high-income homes. While 77 percent of respondents in the "Low" income group and 75 percent of respondents in the "Middle" income group want to work after graduation, just 54 percent of respondents in the "High" income group want to work. This shows that students are more likely to pursue entrepreneurial opportunities when their family wealth is higher. The findings support previous research by Kothari (2013), who found that students from "High" income households are less likely to work, but they also contradict Hsu et al. (2007), who found

that students from "High" income families are more likely to pursue entrepreneurship as a career. Numerous studies, however, have demonstrated that being born into a wealthy family does not ensure company success or even entrepreneurial transmission from father to son (Thrikawala, 2011; Mueller, 2006; Kim et al., 2003; and Srensen, 2007).

Only a small percentage of business entrepreneurs receive finance from family members, according to Fairlie and Robb (2007). According to the study's findings, the occupation of the respondents' fathers had no effect on their career intentions. Only 7.9 percent of children whose fathers were "small business owners" wanted to be entrepreneurs, compared to more than 76 percent of students whose fathers were "salaried employees." Lindquist et al. (2012), Plant and Ren (2010), Carr and Sequeira (2007), Mueller (2006), and Mc Elwee and Al-Riyami (2003) discovered that entrepreneurs' offspring are more likely to pursue entrepreneurial jobs.

Fairlie and Robb's (2007) investigated the effect of father's occupation on students' entrepreneurial tendency and found no effect. According to Ali and Yousuf (2019), the father's salary and occupation have little effect on entrepreneurial urges. The analysis indicates that Pakistan's surprising conclusion is attributable to the country's weak socioeconomic climate and tough business environment. Numerous studies have expanded on the established premise that when the business climate is favorable, demographic characteristics such as parental income and occupation have an impact on entrepreneurial drive, while maintaining previous views on the function of parental income and occupation in mind.

Cetindamar et al. (2012) conducted research in Turkey, another emerging market experiencing significant economic growth and development, validating the preceding premise. Income, according to Cetindamar et al., has a positive effect on entrepreneurial entry (2012). Turkey ranks 17th in the world in terms of industrialization, with a worldwide GDP rating of 92 (Cetindamar et al., 2012), indicating a stable economic and commercial climate. According to another study, Zellweger et al. (2011), students with family business experience are pessimistic about gaining control in an entrepreneurial career, demonstrating that family size has no effect on students' career intentions. Among all family sisters, the desire/intention to become an entrepreneur remained low. This one is contradicted by the writers' conclusions (2012).

### **2.3.5 Religious beliefs and entrepreneurial intent/behavior**

With his Ph.D. thesis, *The Protestant Ethic and the Spirit of Capitalism*, Max Weber, a distinguished sociologist, economist, and politician, produced the first empirical study on the impact of religion, a critical component of culture, on societal economic performance in 1905. (Weber, 1976). According to Weber, Protestantism, in particular, created a society that valued independence, accomplishment, and inspiration, while also validating entrepreneurial vocations, reason, abstinence, and self-reliance. He seeks instruction from Protestant philosophy, but eventually realizes that spirituality supports an entrepreneurial mindset. Religion, according to Weber, is the driving force behind business. Protestant labor ethics prohibited extravagance, excessive materialism, and idleness. He asserted that other spiritual traditions lacked this ethos of rational individualism, claiming that Hinduism will never produce a rational economic ethic due to its belief in the caste system, providence, rebirth, excessive ritualism, and reliance on magic (Weber, 1976).

Entrepreneurs, according to the concept, become role models in response to society expectations, which are just a result of their spiritual faith, abominations, and traditions. The theory emphasizes the spirit of capitalism as the primary motivator of entrepreneurship, which includes both economic liberty and entrepreneurial engagement in society (Weber 1930). Religion, according to Weber, supports all of the traits connected with entrepreneurial behavior (Bwisa and Ndolo, 2011). Religious beliefs develop a drive for success in people, based on the idea that a person's life is measured by his or her achievements. This suggests that what a person does in life appears to contribute to his positive or negative scores, depending on the decision's outcome (Weber 1930; Hagen 1962). Religion is a social institution, and historical data shows that the majority of religions benefit commerce. This is reflected in the spiritual teachings and ethics of the world's most commonly accepted faiths, where believers are required to work hard in order to survive (Deutschmann 2001; Klay and Lunn 2003).

Protestantism is a necessity for economic success, according to the Protestant Ethic and the spirit of Capitalism. Individuals' commercial success is sometimes linked to the inspiration provided by their religion. This illustrates that religion inspires people to pursue business opportunities. Religions place a premium on diligence, doing the right thing, and a desire to amass wealth, among other things (Garvey 2003; Lucky 2011). According to

Saffu (2003), the drive for success appears to be intricately linked to religion and may eventually materialize as business ambition. In conclusion, Weber's research shows that Protestantism instills in people certain characteristics that encourage them to strive for more, and as a result, they develop an inquisitive, goal-driven, and achievement-oriented temperament. These features clearly differentiate an entrepreneurial personality from a non-entrepreneurial individual (Weber 1930; Deutschmann 2001; Klay and Lunn 2003; Garvey 2003).

Using the Max Weber paradigm, Abdullahi and Suleiman (2015) investigated the effect of religion on entrepreneurial intention among students at Northwest University Kano and Bayero University Kano. The researchers identified a significant and favorable relationship between religion and entrepreneurial proclivity among college freshman, adding validity to Weber's Theory (1930, 1976). In general, countries that adopted Protestantism such as Britain, France and the USA are more entrepreneurial. They did, however, bring the attention of authorities seeking to understand why young people, particularly students and graduates, lack an entrepreneurial mentality to religion's critical role in entrepreneurial activity. It was suggested that religious leaders be involved in the building of an entrepreneurial development framework and, as a result, in the promotion of entrepreneurship as a career option for young people in order to influence good change. Similarly, Garba et al. (2013) feel that religion has a substantial impact on whether people choose entrepreneurship as a career. Indeed, religious adherence and practices frequently expose adherents to novel behavioral patterns, thereby altering their life style in all of its manifestations, just as economic growth is heavily influenced by religion in terms of beliefs, practices, and governmental influence, among other factors, according to Nikolova and Simroth (2013). (Barro and McCleary, 2003). Indeed, religion has a long-lasting impact on societal and political events, with long-term implications for overall entrepreneurial activity (Williamson, 2007).

Entrepreneurship, according to Valliere (2008), is not religious or cultural in character because it thrives across religions and exists in a range of socio-cultural situations, each of which represents global entrepreneurial behavior. While religion undoubtedly has an impact on business, human attributes such as honesty, perseverance, bravery, intelligence, and basic ethical norms also have an impact (Altinay and Wang 2011).

Religion, according to Bwisa and Ndolo (2011), is a component that shapes people's underlying values and perspectives. Entrepreneurship, according to Valliere (2008), creates liberty and autonomy, allowing entrepreneurs to personalize their businesses to openly represent their religious values. Religious beliefs frequently have an impact on business decisions, such as who to hire and who to avoid (Zahari 1983; Abdullah 1992; Altinay 2008). Religion is thought to have a direct impact on society due to its influence on societal standards. The Hindu religion's core features, such as belief in rebirth and a caste structure, are clear examples. As a result, one sector of society is naturally blocked off from commercial activity, while others are forced to consume it under the pretext of family legacy. In essence, there is an imbalance in the allocation of equal opportunity in society (Williamson 2007).

Religion, for example, has a crucial role in determining the tasks ascribed to individual family members in mostly Muslim countries. Except in rare cases where divorcees, widows, or single parents are left in charge, the father, as the natural head of the family, shares the responsibility of providing basic household necessities. Domestic responsibilities such as child care, cooking, and basic cleaning are naturally assigned to women. According to this social role assignment, males earn a living, whether through paid work or self-employment (Gray and Finley-Harvey 2005; Garba et al, 2013). Muslims often surrender to God's will and recognize that they have no influence over their future other than what God has predestined (Welsh and Raven, 2004). Islam promotes conservatism, and the idea of "halal and haram," which translates as "acceptable and forbidden," restricts business opportunities (Farid 2007). Furthermore, Islamic law prevents banks from charging interest on loans, discouraging Muslims from going to banks to borrow money to finance their businesses (Azim 2008). According to Altinay (2008), Muslims are disadvantaged in comparison to non-Muslims who can obtain bank loans for business financing. To solve these shortcomings, new Islamic banking and finance products such as Islamic credit cards, Islamic funds, Islamic derivatives, Sukuk (Islamic bonds) and Takaful (Islamic insurance), and have recently emerged (Towe, Kammer, Norat, Pión, Prasad, and Zeidane, 2015; Mohammed, 2015).

Religion, according to Williamson (2007), is a powerful force that can propel human action beyond what is expected. Religious networks may be of great assistance to aspiring

entrepreneurs in their hunt for business opportunities. This implies that religion can have a substantial impact on people's job decisions if it is used in their decision-making. The religious influence of a society has an indirect or direct impact on entrepreneurship, either stimulating or discouraging potential entrepreneurs (Nikolova and Simroth 2013). While most religions appear to favor business, this is not always the case. While many business abilities were fostered, many fundamental values like as originality, ingenuity, and adaptability were lacking, according to a Confusianism research (Kirby and Fan 1995).

Youcef, Djelloul, and Mokhtar (2015) recently explored the impact of religious factors on graduate students' entrepreneurial ambition in Algeria. They discovered a substantial link between religious qualities and business drive ( $r = 0.54$ ). As a result, the researchers concluded that religion influences respondents' entrepreneurial intent positively. As a result, they warn against traditional religious belief conflicts, which may stymie corporate expansion in Islamic countries (credit with interests, irreligious entrepreneurship contracts, etc.). The research advises that governments in Arab countries implement alternative programs that work with the Islamic economy rather than traditional forms of capitalism in the establishment of enterprise in order to produce more projects and stimulate entrepreneurial intent.

Parboteeah, Walter, and Block (2015) conducted a large study that included cross-level analysis of data from 9,266 people from 27 mostly Christian nations. They looked at features of a country's religious profile as they relate to individual entrepreneurial activity, as well as the country's level of knowledge investment as a contingency factor in that environment. They anticipated that cognitive, moral, and regulative religious components are positively related to entrepreneurial activity. Their research showed a strong but fragile link between the cognitive component of religion and entrepreneurial activity. However, no significant relationships were discovered between the normative and regulative parts of religion. They discovered that cognitive and normative aspects had a greater impact in more knowledge-driven countries.

Abdullahi and Suleiman found that among college students in Kano State, Nigeria, there was a significant correlation between religious beliefs and the desire to start a business (2015). They argued that religious leaders should help shape new models for entrepreneurship's growth and dissemination. Welsh and Raven (2004) discovered that

people in mostly Muslim countries are fatalist, that is, entirely obedient to God and acknowledging that they have no control over their fate other than what God has predestined, whether good or evil. Islam offers some support to conservatism. Furthermore, the concept of "halal and haram," which translates as "acceptable and forbidden," significantly limits commercial potential (Farid, 2007). In terms of business financing, Islamic law forbids charging interest on bank loans, discouraging Muslims from borrowing money to fund their ventures (Azim 2008). In comparison to non-Muslims, this appears to limit Muslims' ability to successfully fund an enterprise (Altinay, 2008). Rafik (1992) also claimed that Muslim entrepreneurs in Asia had lower success rates than non-Muslim enterprises. To solve these shortcomings, new Islamic banking and finance products such as Sukuk (Islamic bonds), Takaful (Islamic insurance), Islamic credit cards, Islamic funds, and Islamic derivatives have recently emerged (Towe, Kammer, Norat, Pi3n, Prasad, and Zeidane, 2015; Mohammed, 2015).

#### **2.4 Appraisal of literature**

Most entrepreneurial studies focus on individual attributes such as risk-taking proclivity, creativity, innovativeness, self-efficacy and the need for ach. This contradicts the truth that entrepreneurship is a social activity that necessitates a sociological investigation, according to researchers at the University of Bristol. Studies on culture and religion and entrepreneurship have suggested that national culture can spur entrepreneurship, albeit no consensus has emerged on the nature of this effect. Some researchers claim culture has a direct impact. Other researchers offer cultural and religious effects mediating entrepreneurship. Another school of thought maintains that culture and institutions, including religion, foster societal entrepreneurship. As a result, a deeper understanding of culture and entrepreneurial desire is required. A literature study on culture and entrepreneurship revealed a gap in that few studies have been undertaken using a sociological lens and within Nigeria's cultural context. The current research of Nigeria's three major ethnic group's corporate culture seeks to fill that void. Studies on how proverbs, maxims, and wise sayings influence entrepreneurial decision-making are rare. The study fills this need by examining cultural activities among the three key ethnic groups in Nigeria, that is, Hausa, Igbo, and Yoruba.



Additionally, few studies have examined what motivates people to pursue entrepreneurship or what predicts success or a particular strategy. While research on the influence of culture on ethnic groups' entrepreneurial attitudes appears to be plentiful, research on the influence of culture on ethnic groups' entrepreneurial attitudes is typically scarce. Apart from the core categories of social capital and indigenous business practices, research indicates that family characteristics (operationalised as parental occupation in this study) and religion have a significant impact on an individual's entrepreneurial decision. Entrepreneurs frequently rely substantially on family money to enjoy numerous benefits, as has been well documented in the literature. Because a person's work preference peaks during their college years, the impact of others, particularly family and society, may have an effect on entrepreneurial ambition.

Indeed, numerous studies demonstrate that family members may assist entrepreneurs by contributing specialised skills, information, and people resources, as well as physical resources such as office space and premises. Additionally, the study discovered that family role models, particularly parents, have an effect on self-employment tendencies. In entrepreneurship education, lectures and seminars are the most frequently utilised teaching methods, followed by student presentations, discussion, brainstorming, teamwork, projects on specific companies, guest lectures, case studies, workshops, and team papers. Additionally, it addressed a knowledge vacuum in the literature by conducting a content, methodological, and delivery evaluation of an existing entrepreneurship program.

Numerous authors have reported that entrepreneurship education has a favorable effect on entrepreneurial intention (EI), while others have discovered no link or effect of entrepreneurship education on EI. Thus, the current study attempted to fill that gap. Despite the fact that social capital and entrepreneurial intention and behavior are relatively new notions in the entrepreneurship lexicon, they have a substantial body of study. Numerous social capital research approaches were discussed in the literature, including the structural hole and closure arguments. Additionally, the review evaluated the logic, history, and characteristics of social capital. Additionally, it revealed the frameworks for quantifying social capital developed by the OECD, World Bank, Australian Bureau of Statistics, UK Office of National Statistics, and Statistics Canada. There have been a lot of previous research on the three factors that this study focused on. These are social capital,

entrepreneurship education, and indigenous business culture, each of which influences entrepreneurial intention and behavior one way the other, A review of the available literature indicates that their combined effect on EI is unknown, in addition to the fact that the majority of studies were conducted in foreign sociocultural settings. Due of these gaps in the literature, the current study of the entrepreneurial personality's social dimensions is critical.

## **CHAPTER THREE**

### **METHODOLOGY**

This chapter discusses the methodology used in this study. It discusses the research paradigm, approach and the study's research design. It also defines the methods used to collect and analyse data. The chapter also documents the population of the study, sampling and sampling techniques adopted, the types of instruments and their validity and reliability. It concludes with a description of the procedures and statistical tools adopted for data collections and analysis.

#### **3.1 Research paradigm, approach and design**

**Paradigms for research** - This study adopted pragmatism paradigm, which is based on actions, situations, and consequences rather than on antecedent conditions. Paradigms shape how we perceive and comprehend the world. The pragmatic paradigm of this study is defined by a worldview that prioritizes "what works" over what is objectively and completely "true" or "real." Pragmatism is a problem-solving philosophy that maintains that the best research procedures are those that enable practical responses to research questions and that concepts are significant only when they encourage action. It is concerned with activity and change, as well as the relationship between knowledge and action. It is a method of investigation that seeks to intervene directly in the workings of the world rather than simply observe them (Goran, 2012).

This paradigm seeks to comprehend the subject in order to arrive at conclusions that may resolve research issues while maintaining the integrity of the constructions under investigation (entrepreneurial intention, for example). The pragmatist paradigm is associated with action, intervention, and constructive knowledge (Goran, 2012), such as the current investigation of an instructional intervention to address unemployment. Pragmatism

is a discursive worldview that encourages the use of mixed approaches in research (Feilzer, 2010).

**Research approach** - This study employed a variety of methodologies or mixed methods. This approach combines qualitative and quantitative methodologies to gain a more complete understanding of research subjects (Creswell and Plano Clark, 2007). Mixed methods research gathers, analyzes, and synthesizes data from quantitative (experiments, surveys) and qualitative (participant observation, focus groups, and interviews) sources. To resolve unexpected findings and/or potential inconsistencies, a mixed technique approach is used. Second, it is used in an emergency situation. Thirdly, this method is utilised to validate or corroborate earlier processes' outcomes.

**Research Design** - Mixed method research design with QUAN + Qual data collection and weighting. Specifically, the sequential explanatory type of the mixed method was adopted, where quantitative data collection was followed by qualitative data elicitation and analyses, and the findings integrated and concurrently triangulated. The sequential explanatory design is particularly appropriate for this study because limiting entrepreneurial research to quantitative analysis of students' intentions alone (given that intentions change over time) without supplementing or augmenting it with qualitative data or the perspectives of experienced, practicing entrepreneurs would yield insufficient results (Holmbeck, Li, Schurman, Friedman and Coakley, 2002).

## **3.2 Variables of the study**

The following variables were considered in the study:

### **3.2.1 Independent variables**

1. Social capital
2. Entrepreneurship education
3. Native business culture

### **3.2.2 Dependent variable**

1. Entrepreneurial intention

### 3.2.3 Conceptual framework

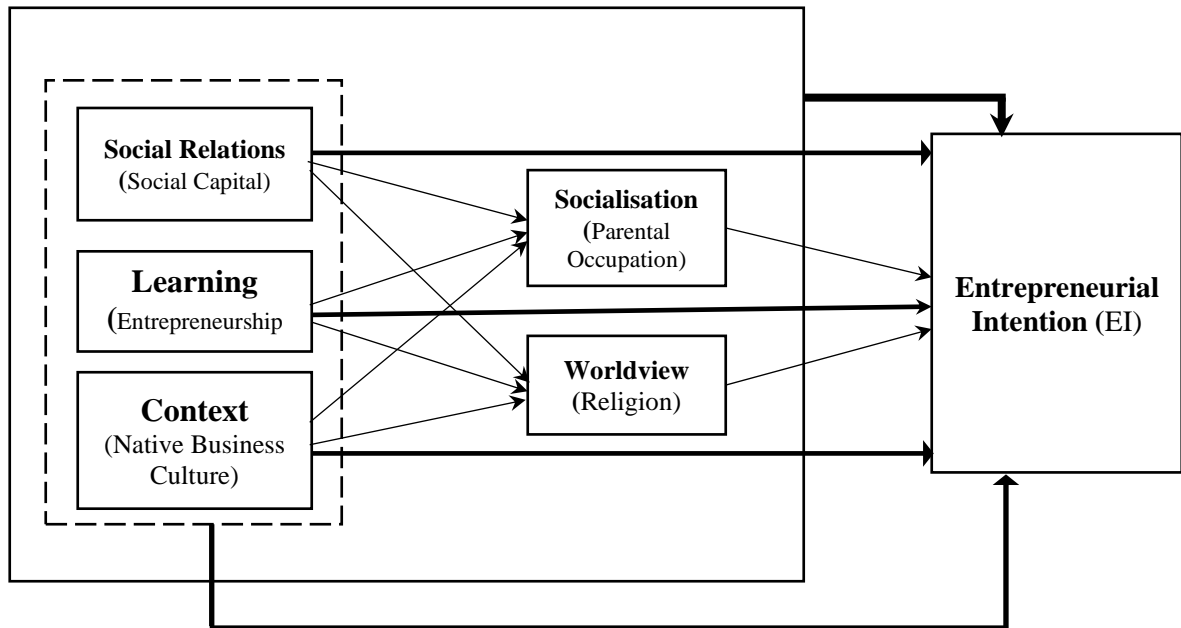


Fig. 3.1 – Hypothesised Socially Constructed Entrepreneurship Education Model (SCEEM)

*Source:* Researcher (2020)

SCEIM is a hypothetical model designed by the researcher to tentatively depict undergraduates' entrepreneurial intention from the literature-determined constructs: social relations/networks, represented by the personal *social capital* of the students; context or environmental factors represented by *native business culture* prevalent in the students environment (restricted to Nigeria's three major ethnic groups) and, learning depicted by students' exposure to and perception of the NUC-mandated *entrepreneurship education* course. The model further hypothesised about two moderator variables, that is, worldview represented by *religion* and socialisation through students' family background operationalised as *parental occupation*. SCEIM model speculate some directional relationship between individual independent variables and dependent variable (entrepreneurial intention), on the one hand, and bidirectional associations between them and moderator variables. The independent variables to be interrogated in composite are boxed for concreteness in explaining students' entrepreneurial intention.

### **3.3 Population of the study**

Quantitative: The population of this study are 400-level university undergraduates in Lagos State, from whom entrepreneurial intention as well as the nature and quality of entrepreneurship education were collected.

Qualitative: Entrepreneurs and people in paid employment in Lagos State.

### **3.4 Sample and sampling technique**

Multistage sampling was used for this study with the following details and criteria:

**Selection of universities in Lagos:** Purposive sampling was used to select three universities in Lagos State using the ownership criteria, which is: one federal university, one state-owned university and one private university.

**Selection of faculty/colleges:** Purposive sampling was also used to select three faculties in the three universities using the following criteria: Three faculties/colleges of *congruent curricula* were selected.

**Table 3.1 Distribution of the instruments among respondent students in the three universities and faculties/colleges**

S/ N	SCHOOL	FACULTY	NO OF COURSE S/ FACULTY	SELECTED FACULTY/ COLLEGE	DISTRIBUTION OF INSTRUMENTS	TOTAL
1	University of Lagos	Administration	7	-	-	200
		Arts and Humanities	8	-	-	
		Education	22	-	-	
		<b>Engineering/ Technology/ Environmental Studies</b>	<b>12</b>	<b>Selected</b>	<b>75</b>	
		Law/ Legal Studies	1	-	-	
		Medicine/Pharmacy/ Medical Sciences	9	-	-	
		<b>Sciences</b>	<b>12</b>	<b>Selected</b>	<b>75</b>	
		<b>Social Sciences</b>	<b>8</b>	<b>Selected</b>	<b>50</b>	
2	Lagos State University	Faculty of Arts	7	-	-	200
		Faculty of Education	5	-	-	
		<b>Faculty of Engineering</b>	3	<b>Selected</b>	-	
		Faculty of Law	1	-	-	
		Faculty of Management Sciences	<b>8</b>	-	<b>40</b>	
		<b>Faculty of Science</b>	<b>9</b>	<b>Selected</b>	<b>60</b>	
		<b>Faculty of Social Sciences</b>	<b>5</b>	<b>Selected</b>	<b>100</b>	
		College of Medicine	4	-	-	
		School of Communication	1	-	-	
		School of Transport	1	-	-	

S/ N	SCHOOL	FACULTY	NO OF COURSE S/ FACULTY	SELECTED FACULTY/ COLLEGE	DISTRIBUTION OF INSTRUMENTS	TOTAL
		School of Agriculture	1	-	-	
3	Caleb University	<i>College of Environmental Sciences and Managements</i>	3	Selected	38	200
		<i>College of Pure and Applied Sciences</i>	5	Selected	62	
		<i>College of Social and Management Sciences</i>	8	Selected	100	
		<b>Total</b>				<b>600</b>

Sources: <https://www.lasu.edu.ng/faculties-directorates/faculties.html>

<http://calebuniversity.edu.ng/pages.php?id=52andparentid=65>

<https://nigerianfinder.com/courses-offered-in-unilag-full-list/>, Retrieved April 23,

2021



**Selection of student respondents:** Simple random sampling technique was used to select a total of 600 (i.e. 200 per university) 400-level undergraduates from the identified faculties/colleges in the selected universities.

#### **3.4.1 Selection of respondents for qualitative aspect**

For the qualitative aspect of the research, six (6) employees (non-entrepreneurs) and six (6) employers (entrepreneurs) were selected using snowball sampling technique.

**Criteria for selection: entrepreneurs and employees:** Lagos state is home to several markets dominated by each of these major tribes, for example, Ketu market (Hausa), Alaba Market (Igbo) and Oyingbo market (Yoruba) as well as several public and private organisations.

#### **3.4.2 Criteria for selection: student level and research location**

**Location:** Lagos state was chosen because it is one of the most populous states in Nigeria (Nigeria Population Commission, 2010) and it is also the commercial nerve centre of Nigeria, with the largest number of entrepreneurial and commercial activities (GEM, 2016; The World Bank, 2016). Lagos is also Nigeria's most cosmopolitan state, where almost all of Nigeria's ethnic groups could be found (encyclopedia.com, 2019). The state is home to several markets dominated by each of these major tribes, for example, Ketu market (Hausa), Alaba Market (Igbo) and Oyingbo market (Yoruba).

**Student level:** 400-Level undergraduates were purposefully chosen because at that level they are expected to have undergone the NUC-mandated entrepreneurship education course which many schools teach at 200 or 300 level. They were also chosen because at that level, they are already thinking about post-school occupational life in paid employment or entrepreneurship.

### **3.5 Research instruments**

The data for this study were gathered using the following instruments. The instruments 1a-1c are identical but have been translated into three of Nigeria's primary languages: Hausa, Igbo, and Yoruba. As advised by Brislin (1980), these were subjected to double blind translation by bilingual speakers to increase their validity. They are:

1. Native Business Culture Interview Schedule, translated into three languages as:
  - a. Native Business Culture Interview Schedule - Hausa (NBCIS-H)
  - b. Native Business Culture Interview Schedule - Igbo (NBCIS-I)
  - c. Native Business Culture Interview Schedule - Yoruba (NBCIS-Y)

The contents of the above instrument were fed into the appropriate sections of the SCENBCQ-STU instrument below:

2. Social Capital, Education and Native Business Culture Questionnaire for Students (SCENBCQ-STU)
3. Rubric for Evaluating Entrepreneurship Education (REEE)

### **3.5.1 Native Business Culture Interview Schedule (Hausa, Igbo and Yoruba versions)**

The NBCIS instrument is a semi-structure interview schedule developed by the researcher to gather information on native business culture and practices among Hausa, Igbo and Yoruba entrepreneurs. The instrument was administered to sixteen (16) respondents of each ethnic group defined in Table 3.4.1. This interview schedule contains eight (8) sections A-H respectively, with open-ended probes covering respondents' characteristics, social capital, entrepreneurial education, parental background/occupation, religion, native business funding sources, native training and apprenticeship, native business-related philosophy captured in proverbs and maxims of the Hausa, Igbo and Yoruba ethnic groups. Section A has six items (DM1-6) which probe into respondent's gender, type of business, number of years in business, age, business ownership, and religion. Section B contains six (6) questions (SC1-6) which queries respondents' social capital in terms of number of friends/associates, groups and networks such as membership of association, trust and solidarity, collective actions and cooperation and information and communication. Section C with five (5) items (EE1-5) appraises entrepreneurship education of respondents, while section D with five (5) probes (PB1-5) probes into the parental background of the respondents. Section E having five (5) items (RG1-5) which probes into the impact of religion on entrepreneurial decision of respondents. Section F with two items (BF1-2) solicits from respondents the existence and types of business financing available to entrepreneurs before the advent of modern banking and finance. Section G probes into nature of traditional training, education or apprenticeship within the Hausa society. The

section has four items, TA1-4. Section H has two questions NBP1-2, which probes into non-tangible culture like proverbs, maxims and philosophy of life that affect business and entrepreneurial decisions.

NBCIS is written both in English and in the three major ethnic languages – Hausa, Igbo and Yoruba. The translation was subjected to dual checks by native speakers and professionals in Nigerian Language Department of the University of Ibadan. To establish the psychometric properties of the instrument, experts in sociology of culture were consulted for both face and content validity. Their valuable comments and suggestions informed the final copy of the instrument. Twenty-five copies of the instrument were administered to non-participating entrepreneurs in Ibadan to establish its reliability.

### **3.5.2 Social Capital, Education and Native Business Culture Questionnaire for students (SCENBCQ-Stu)**

A World Bank study (*Measuring Social Capital*) (Grootaert, *et al*, 2004) used the Social Capital Integrated Questionnaire (SC-IQ) to measure social capital. Grootaert and others identified six dimensions to measuring social capital. First is *Groups and Networks*, which measures individual's circle of friends, participation in groups such as clubs and social organisations as well as informal networks. *Trust and Solidarity* is the second dimension of SC which seeks to elicit data on trust concerning one's neighbours, neighbourhood service providers, and even strangers. The third component investigates the level of collaboration of family members with others in their neighborhood or community on communal projects or in crises period. The fourth component of SC-IQ, Information and Communication, interrogates the methods and avenues by which individuals and households get information about the marketplace and services from the government, in addition to their own access to communication channels.

The fifth component, social cohesion and inclusion, appraises the different types of differences that may resort to crises. Probes under this segment aspire to pinpoint the type and magnitude of these disparities, in addition to the devices that manage them. The present research focused on the first four scopes of social capital by Grootaert, *et al*, (2004) because the measured attributes are more business or entrepreneurship related than the others, which are expressly political. These are: one, *Groups and Networks*, two, *Trust and Solidarity*, three, *Collective Action* and four, *Information and Communication*.

The SC-IQ questionnaire was adapted to produce the *Social Capital, Education and Native Business Culture Questionnaire for students (SCENBCQ-Stu)*. SCENBCQ-Stu was used to collect data for this study. Data collected cover membership in associations and networks (structural social capital), trust and adherence to norms (cognitive social capital), collective action (a measure of cooperation) and information and communication (tangible sources of social capital). Specifically, the instrument has seven sections, A-G.

Section A items seek personal information of respondents such as age, tribe, gender, school name, religion and department. This section has six (6) items (DM1-6). Section B items are designed to measure the social capital stock of respondents. The items are further grouped into a) groups and networks (7 items, GN1-7), b) trust and solidarity (7 items, TS1-7), c) collective action (5 items, CA1-5) and d) information and communication (5 items, IC1-5). Section C items measured respondents' access to entrepreneurial education both at school and outside of school. It has four (4) items (EE1-4). Section D measured cultural practices that affect entrepreneurship, with a total of six (6) items NB1-6. The blank second part of this section (NB3-6) derived from the responses from interview schedules NBCIS. This section also appraised the native business cultures and practices across the three ethnic groups, as they influence entrepreneurial decision. Section E of this instruments have nine (9) items (FM1-9) that probe into the parental and family background of respondents, to enable researcher determine their influence on entrepreneurial decision. Questions about respondents' religion, with two items, RE1-2, are the subject of section F. The last section of the instrument is section G, which contains four items (EI1-4) that probe entrepreneurial intention of the university students.

To establish the validity of SCENBCQ-Stu, the questionnaire was submitted to researcher's supervisor for review. Twenty-five copies of the instrument were administered to non-participating entrepreneurs in and around University of Ibadan to establish its reliability co-efficient using Cronbach alpha technique, which was 0.82.

### **3.5.3 Rubric for Evaluating Entrepreneurship Education (REEE)**

This instrument was developed to assess the current state of entrepreneurship education in Nigeria in terms of content, method, subject matter expertise, and instructional technology. The researcher developed the instrument using the Technological Pedagogical

Content Knowledge (TPACK) method to Instructional System Design (Koehler and Mishra, 2008). REEE was administered to students at three universities in Lagos State that were purposefully chosen. TPACK ties together the issues of what to teach, how to teach it, which technology to use, what material and knowledge to teach, and the methodologies and practices used in entrepreneurship training. Numerous items in this TPACK-based questionnaire are based on widely accepted best practices in entrepreneurship education, as adapted from the works of authors such as Mergendoller (2016), Moses and Akinbode (2014), Gorman et al. (1997), Hills, (1988), Preshing, (1991), Vesper and McMullen (1988), Hills (1988), Truell, Webster, and Davidson (1998), Solomon et al. (1994), Brawer (1997).

REEE questionnaire is grouped into seven (7) sections. Section A's 6 items (DM1-6) are probes designed to capture respondents' demographics. Section B, containing 8 items (TI1-8), probes the type, adequacy and effectiveness of technology of instruction. Section C items appraise the method of teaching (pedagogy) and other practical activities. It contains twenty-three (23) items (PD1-23). Section D's items interrogate the content of entrepreneurship education (curriculum). There are seventeen (17) items in this section, (CT1-17). Section E's four (4) items interrogate the social capital and social skills contents of the entrepreneurship education (SS1-4). Section F, also with four (4) items (EP1-4), probes into the personality characteristics of entrepreneurs to determine how much of this is taught.

To establish the validity of REEE, experts in instructional systems design in Educational Technology Unit of the University of Ibadan was consulted to appraise it for both face and content validity. Thereafter, corrections were made and submitted to supervisor for final approval. Twenty-five copies of the instruments were administered to non-participating students in and around University of Ibadan to establish its reliability coefficient using Cronbach alpha technique, which was 0.97.

### 3.6 Procedures for data collection

The following specific procedure were observed in carrying out the study:

- | <b>Phase</b>   | <b>Steps</b>  |
|----------------|---|
| <b>Phase 1</b> | Trial test and analyse the three (3) instruments to establish ecological validity. This was done in two (2) weeks.  |
| <b>Phase 2</b> | Administer the Native Business Culture Interview Schedule 1a-1c: Hausa (NBCIS-H), Igbo (NBCIS-I), and Yoruba (NBCIS-Y). This was done in four (4) weeks.  |
| <b>Phase 3</b> | Analyse the responses, particularly the native business culture elements which insights were fed into the native business culture (NBC) components of the Social Capital, Education and Native Business Culture Questionnaire for Students (SCENBCQ-Stu). This was done in eight (8) weeks. |
| <b>Phase 4</b> | Fed the NBC insights into the Social Capital and Native Business Culture Questionnaire. This was done within one (1) week.  |
| <b>Phase 5</b> | Administer the Social Capital, Education and Native Business Culture Questionnaire on Students (SCENBCQ-Stu) at the three universities. was done in nine (9) weeks.   |
| <b>Phase 6</b> | The researcher returned to analyse qualitative data in a process of data reduction, display, transformation, correlation, consolidation, comparison and data integration, in other to convert them to themes and meaningful narratives. This was done over a period of seven (7) weeks.     |
| <b>Phase 7</b> | The researcher returned to analyse quantitative data and convert them to concrete information in narratives and tables. This was done in eight (8) weeks.   |
| <b>Phase 8</b> | Conclusions were drawn from analyses to finalise and report the findings over a period of four (4) weeks.   |

### **3.7 Method of data analysis**

#### *Quantitative:*

Frequency counts, mean, percentages, and standard deviation were used to analyse quantitative data in a descriptive manner. To establish relationships among variables, the significance of differences between constructs to answer stated research questions, and to test the seven (7) hypotheses, the t-Test, Analysis of Variance (ANOVA), and Multiple Regression with in-built Pearson Product Moment Correlation were used for inferential statistics at the 0.05 level of significance. These tools were used to respond to research questions 1 through 5 and test hypotheses 1 through 7.

#### *Qualitative*

Qualitative data were analysed using the thematic method in answering research questions 6 to 9. Responses to the structured interview were thus transcribed, tabulated, concurrently triangulated, and summarised in order to provide a basis for interpretation and phenomenological reduction. The following specific steps, proposed by Marshall and Rossman (2006), were followed in analyzing the qualitative data of this study: organizing the data, i.e., responses to interview questions; immersion in the data; generating categories and themes; coding the data; offering interpretations through analytic memos; searching for alternative understandings; i.e., representing, visualizing, and writing the report.

Thematic analysis begins with familiarizing oneself with the data and acquiring a complete overview of all the data we gathered (Caulfield, 2022). This could entail listening to the audio and transcribing it, reading the text and making some preliminary notes, and generally looking through the data to become familiar with it. The second process for analyzing qualitative research thematically is coding. The data must then be coded. Coding entails identifying specific textual elements—typically phrases or sentences—and creating abbreviations or "codes" to characterize their content. The third process is coming up with themes. Themes are typically more expansive than codes. Themes typically combine multiple codes. At this point, we might determine that some of our codes should be deleted because they are either too ambiguous or not important enough (for instance, because they don't show frequently in the data).

Reviewing themes is next. This involves efforts to accurately and usefully portray the data. Researchers now go back to the data set and contrast the themes with it while raising important questions: Is something missing? Does the data actually support these themes? What can be altered to improve the effectiveness of our themes? If there are issues with existing themes, they may be merged, combined, eliminated, or new themes may be created, depending on what will make them more accurate and useful. Process five involves defining and naming topics. The process of defining themes entails articulating precisely what we mean by each theme and determining how it aids in our comprehension of the facts. The output of this process is a brief and clear name for each subject.

Writing up is step six, where data analysis is placed at the end. Writing up a theme analysis involves an introduction that lays out the study topic, goals, and strategy, just like any other academic text. A methodology section should be included as well, outlining how the data was gathered (for example, through semi-structured interviews or open-ended survey questions) and how the thematic analysis was carried out. Each theme is often discussed in turn in the results or findings section. Also discussed are themes' frequency of occurrence and their significance, with examples from the data to support our claims. The conclusion summarizes the key findings and demonstrates how the study addressed our research topic.

### **3.8 Ethical Considerations**

In this study, confidentiality/anonymity, risk of harm, informed consent and conflicts of interest were examined and controlled. In particular, offensive, discriminatory, or other objectionable language was avoided when developing surveys and interview questions. These instruments were evaluated and approved by experts in the Department Early Childhood and Educational Foundations and Institute of Education. Respondents' privacy and confidentiality were ensured. The University of Ibadan Manual of Style was utilised to cite the works of other authors cited in any section of the thesis, while ensuring the greatest level of objectivity in discussions and analyses throughout the research. In addition, approvals from the Department of Early Childhood and Educational Foundations and the three universities engaged in the study were requested and secured.



## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

This chapter presents the results of the analyses of the data collected for this study, in three parts. Section A presents the quan

titative data analysis. Section B presents results of the qualitative analysis. Discussions of the qualitative and quantitative analyses were thereafter made.

#### **4.1 Presentation of descriptive findings**

The quantitative analysis part of this study is presented in four sections namely, socio-demographic data analysis, answering the research questions, testing of the null hypotheses and discussion of findings.

## Demographic data analysis

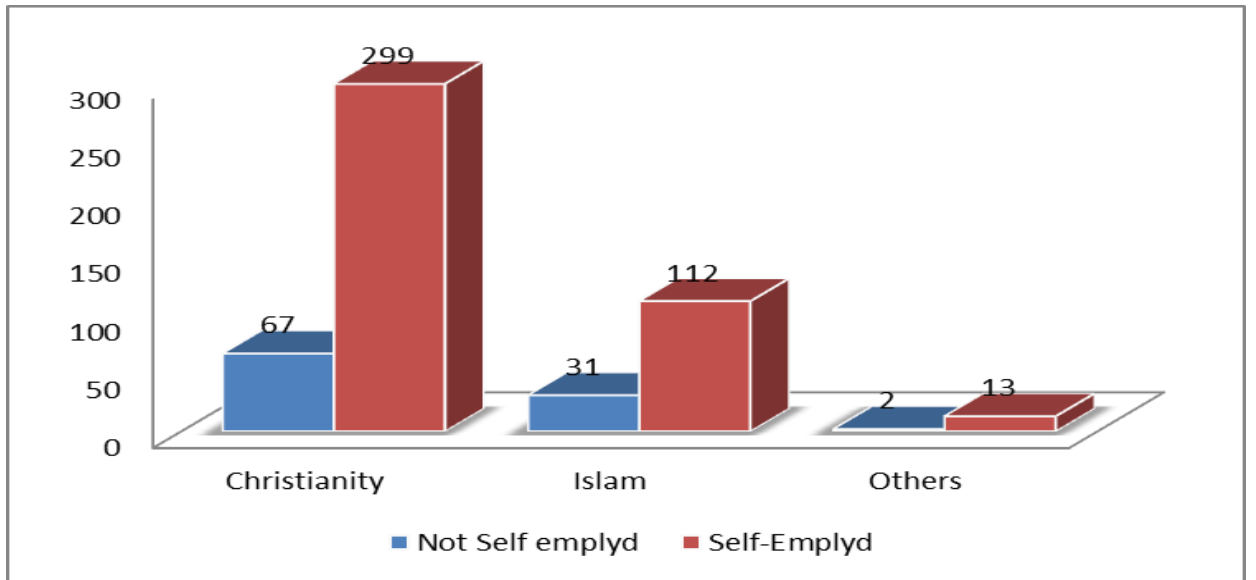
**Table 4.1: Distribution of socio-demographic characteristics of respondents**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>	<b>Total</b>
<i>Age</i>	<i>Frequency</i>	<i>%</i>	<i>%</i>
< 18	87	15.5	15.5
18 - 20	321	57.4	57.4
22 - 23	111	19.9	19.9
> 25	40	7.2	7.2
<b>Total</b>	<b>559</b>	<b>100.0</b>	<b>100.0</b>
<i>Ethnic Group</i>	<i>Frequency</i>	<i>%</i>	<i>%</i>
Hausa	32	5.7	5.7
Igbo	112	20.0	20.0
Yoruba	359	64.2	64.2
Others	56	10.1	10.1
<b>Total</b>	<b>559</b>	<b>100.0</b>	<b>100.0</b>
<i>Gender</i>	<i>Frequency</i>	<i>%</i>	<i>%</i>
Male	201	36.0	36.0
Female	358	64.0	64.0
<b>Total</b>	<b>559</b>	<b>100.0</b>	<b>100.0</b>
<i>Institution</i>	<i>Frequency</i>	<i>%</i>	<i>%</i>
Caleb University	200	35.8	35.8
Lagos State University	176	31.5	31.5
University Of Lagos	183	32.7	32.7
<b>Total</b>	<b>559</b>	<b>100.0</b>	<b>100.0</b>

Table 4.1 revealed that 559 university students participated in this study, out of which 36% were from privately owned university (Caleb University); 33% were from federal University (University of Lagos) while 31% were from state owned university (Lagos State University). The largest proportion of the students (64%) who participated in the study are female while 36% are male, with 1% not indicating their gender. This disparity in numbers may be explained only by the distribution of students by gender in the classrooms at the time the information was gathered.

It is shown further in Table 1 that the largest proportion (57%) of the students were between 18-20 years of age; 20% of them were between 22-23 years; 14% were less than 18 years; 7% were above 25 years and only 2% did not indicate their age. Majority (64%) of the students who participated in the study are Yoruba; 20% of them are Igbo; 6% are Hausa; 9% were from other ethnic groups, while 1% did not indicate their ethnicity.

Majority (69%) of the students are Christians, 28% are Muslims while 3% practice other religion. On the religion of the respondents, Table 4.1 reveals that 0.01% of the students did not indicate their religion and this set of students have parents that were self-employed. About 77.5% of the Christian students have parents that are self-employed. About 27.6% of the students are Muslims with 72.7% having parents that are self-employed. Students with other religion were about 0.03% with 81.3% of them having parents that are self-employed. This information is presented in Figure 4.1.



**Fig. 4.1: Religion and parental entrepreneurial status of the university students**

**Section b: Answers to the research questions**

**Research question 1:** What is the level of entrepreneurial intention of the observed university students?

To answer this question, the mean and standard deviation of the ten (10) items used to measure the intention were computed and summarised with weighted average. This is presented in Table 4.2

**Table 4.2: Entrepreneurial intention of the university students**

S/N	Items	N	Mean	Std. D.	Decision
EI1	I estimate that I will start my own business immediately after leaving school	559	2.649	1.139	Agreed
EI2	To start my own business might be the best way for me to use my education.	559	2.691	1.084	Agreed
EI3	I think I'll start my own business in the next 5 or more years.	559	2.671	1.116	Agreed
EI4	I'm very good at finding opportunities.	559	2.712	1.109	Agreed
EI5	I think I would do well if I started my own business.	559	2.807	1.132	Agreed
EI6	Entrepreneurship is a job that I think is very appealing.	559	2.773	1.139	Agreed
EI7	It would be easy for me to start my own business	559	2.612	1.143	Agreed
EI8	The best thing is when my ideas become real.	559	2.896	1.142	Agreed
EI9	A new company is better than being the manager of an old one.	559	2.757	1.152	Agreed
EI10	Starting my own business sounds like something I'd like to do.	559	2.862	1.154	Agreed
<b>Weighted average</b>			<b>2.743 (68.6%)</b>		<b>High</b>

The majority of students agreed with all of the items, as shown in Table 4.2. For example, they agreed that they will start their own business immediately after finishing school (Mean = 2.65); that starting their own business would probably be the best way for them to take advantage of their education (Mean = 2.69); that they expect to start their own business in the next 5 or more years (Mean = 2.67); that they excel at identifying opportunities (Mean = 2.71); that they excel at identifying opportunities (Mean = 2.67); they excel at identifying opportunities (mean = 2.71); they are confident that they would succeed if they decided to start their own business (mean = 2.81); they personally find entrepreneurship to be a highly desirable career (mean = 2.77); beginning their own business would be simple (mean = 2.61); nothing excites them more than seeing their ideas become reality (mean = 2.90). The weighted average is 2.74, which equates to a percentage of 68.6%. In general, university students' entrepreneurial intentions are positive.

**Research question 2:** What is the extent of social capital acquisition of university students in terms of?

- a. Networks and Groups
- b. Trust and Solidarity
- c. Collective Action
- d. Information and Communication?

To answer this question, the mean and standard deviation for the items that measured each of these variables were computed separately. These are presented in Tables 4.3A, 4.3B, 4.3C and 4.3D.

**Table 4.3a: Networks and group acquisition of university students**

<b>S/N</b>	<b>Items</b>	<b>N</b>	<b>Mean</b>	<b>Std. D.</b>	<b>Decision</b>
GN1	Campus cooperative, credit or savings society and traders/business association	559	1.608	.990	Not Active
GN2	Professional Association (of doctors, teachers, veterans, etc.)	559	1.701	1.069	Not Active
GN3	Neighborhood/ Village committee (e.g. Landlords and residents association)	559	1.708	1.118	Not Active
GN4	Religious/cultural groups (e.g. church, mosque, etc.)	559	2.791	1.193	A bit Active
GN5	NGO or civic group (e.g. Rotary Club, Red Cross and Sports/youth group)	559	2.122	1.288	Not Active
<b>Weighted average</b>			<b>1.99 (39.7%)</b>		<b>Low</b>
<i>Select the appropriate number</i>					
GN6	How many very close friends do you have? <i>(Tick the correct number of friends)</i>	559	3.277	1.712	Averagely 3
GN7	How many casual friends do you have? <i>(Tick the correct number) Up to...</i>	559	3.018	1.802	Averagely 20



Table 4.3A reveals that the university students are not active at all in campus cooperative, credit or savings society and traders'/business association (mean = 1.61); they are not active at all in Professional Association (of doctors, teachers, veterans, etc.) (Mean = 1.70); they are not active at all in Neighbourhood/ Village committee (e.g. Landlords and residents' association) (mean = 1.70) and they are not active in NGO or civic group (e.g. Rotary Club, Red Cross and Sports/youth group (Mean = 2.12) but they are a bit active in Religious/cultural groups (e.g. church, mosque, etc.) (Mean = 2.79). It is also revealed in the table that averagely the students have 3 close friends and averagely 20 casual friends. The weighted average of the table is 1.99 which is rated as 39.7%. This implies that the groups and networks skills of the university students is low.

**Table 4.3b: Trust and solidarity acquisition of university students**

<b>S/N</b>	<b>Item</b>	<b>N</b>	<b>Mean</b>	<b>Std. D.</b>	<b>Decision</b>
TS1	Almost all of the people who live in this neighborhood can be trusted to be honest.	559	2.089	.923	Little extent
TS2	Most people in my neighborhood will help you if you need it.	559	2.331	.888	Little extent
TS3	People in my neighborhood usually trust each other when it comes to giving and taking money.	559	2.047	.991	Little extent
TS4	How much do you trust people from your own ethnic group, race, caste, or tribe?	559	2.304	.896	Little extent
TS5	How much do you trust people from your own ethnic group, race, caste, or tribe?	559	2.206	.859	Little extent
TS6	How much do you believe the people in charge of your city, state, and country?	559	1.787	.929	Little extent
TS7	How much do you trust your business or work friends?	559	2.372	.891	Little extent
<b>Weighted average</b>			<b>2.16 (54.1%)</b>		<b>Average</b>

Table 4.3B shows that the university students do the following in a little extent: trusting people who live in the neighbourhood (Mean = 2.09); people in their neighbourhood willingness to help the needy (mean = 2.33); the people in their neighbourhood trust each other when it comes to borrowing and lending each other money (mean = 2.05); they trust people from their ethnic or tribe (mean = 2.30); trusting people from other ethnic or tribe (2.21); trusting local state and federal government official (mean = 1.79) and trusting business or work associates (2.37). The weighted average of the table is 2.16 which can be rated as 54.1%. This implies that the trust and solidarity skills of the university students is at average.

**Table 4.3c: Collective action of university students**

<b>S/N</b>	<b>Items</b>	<b>Yes (%)</b>	<b>No (%)</b>		
CA1	In the last one year, have you worked with people in your neighborhood to do something good for the community?	254 (45.4)	244 (43.6)		
<b>S/N</b>	<b>Items</b>	<b>N</b>	<b>Mean</b>	<b>Std.D</b>	<b>Decision</b>
CA2	Contribute time or money toward common development goals, such as (building street gates)?	559	2.483	1.123	Likely
CA3	Participate in community activities will be criticised or sanctioned?	559	2.150	1.052	Unlikely
CA4	People cooperate to try to solve the communal problem?	559	2.606	1.104	Likely
CA5	Get together to help when something unfortunate like death happen to a neighbour?	559	2.635	1.151	Likely
<b>Weighted average</b>			<b>2.469 (61.7)</b>		Above average

Table 4.3C shows that less than average (45.4%) of the university students have worked with others in their neighbourhood to do something for the benefit of the community while 43.6% did not in the last 12 months. The table also shows that the students likely did the following: Contribute time or money toward common development goals, such as (building street gates) (mean = 2.48); People cooperate to try to solve the communal problem (mean = 2.61) and Get together to help when something unfortunate like death happen to a neighbour (mean = 2.64). But they unlikely involved in criticising or sanction participation in community activities (mean = 2.15). The weighted average of this table is 2.47 which can be rated as 61.7%. This implies that the university students' collective actions is above average.

**Table 4.3d: Information and communication skills of university students**

<b>S/N</b>	<b>Item</b>	<b>N</b>	<b>Mean</b>	<b>Std.D</b>	<b>Rate</b>
IC1	Family/relatives, friends and neighbors	559	3.880	1.358	1 <sup>st</sup>
IC2	Local market	559	3.111	1.334	5 <sup>th</sup>
IC3	National newspaper, radio and Television	559	3.315	1.379	4 <sup>th</sup>
IC4	Business networks, groups/associations	559	3.349	1.557	3 <sup>rd</sup>
IC5	Internet and Social Media	559	3.501	1.658	2 <sup>nd</sup>

Table 4.3D shows that the most rated sources of information to the university students are family/relative, friends and neighbour (mean = 3.88) and internet and social media (mean = 3.50). The other rated sources in the order of rank are business networks, groups/association (mean = 3.35), national newspaper, radio and television (mean = 3.32) and local market (mean = 3.11).

**Research question 3:** What is the comparative level of social capital acquisition of –

- a. Students with entrepreneurial and non-entrepreneurial parents
- b. Students of Christian, Islamic and others
- c. Male and female university students

To answer these questions, t-test and analysis of variance (ANOVA) were run and these are presented in Table 4.4A, 4.4B and 4.4C.

**Table 4.4A: Summary of t-test analysis showing difference in social capital between students with entrepreneurial and non-entrepreneurial parents**

<b>Variable</b>	<b>N</b>	<b>Mean</b>	<b>Std.D.</b>	<b>t</b>	<b>df</b>	<b>Sig.</b>	<b>Remark</b>
<b>Social Capital Acquisition</b>	397	60.940	9.967				
Entrepreneurial parents	86	59.733	10.508	1.008			
Non-entrepreneurial parents					481	.314	Not significant



Table 4.4A compare the social capital mean score of students who have entrepreneurial and non-entrepreneurial parents. It is shown that those with entrepreneurial parents have 60.94 while those without entrepreneurial parents have 59.73 mean scores. The difference (1.21) is shown not to be significant ( $t = - 1.01$ ;  $df = 481$ ;  $p > 0.05$ ). This implies that there is no difference between students with entrepreneurial background and those without entrepreneurial background in the level of social capital acquisition.

**Table 4.4B: Summary of Analysis of Variance (ANOVA) showing difference in social capital among Christian, Muslim and other students**

<b>Religion</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>F</b>	<b>df</b>	<b>Sig.</b>	<b>Remark</b>
Not indicated	3	58.0000	17.57840				
Christian	352	60.0142	10.01323				
Islam	145	62.7379	9.79017	3.707	3;511	0.012	Significant
Others	15	56.0000	11.46423				
<b>Total</b>	<b>515</b>	<b>60.6524</b>	<b>10.11344</b>				

Table 4.4B reveals that there is a significant difference among Christians, Muslims and Other religions in the social capital acquisition ( $F_{(3;511)} = 3.71$ ;  $p < 0.05$ ). The mean values show that Muslim students have the highest social capital mean score (62.74), followed by Christian students (60.01) while students with other religion have the lowest mean score (56.00). This shows that Muslim students have higher social capital acquisition than students from other religion.

**Table 4.4C: Summary of t-test analysis showing difference in social capital between male and female students**

<b>Variable</b>		<b>N</b>	<b>Mean</b>	<b>Std.D.</b>	<b>T</b>	<b>df</b>	<b>Sig.</b>	<b>Remark</b>
Social	Male	187	62.0428	11.101	2.303	507	.022	Significant
Capital	Female	322	59.9193	9.350				
Acquisition								

Table 4.4C compares the social capital mean scores of male and female students. It is shown that male students have higher social capital mean score (62.04) than the female students (59.92). The difference (2.12) is shown to be significant ( $t = 2.30$ ;  $df = 507$ ;  $p < 0.05$ ). This implies that male university students acquire social capital more than their female counterparts.

**Research question 4:** What is the structure of entrepreneurship education offered to university students (if any) in Nigeria in terms of–

- a. Technology and practical activities
- b. Pedagogy
- c. Content
- d. Entrepreneurs' social skills
- e. Entrepreneurial personality skills?

To answer this question, the mean and standard deviation of items used to measure each of the variable were computed and these are presented separately in Table 4.5A, 4.5B, 4.5C, 4.5D and 4.5E.

**Table 4.5A: Entrepreneurial education in terms of technology and instructions**

S/N	Item	N	Mean	Std.D	Remark
TI1	Use of instructional video	559	2.048	1.040	Rarely used
TI2	Use of instructional audio (CDs)	559	2.038	1.053	Rarely used
TI3	E-learning and social media instruction (e.g. Google learn, WhatsApp)	559	2.578	1.091	Often used
TI4	Simulation, model building and animation	559	2.229	1.137	Rarely used
TI5	Use of Learning management system (e.g. Schoology, Edmodo, aTutor, Moodle, Canvas, etc.)	559	2.263	1.150	Rarely used
TI6	Extended learning (i.e. teaching beyond the classroom, using technology like social media to continue teaching and learning after the class)	559	2.356	1.093	Rarely used
TI7	Projector	559	2.517	1.074	Often used
TI8	Public address system	559	2.764	1.041	Often Used
<b>Weighted average</b>			<b>2.349 (58.7%)</b>	<b>Average</b>	

Table 4.5A shows that only three of the items raised are often used - E-learning and social media instruction (Mean = 2.58); projector (mean = 2.52) and public address system (Mean = 2.76). Others are rarely used - Instructional video (mean = 2.05); instructional audio (mean = 2.04); simulation, model building and animation (mean = 2.23); learning management system (2.26) and extended learning (mean = 2.36). The weighted average of the table is 2.35 which can be rated as 58.7%. This implies that the use of technology in the entrepreneurial education is average.

**Table 4.5B: Entrepreneurial Education in terms of Pedagogy**

S/N	Item	N	Mean	Std.D	Remark
PD1	The lecture method is how teachers used to teach things to students. They used to talk and write on the chalkboard.	559	2.705	1.201	Often used
PD2	Intellectual challenge and accomplishment (a challenge to your mind and a sense of achievement (which makes students learn deeply, think critically, and strive for excellence.)	559	2.839	.994	Often used
PD3	Interactive and collaborative learning (Students work together with other students in person or online and get help from adults and experts.).	559	2.850	1.038	Often used
PD4	Experiential learning and Excursions (to offices of businesses and firms)	559	2.463	1.141	Rarely used
TP7	Students project works (from the entrepreneurship education curriculum)	559	2.810	1.089	Often used
TP8	Public Product (Are students' work is publicly displayed, discussed, and critiqued?)	559	2.569	1.149	Often used
TP9	Preparing mock budgets	559	2.404	1.146	Rarely used
TP10	Analyzing consumer products (In terms of pricing, usefulness/quality, demand analysis, etc.)	559	2.549	1.187	Often used
TP11	Writing of mock letters to the funders/banks	559	2.288	1.189	Rarely used
TP12	Creating products to be sold to raise money for the school or a cause	559	2.358	1.246	Rarely used
TP13	Competition on business plan	559	2.433	1.235	Rarely used



TP14	Student business start-ups (real live business name incorporation and commencement of skeletal operations)	559	2.465	1.222	Often used
TP15	Field trips to business premises, Interviews with entrepreneurs, etc.	559	2.349	1.197	Rarely used
TP16	Project Management (Students use a project management process that enables them to proceed effectively from project (start-up) initiation to completion)	559	2.644	1.144	Often used
PD17	Mentoring and coaching (Consultation with practicing entrepreneurs)	559	2.560	1.162	Often used
PD18	“Live” cases (Business Case Studies)	559	2.535	1.201	Often used
PD19	Reflection (Students reflect on their work and their learning throughout the project)	559	2.517	1.247	Often used
PD20	Presentation and oral experiences	559	2.717	1.195	Often used
PD21	Guest lecture/Seminars (by eminent entrepreneurs)	559	2.647	1.250	Often used
TP22	Planning and arranging exhibitions	559	2.648	1.240	Often used
PD23	Classroom discussions/ Debates	559	2.846	1.181	Often used
<b>Weighted Average</b>			<b>2.580</b>		<b>Average</b>
			<b>(64.5%)</b>		

Table 4.5B reveals that the following are the pedagogy applied in the entrepreneurial education: lecture method (mean = 2.71); intellectual challenge and accomplishment (mean = 2.84); interactive and collaborative learning (mean = 2.85); students' project (mean = 2.81); public product (mean = 2.57); analysing consumer product (mean = 2.55); students business startup (mean = 2.47). But the following pedagogies are rarely used: experiential learning and excursion (mean = 2.46); preparing mock budget (mean = 2.40); writing mock letters to funder/banks (mean = 2.29); creating product to be sold (mean = 2.36); competition on business plan (mean = 2.43) and Field trips to business premises (mean = 2.35). Though the weighted average is 2.58 which can be rated as 64.5% an indication that the pedagogy used for the entrepreneurial education is high but it was observed that all the pedagogical choices that could have equipped the students in core entrepreneurial skills are the ones rarely used. These include experiential learning and excursions (to offices of businesses and firms), preparing mock budgets, creating products to be sold to raise money for the school or a cause, competition on business plan, field trips to business premises, and interviews with successful entrepreneurs.

**Table 4.5C: Entrepreneurial education in terms of content**

<b>S/N</b>	<b>Item</b>	<b>N</b>	<b>Mean</b>	<b>Std.D</b>	<b>Remark</b>
CT1	Idea generation	559	2.818	1.137	Often taught
CT2	Opportunity identification	559	2.859	1.112	Often taught
CT3	Resource acquisition	559	2.882	1.112	Often taught
CT4	Management and Leadership	559	2.991	1.121	Often taught
CT5	Economic and entrepreneurship theories	559	3.004	1.115	Often taught
CT6	Youth entrepreneurship	559	2.918	1.141	Often taught
CT7	Gender issues in entrepreneurship	559	2.825	1.160	Often taught
CT8	Creativity and innovation	559	2.984	1.133	Often taught
CT9	Negotiation skill	559	2.798	1.190	Often taught
CT10	Stress management	559	2.723	1.217	Often taught
CT11	Social entrepreneurship	559	2.828	1.193	Often taught
CT12	Family business management	559	2.775	1.191	Often taught
CT13	Entrepreneurial succession	559	2.773	1.201	Often taught
CT14	Cyberpreneurship	559	2.621	1.227	Often taught
CT15	Technology entrepreneurship	559	2.746	1.220	Often taught
CT16	Globalisation	559	2.785	1.190	Often taught
CT17	Project management	559	2.959	1.175	Often taught
<b>Weighted Average</b>			<b>2.677 (66.9%)</b>		<b>High</b>

Table 4.5C reveals that all the items listed are often taught to the university students. For instance, idea generation (mean = 2.82); opportunity identification (mean = 2.86); resource acquisition (mean = 2.88); management and leadership (mean = 2.99); economic and entrepreneurial theories (mean = 3.00); youth entrepreneurship (mean = 2.92) and so on. The weighted average is 2.68 which can be rated as 66.9%. This implies that the content delivery for the entrepreneurial education is high.

**Table 4.5D: Entrepreneurial education in terms of social skills**

<b>S/N</b>	<b>Item</b>	<b>N</b>	<b>Mean</b>	<b>Std.D</b>	<b>Remark</b>
SS1	Friendship building	559	2.617	1.149	Often taught
SS2	Interpersonal skills e.g. dispute resolution and collaboration	559	2.843	1.102	Often taught
SS3	Network marketing skills	559	2.778	1.174	Often taught
SS4	Social enterprise (e.g. NGOs) creating skills	559	2.850	1.174	Often taught
<b>Weighted Average</b>			<b>2.772 (69.3%)</b>		<b>High</b>

Table 4.5D reveals that social skills are often taught to the entrepreneurial education university students. For instance, friendship building (mean = 2.62); interpersonal skills (mean = 2.84); network marketing skills (mean = 2.78) and social enterprise (mean = 2.85). The weighted average of the table is 2.77 which can be interpreted as 69.3%. This implies that the extent to which social skills is been taught to entrepreneurial university students is high.

**Table 4.5E: Entrepreneurial education in terms of personality skills**

<b>S/N</b>	<b>Item</b>	<b>N</b>	<b>Mean</b>	<b>Std.D</b>	<b>Remark</b>
EP1	Risk taking	559	2.877	1.114	Often referenced
EP2	Creativity	559	3.048	1.097	Often referenced
EP3	Innovativeness	559	3.023	1.121	Often referenced
EP4	Capability to spot and seize opportunities	559	3.025	1.139	Often referenced
<b>Weighted Average</b>			<b>2.993 (74.8%)</b>		<b>High</b>

Table 4.5E reveals that all the items are often referenced in the entrepreneurial education taught to the university students. For instance, risk taking (mean = 2.88); creativity (mean = 3.05); innovativeness (mean = 3.02) and capability to spot and seize opportunity (mean = 3.03). The weighted average for the table is 2.99 which can be translated to me 74.8%. This implies that the extent of reference personality skills in university entrepreneurial education is high.

## **4.2 Presentation of qualitative analysis**

### **Coding of respondents**

The following coding were used for the 16 respondents interviewed in this qualitative aspect (See section 3.4.1 on page 91). These are:

1.  $M_E$  = Muslim Entrepreneur
2.  $M_W$  = Muslim Worker/Non-entrepreneur
3.  $C_E$  = Christian Entrepreneur
4.  $C_W$  = Christian Worker/Non-entrepreneur
5.  $O_E$  = Non-Muslim, Non-Christian/Agnostic Entrepreneur
6.  $O_W$  = Non-Muslim, Non-Christian/Agnostic Worker/Non-Entrepreneur
7.  $H_E$  = Hausa Entrepreneur
8.  $H_W$  = Hausa Worker/Non-Entrepreneur
9.  $I_E$  = Igbo Entrepreneur
10.  $I_W$  = Igbo Worker/Non-Entrepreneur
11.  $Y_E$  = Yoruba Entrepreneur
12.  $Y_W$  = Yoruba Worker/Non-Entrepreneur
13.  $P_E$  = Entrepreneur with Entrepreneur Parent(s)
14.  $P_W$  = Entrepreneur with Parent(s) who were in paid employments
15.  $W_E$  = Employee with Entrepreneur Parents
16.  $W_W$  = Employee with Parent(s) who were in paid employments.
17. KII = Key Informant Interview



**Table 4.6 Respondents' demographic repertory grid**

<b>Criteria</b>	<b>M</b> <i>E</i>	<b>M</b> <i>w</i>	<b>C</b> <i>E</i>	<b>C</b> <i>W</i>	<b>O</b> <i>E</i>	<b>O</b> <i>W</i>	<b>H</b> <i>E</i>	<b>H</b> <i>W</i>	<b>I<sub>E</sub></b>	<b>I</b> <i>W</i>	<b>Y</b> <i>E</i>	<b>Y</b> <i>W</i>	<b>P</b> <i>E</i>	<b>P</b> <i>W</i>	<b>W</b> <i>E</i>	<b>W</b> <i>W</i>
<b>Gender</b>	M	M	M	M	M	F	M	M	F	F	F	M	M	M	M	M
<b>Business/ Work</b>	B	P	P	P	A	A	P	P	T	P	B	P	P	G	G	P
<b>Experience</b>	6	4	15	1	25	8	8	5	1 0	1 7	2	5	1 5	5	10	7
<b>Age</b>	38	34	65	26	58	32	40	32	2 9	4 4	35	45	3 8	39	45	42
<b>Owner/ Employee</b>	O	W	O	W	O	W	W	W	O	W	O	W	W	W	O	W
<b>Religion</b>	I	I	C	C	A	A	C	I	C	C	C	I	I	C	C	I
<b>Tribe</b>	H	Y	Y	Y	I	Y	H	H	I	I	Y	Y	Y	I	H	Y

*Source:* Researcher (2022)

### **Coding of respondents' characteristics:**

1. **Gender**= Male (M), Female (F)
2. **Business/ Work** = Private Sector Work (P), Business/Trading (B), Government work (G), Teaching (T), Artisan (A), etc.
3. **Years of Work/ Business** = As inputted
4. **Age** = As inputted
5. **Owner/ Employee** = Owner/Entrepreneur (O), Worker/Employee (W)
6. **Religion** = Islam (I), Christianity (C), Non-Muslim/Non-Christian/Others (A)
7. **Tribe** = Hausa (H), Igbo (I), Yoruba (Y)

### **Answers to the research questions (Qualitative)**

**Research question 5 (b and c):** What is the level of native business culture appreciation of practicing entrepreneurs and workers?

In other to answer this research question, thematic approach of qualitative data analysis was adopted to present the findings from the structured interviews conducted with participating entrepreneurs and employees (people in paid employments) during the field work. This study categorised respondents' views of entrepreneurs and employees about native business culture appreciation into two major themes. These are: knowledge of the traditional sources of business funding and acknowledgement of native business philosophy with examples of proverbs/native wisdom guiding business or occupational success.

#### **Knowledge of the traditional sources of business funding**

Interviewed entrepreneurs and employees identified a number of indigenous or native funding sources ranging from contributions made by groups within society, age-long collateralised barter (such as *iwofa*), traditional cooperative (*ajo, esusu, adache*, and so on.) to family and friends' financial support, among others.

For example, when a 32-year-old a female employee (of the Hausa ethnic stock) who works with a federal research institute in Oshodi Lagos was asked on her thoughts on traditional sources of business funding, her response was:

From what I heard from my parents, people raise money from contribution made by a group of persons within the community and giving the lump sum to one member of that group at a point in time.

This is called “Adachi” in Hausa. There was also the idea of native credit facility which is a bit different from the banking loans of today. I think this native credit scheme follows the Islamic finance principle where capital is raised for someone but without interest. Profits made on the business are usually shared after removing (paying off) the capital [KII, H<sub>w</sub>, F, 32; Feb, 2021].

Responding to same question, an employee of the Nigeria Police Force, also of the Hausa ethnic stock, identified thrift and cooperatives as the primary source of business funding in the olden days. He submitted that, “before modern day banking, our people were doing native cooperatives and thrift to raise money for their businesses. Most of them also raise money from wealthy family members at little or no cost”.

A Yoruba entrepreneur, the owner of a nursery and primary school in Isolo, Lagos, added the following to the sources identified above, vis:

To raise funding for business, our forefathers used what they have to secure the needed funding. This is a kind of trade by barter. Cocoa farmers then would “put down” a portion of their farms to raise capital usually for new season cultivation. Many farmers however use their savings from previous season for further business development. Some also use “Ajo” and they carefully target their collections towards new planting season, to be used for farming. My parents often also used to mention a kind of human collateral for loan obtained, where a member of the family of the borrower would be “deposited” with the lender to secure the loan [KII, Y<sub>E</sub>, M, 45 Feb., 2021].

A loan recovery agent based at Ikorodu but working in paid agency with several commercial banks in Lagos further identified the following traditional sources of business funding:

One way of raising funding for businesses in the olden days was the sale of inheritance. In those days, people used to have a large amount of inheritance such as landed property and farms. When they need money for business, they sell off part of these inheritances to raise capital. Some also borrow money from “Alajo”, that is the native thrift and savings agent. Many also raise funding from gifts and borrowings from friends and family [KII; P<sub>w</sub>; M, 42, Feb., 2021].

Responding to same question, a female respondent of the Igbo ethnic stock who works for a bank in Lagos noted that:

The most common source of business funding in Igboland was the traditional money lender and communal support for business funding. This funding comes with no periodic interest as it is in modern-day lending, apart from a pre-agreed static loan fee. Many also participate in local contributory cooperative society called “Esusu”. There was also what may be called crowd funding from family and friends and use of free labour from friends and age-group members. Thriftier community members however raise funding largely from sale of stored produce from previous trading or farming seasons [KII; I<sub>w</sub>; F, 45, Feb., 2021].

### **Acknowledgement and Possession of Native Business Philosophy**

Further to ascertaining the level of business culture appreciation of entrepreneurs and people in paid employment, the possession of native business philosophy emerged as a recurring theme. Interviewed entrepreneurs and employees however gave different opinions about native business philosophy that guides or drives their work or business, including proverbs and maxims that enjoin hard work, optimal use of opportunities, time consciousness, cooperation and collaboration, risk aversion, trustworthiness, perseverance and self-belief.

For instance, a Christian, 39-year-old, male Igbo teacher responds as follows:

Surely, a number of native proverbs guide my actions at work. I believe that time waits for no one. I believe that an opportunity lost can never be regained. Punctuality is the soul of business. I also believe that education is the best policy. Because of this, I keep learning continuously as a teacher [KII; C<sub>w</sub>; F, 39, Feb., 2021].

A Christian, 41-year-old construction worker responded that:

I have a number of proverbs and philosophies that guide my actions at work. First, I believe that an idle hand is devil’s workshop. I also believe that faith without work is in vain. And, I sincerely hope that God will bless the work of my hand [KII; C<sub>E</sub>; M, 41, Feb., 2021].

Another 34-year-old Christian O’Pay Agent expressed an opinion on this theme, thus, “I believe my actions in business are guided by certain philosophy of life. Proverbs like “don’t put all your eggs in one basket”, often help me to avoid risk. I also believe that “whatever is worth doing at all is worth doing well”.

A 34-year-old Muslim respondent, who works with Pension Fund Administration company in Lagos made the following submissions:

I agree that culture affects work ethics, so, I am guided by certain cultural beliefs, proverbs and philosophies of life. I believe first that “atelewoenikii tan eni je” (meaning one’s destiny is in one’s hands). I also believe that “owokan o gberud’ori” (meaning united efforts pays). This makes me seek collaboration on my work and projects. It helps assure success [KII; M<sub>W</sub>; M, 35, Feb., 2021].

When asked similar question, a 58-year-old agnostic owner of an Automotive Engineering Firm in Isolo, Lagos responded that:

...Yes, of course. I acknowledge that native business philosophy such as proverbs and wise sayings guide my actions and living. The proverb that “owurolo’ojo” teaches me to be time conscious. I also believe that “agba o k’ogbon” (meaning age doesn’t guarantee wisdom), so I don’t disregard opinions of much younger people on matters of business and relationships [KII; O<sub>E</sub>; M, 58, Feb., 2021].

Another male respondent, a 35-year-old Muslim distributor of cement, submitted that:

I agree that proverbs and native philosophy of life guide my actions and inspire me in business. I believe that “isel’oogunise” (meaning hard work cures poverty). This makes me work hard. I also hold the belief that there shouldn’t be food for lazy man. Everyone must work to be prosperous [KII; M<sub>E</sub>; Feb., F, 35, 2021].

A male, 38-year-old Yoruba Muslim banker also gave an opinion on question of acknowledgement and possession of native business philosophy. He opined that:

I believe that “isel’oogunise” (meaning hard work cures poverty) and that one should make hay while the sun shines. These two personal philosophies ensure that I do not fail or entertain any form of laziness at work. They also ensure that I do the right thing at the right time [KII; M<sub>W</sub>; M, 38, Feb., 2021].

Another male, 65-year-old Christian owner of an Insurance Brokerage Company submitted that:

I agree that human actions are guided by personal philosophy captured in proverbs and other wise sayings. Personally, trustworthiness is a central idea for me and my business. Without it there are no clients and business will die. I also believe that time is money. This makes me time-conscious at all times [KII; C<sub>E</sub>; M, 65, Feb., 2021].

A female, 35-year-old Christian entrepreneur who owns a furniture supplies company believes that:

For every labour, there is profit. If I work hard enough and trust God, I will succeed. I believe that what is worth doing at all is worth doing well. I believe in doing things fast, for a stitch in time saves nine. And, in the time of challenges, I believe that “agbo to f’eyinrin lo kosa, agbara lo lomuwa (meaning setbacks teaches with greater energy and wisdom to succeed) [KII; C<sub>E</sub>; F, 35, Feb., 2021].

A male Hausa employee of the Federal Institute of Industrial Research, Lagos submit as follows:

A number of native wisdoms guide my work life. For example, “ka fahincikanka, ka yarda da kanaka” (meaning belief in yourself). I also belief in the admonition, “bawandasaiiyaginakabayaka” (meaning nobody can make you a better you). Another native wisdom from my place is, “kajetsarinrayuwarka har saianfaraganinribatafito a fili” (meaning keep your ideas to yourself until it manifests) [KII; H<sub>W</sub>; M, 40, Feb., 2021].

**Research Question 6:** What is the level of social capital acquisition of practicing entrepreneurs and employees?

To answer this research question, again, the thematic approach of qualitative data analysis was adopted to present the findings from the structured interviews conducted with practicing entrepreneurs and employees during the field work. This study categorised respondents’ views about the level of social capital acquisition of entrepreneurs and employees into four themes. These are: network of friends, membership of groups or professional associations, trust based on ethnicity, participation in community service and sources of access to information.

### **Network of Friends**

Interviewed entrepreneurs and employees have different network of friends, ranging from few numbers of very close friends to a handful of them. For example, a male Igbo teacher responded that: “I have not more than 5 friends and as much as 100 casual friends”. Another entrepreneur, a 29-year-old trader in fashion items said she had about 15 close friends and 70 casual ones.

### **Membership of Groups or Professional Associations**

Some Nigerian entrepreneurs and employees belong to professional associations such as Teachers Registration Council of Nigeria (TRCN), Chartered Institute of Security and

Investments (CISI) and National Association of Proprietors of Schools (NAPS). But some do not belong to any professional association or group. Some respondents only hold memberships of social groups or associations. A 29-year-old trader in fashion items said he was a member of a social club rather than a professional organisation.

### **Trust Based on Ethnicity**

Interviewed entrepreneurs and employees displayed varying degree of trust, particularly of other ethnic groups. Some absolutely trust people from other ethnic groupings, others trust is based on the character displayed by the persons in the course of their business dealings, while other have no trusts at all. A 58-year-old owner of an automotive engineering firm in Isolo, Lagos responded that: “Yes, I trust people based on our business dealings”, while a 39 years old male Igbo teacher said: “I trust people from other ethnic groups or tribe”.

### **Participation in Community Service**

Majority of the interviewed entrepreneurs and employees reported to have participated in community service, expending their time and money. A Yoruba, 34-year-old employee of a pension fund administrator stated that, “I regularly participate in community service and I often contribute resources”.

### **Sources of Business Information**

Entrepreneurs and employees interviewed identified a number of sources of business information. Commonly identified ones are: books, the Internet, friends and family, partners, customers, government ministries, departments and agencies, and traditional media, among others. For example, a 45-year-old school owner submitted that: “I get information for my business from ministry of education, adverts in traditional and new media and from friends in the same business”, while a 65-year-old owner of an insurance brokerage company gave his source of business information as “business information is largely obtainable from friends”.

**Research Question 7:** Did experienced entrepreneurs and employees have access to entrepreneurship education while in school and thereafter?

As used in the previous questions, the thematic analysis of qualitative data was adopted to present the findings from the structured interviews conducted with entrepreneurs and employees during the field work of this study. Three key themes emerged from the respondents' views about the nature of entrepreneurship education or training. These are: access to formal entrepreneurship education in and out of school, influence of entrepreneurship education on career choice and the ideal entrepreneurship education.

### **Access to Formal Entrepreneurship Education**

Interviewed entrepreneurs and employees reported varying degree of access to entrepreneurship education at school and after school. While some were exposed to EE throughout school days, some never learned about entrepreneurship until they left school. Others did not receive EE at all, that is, in school or after school - on-the-job. A former banker turned furniture entrepreneur submitted that "I was taught entrepreneurship education while in school". Another entrepreneur, a 58-year-old owner of automotive and mechanical engineering workshop said: "at school I was not trained in entrepreneurship education. After leaving school, I never received any entrepreneurial training too".

### **Influence of the Entrepreneurship Education on Career Choice**

Opinions of entrepreneurs and employees depicts no link whatsoever between the entrepreneurship education and training received and their present career. A trader in fashion items, while responding to questions on the influence of entrepreneurship education on her career choice, submitted that "I learned this business on-the-job. Therefore, entrepreneurship education I received in the university didn't influence me into becoming an entrepreneur." A 32-year-old employee of a federal institute of industrial research submitted that "the out-of-school EE training I participated in which basically involved transfer of technical skills to make us to become industrialists had obviously not influenced my becoming an entrepreneur since I am still in paid employment".

A 35-year-old female former banker turned Furniture entrepreneur submitted that:

While I actually received formal entrepreneurship education at school, I cannot claim that it was the entrepreneurship education that influenced my becoming an entrepreneur. I would rather say I got the inspiration from some mentor-entrepreneurs that I networked



with, and through entrepreneurial videos clips [KII; W<sub>E</sub>; F, 35, Feb., 2021].

Another entrepreneur, a 58-year-old owner of automotive and mechanical engineering workshop submitted that:

Some three years ago, I did another entrepreneurial training at Lagos State Polytechnic. I also received a lot of entrepreneurial trainings, including how to run auto-mechanical workshops. I however cannot say that the entrepreneurial education influenced my becoming self-employed or entrepreneur today [KII; O<sub>E</sub>; M, 58, Feb., 2021].

A 45-year-old female banker had the following submissions:

Since, at school I was not trained in entrepreneurship, and after leaving school, I never received any entrepreneurial training, I can claim that entrepreneurship education didn't influence me since I am in paid employment anyway [KII; P<sub>E</sub>; F, 45, Feb., 2021].

### **The Ideal Entrepreneurship Education**

Very different variants of the *ideal* entrepreneurship education were put forward by interviewed entrepreneurs and employees. This varies from being vocational or skills-focused, practical, technology-based, innovative, developmental, theoretical (inspiring contents), critical thinking, financial literacy and self-sufficiency-inducing. Some respondents think that entrepreneurship education should also be extended to secondary school students and that the content of such education should be innovative, developmental and practical. A recovery agent submitted that, "I believe entrepreneurship can be taught in the classroom".

A female furniture entrepreneur opined that:

It is my belief that entrepreneurship can be, and should be taught in schools to stop unemployment problems. Such training should have two modules, that is, theory and practice. The theoretical part should be such that will espouse the good lives and times of successful entrepreneurs so as to inspire students to aspire to becoming one. The practical part should teach the nitty-gritty of financing, operations and practicum [KII; Y<sub>E</sub>; F, 35, Mar., 2021].

Another entrepreneur who owns an automotive and mechanical engineering workshop submitted that, "Yes, I believe entrepreneurship education should be taught in schools. It should be a kind of skillful, vocational education such as training students how to

run/manage a workshop”. A female banker made the following submissions, “my idea of entrepreneurship education is the one that goes beyond theories and delve head-on into financial literacy, critical thinking, self-sufficiency training, and sundry practical skills. Entrepreneurship education should be hands-on”.

**Research Question 8:** What is the family background and religious beliefs of entrepreneurs and employees?

The thematic analysis of qualitative data was also adopted to present these findings from the structured interviews conducted with participating practicing entrepreneurs and employees (people in paid employments) during the field work. This study categorised the responses on family/parental background and religious beliefs of the entrepreneurs and employees into six major themes. These are: parents’ occupation, training with parents, parental encouragement to become entrepreneur (or employee), type of respondent’ business relative to their parents’, reasons for choosing parents’ occupation (where applicable) and the influence of their religious beliefs on entrepreneurship. (NB: Themes 1-5 above are jointly reported because of their very close nature while item 6 i.e. religious belief, was treated separately).

### **Parental Occupation, Training with Parents and Parental Encouragement to Become Entrepreneur or Employee, etc.**

Interviewed entrepreneurs and employees’ parental background vary pointedly, from civil servant employee parents, parents that worked in the private sectors and entrepreneur parents. A staff of a federal research institute, Lagos made the following submissions about his parental occupation:

My parents were civil servants. As such, I did not train with them to become an entrepreneur. My parents actually encouraged me to become an entrepreneur, but I ended up being in paid employment. Though I work for the government, like my parents, my work is not the same with my parents’. I did not choose my parent’s occupation or business [KII; P<sub>w</sub>; F, 29, Mar., 2021].

A banker respondent submitted that:

Though my father and mother are both entrepreneurs, I did not train with them, and they did not encourage or inspire me to become an

entrepreneur. I am in the banking industry while my parents weren't bankers [KII; P<sub>E</sub>; M, 26, Mar., 2021].

A fashion items entrepreneur provided the following information relating to her family background/parental occupation:

My mother was a civil servant (before retiring) and a part-time entrepreneur. My father is a full-time entrepreneur. I did not train with any of them, but I can say that I got a lot of encouragement and support from them to become an entrepreneur. Indeed, the business I am doing now is quite similar to my parents. I can also say that I chose the line of trade of my parents because of the background info I had on it, apart from being very passionate about it [KII; P<sub>W</sub>; F, 45, Mar., 2021].

A female banker's response to same questions goes thus:

My dad and mum were both traders (i.e. entrepreneurs). My mother later joined the local government service. Later, I went to live with a guardian, who's a family member and a medical doctor. So, I didn't really have the opportunity to learn business with my parents. My parents however encouraged me to become entrepreneur. Today, however, I am an employee of a bank and I am not into any business similar to my parents [KII; P<sub>E</sub>; F, 26, Mar., 2021].

A female furniture entrepreneur gave the following information on her family background and support:

My parents were entrepreneurs, both. Earlier, my mum was a teacher. I lived with them and I not only learned from them, I did holiday job with them after secondary school. My parents encouraged me a great deal to become an entrepreneur, so they were a bit taken aback when I joined paid employment. But after some years of working and then exiting to start my own business, my parents have been so supportive. However, I am not in the same type of business that they do [KII; P<sub>E</sub>; F, 35, Mar., 2021].

An employee of a pension fund administrator firm gave the following information about his parental background:

Before retiring, my father was an accountant with a financial institution. My late mother was an auditor working with Lagos State civil service; Lagos State Hospital Management Board, specifically. So, clearly there was no opportunity to learn a trade with them. They were both employees of private firms and government. However, I also lived with my grandparents who were wood merchants, and had

the opportunity to informally train with them, kind of, as I had the opportunity to observe them at work [KII; P<sub>w</sub>; M, 35, Mar., 2021].

An owner of an insurance brokerage firm submitted as follows, when asked the same question:

My parents were farmers. They owned farms and planted both food and cash crops. When I was quite young, I learned the rudiments of farming with them, even as I attended school. I can remember that my parents one way or the other encouraged me to become an entrepreneur. But, initially, after school, I worked with a big insurance firm in here in Lagos for some time, where I learned the fundamentals of insurance business and brokerage. I later left to start my own firm, where I am presently the major shareholder. Of course, I didn't choose my parents' business for a career [KII; P<sub>E</sub>; M, 65, Mar., 2021].

An entrepreneur working in the construction industry gave the following opinions when asked about his parental background:

My mother was a trader, while my father was a contractor. He does civil works, road construction, etcetera. While growing up, I learned the business from him, by following him to construction sites and even doing a number of menial jobs. After school, my parents encouraged to start my own business which happens to be in the same field with my dad's. It appears that I chose a business similar to my parents because of the knowledge I had in it [KII; P<sub>E</sub>; M, 44, Mar., 2021].

### **Religious beliefs**

Interviewed entrepreneurs and employees reported different opinions about the influence of their faiths on their career choice, particularly in the areas of religious approvals of wealth creation, lending and borrowing, and general work ethics and relationships with staff and partners of the business. A Christian entrepreneur working in the construction industry gave the following submissions when asked about his religious beliefs:

I am a Christian. My church encourages entrepreneurship and it approves of money making. It also approves of money lending and borrowing, inasmuch as it is done with integrity. Indeed, God gives us power to make profit. And, I believe that for those who work with me, everybody has to work to earn their pay [KII; C<sub>E</sub>; F, 26, Mar., 2021].

A Muslim trader who is a distributor of cement, when asked about his religious beliefs submitted as follows:

My religion is Islam. My faith encourages entrepreneurship. It also approves of wealth acquisition so long it is fairly acquired. On money lending and borrowing, Islam disallows borrowing and lending with interest. It is called Riba, though profits making is allowed. I treat my workers with respect and this helps to boost my business [KII; M<sub>E</sub>; M, 42, Mar., 2021].

A Christian school owner, when asked about his religious beliefs opined as follows:

My Christian faith encourages entrepreneurship very well and it approves of wealth acquisition. Lending and borrowing are allowed by my faith. I try as much as possible to maintain cordial relationship with my employees. I treat them like my family [KII; C<sub>E</sub>; M, 45, Mar., 2021].

On the same question of faith, a Muslim employee research officer submitted as follows:

Of course, my religion, Islam, encourages entrepreneurship. It also approves of wealth acquisition. My faith approves of money lending and borrowing for business purposes and under pressing need, but with certain conditions: no interests. Islam allows profit-making though it should be reasonable. One must be fair to customers and partners. Islam teaches that one treats one's employees with kindness and give them their benefits as at when due [KII; M<sub>W</sub>; M, 40, Mar., 2021].

A Christian engineer, when asked about his religious beliefs, submitted as follows:

I am a Christian. My faith supports entrepreneurship and it very well approves of wealth acquisition, though with fair profit making. My faith allows money lending and borrowing. I believe the sweat of my workers mustn't dry before they are paid and I give proper reward and benefits to them [KII; C<sub>W</sub>; F, 32, Mar., 2021].

A Muslim bank employee, when asked about his religious beliefs, submitted as follows:

I am a Muslim. My faith does not encourage entrepreneurship. It also approves of wealth acquisition, though. On money lending and borrowing, Islam disallows borrowing and lending with interest. Profits making is allowed. We are enjoined to treat our workers fairly [KII; M<sub>W</sub>; M, 34, Mar., 2021].

A respondent Christian fashion entrepreneur opined that:

My religion is Christianity. My faith approves of entrepreneurship. It also supports wealth creation. My faith allows borrowing and lending with interest, inasmuch as it doesn't get to the usury level.

Profits making is allowed while getting people to work for us is acceptable [KII; C<sub>E</sub>; C, 45, Mar., 2021].

When asked about his religious beliefs, a Muslim pension fund administration employee gave the following opinion:

As a Muslim, my faith encourages entrepreneurship. It also approves of money making or wealth creation. Money lending and borrowing is allowed for business purposes in Islam, so far it is without interest. Profits making is allowed in Islam with the conditions of “no cheating” both business partners and customers. It is all about fair trade. My faith’s idea about people working for one is that that we should make life better for them. Don’t cheat them of their labour [KII; M<sub>W</sub>; M, 34, Mar., 2021].

#### **4.3 Testing the Null Hypotheses**

**H<sub>01</sub>:** There is no significant relationship between social capital and entrepreneurial intention of university students.

**Table 4.7: Summary of Pearson Product-Moment Correlation Showing Relationship between Social Capital Factors and Entrepreneurial Intention**

<b>Social Capital Factor</b>	<b>GN</b>	<b>TS</b>	<b>CA</b>	<b>IT</b>	<b>EI</b>
Group and Network (GN)	1				
Trust and Solidarity (TS)	.356**	1			
Collective Action (CA)	.205**	.477**	1		
Information and Technology (IT)	-.087*	-.105*	-.103*	1	
<b>Entrepreneurial Intention (EI)</b>	<b>.138**</b>	<b>.108*</b>	<b>.177**</b>	-	<b>1</b>
				<b>.095*</b>	

*Note: \* means significant at 0.05 level.*

Table 4.6 demonstrates a positive and significant relationship between (a) Groups and Network and Entrepreneurial Intention ( $r = 0.14$ ;  $p < 0.05$ ); (b) Trust and Solidarity and Entrepreneurial Intention ( $r = 0.11$ ;  $p < 0.05$ ); Collective action and Entrepreneurial Intention ( $r = 0.18$ ;  $p < 0.05$ ); and (d) Information and Technology and Entrepreneurial Intention ( $r = -0$ ). As a result, there is a significant relationship between university students' social capital and their entrepreneurial intention. As a result, hypothesis 1 is rejected.

**H<sub>02</sub>:** There is no significant relationship between entrepreneurship education and entrepreneurial intention of university students.



**Table 4.8: Summary of Pearson Product-Moment Correlation Showing Relationship between Entrepreneurial Education Factors and Entrepreneurial Intention**

	<b>EI</b>	<b>TI</b>	<b>PI</b>	<b>CT</b>	<b>SC</b>	<b>PS</b>
Entrepreneurial intention ( <b>EI</b> )	1					
Technology of instruction ( <b>TI</b> )	.067	1				
Pedagogy/Inst. Activity ( <b>PI</b> )	.035	.692**	1			
Content ( <b>CT</b> )	.023	.496**	.654**	1		
Social contents ( <b>SC</b> )	.042	.543**	.606**	.663**	1	
Personal skill ( <b>PS</b> )	.048	.338**	.484**	.614**	.581**	1

*Note: \* and \*\* means significant at 0.05 level.*

As shown in Table 4.7, There is no significant relationship between pedagogy/instructional activities and Entrepreneurial intention ( $r = 0.04$ ;  $p < 0.05$ ); content and Entrepreneurial intention ( $r = 0.02$ ;  $p < 0.05$ ); social contents and Entrepreneurial intention ( $r = 0.04$ ;  $p < 0.05$ ); and personality skills and Entrepreneurial intention ( $r = 0.05$ ;  $p < 0.05$ ). However, there was a significant relationship between Technology of instruction and Entrepreneurial intention ( $r = 0.67$ ;  $p > 0.05$ ). As a result, hypothesis two is not rejected because there is no significant relationship between entrepreneurship education and entrepreneurial intention among university students.

**H<sub>03</sub>:** There is no significant relationship between native business culture and entrepreneurial intention of university students.

**Table 4.9: Summary of Pearson Product-Moment Correlation Showing Relationship between Native business culture and Entrepreneurial Intention**

<b>Variable</b>	<b>N</b>	<b>Mean</b>	<b>Std.D</b>	<b>r</b>	<b>Sig.</b>	<b>Remark</b>
Entrepreneurial intention	515	28.581	8.062	.002	.960	Not
Native business culture	515	17.887	4.756			Significant

Table 4.9 demonstrates that there is no significant relationship between university students' native business culture and their entrepreneurial intention ( $r = 0.00$ ;  $p > 0.05$ ). As a result, hypotheses three and four are not rejected.

**H<sub>04</sub>:** There is no significant difference between entrepreneurial intentions of undergraduate students based on their religion.

**Table 4.10: Summary of Analysis of Variance (ANOVA) Showing Difference in Entrepreneurial Intention among Christian, Muslim and Other Students**

<b>Religion</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>F</b>	<b>df</b>	<b>Sig.</b>	<b>Remark</b>
Not indicated	3	33.333	4.041				
Christian	352	28.671	7.791				
Islam	145	28.290	8.866	.428	3; 511	.733	Not Significant
Others	15	28.333	6.914				
<b>Total</b>	<b>515</b>	<b>28.581</b>	<b>8.062</b>				

Table 4.10 shows that there is no significant difference in entrepreneurial intention between Christians, Muslims, and other religions ( $F_{(3;511)} = 0.43$ ;  $p > 0.05$ ). As a result, hypothesis 4 is not rejected.

**H<sub>05</sub>:** There is no significant relationship between family entrepreneurial background and entrepreneurial intention of university students.

**Table 4.11: Summary of Pearson Product-Moment Correlation Showing Relationship between Entrepreneurial Background and Entrepreneurial Intention**

<b>Variable</b>	<b>N</b>	<b>Mean</b>	<b>Std.D</b>	<b>r</b>	<b>Sig.</b>	<b>Remark</b>
Entrepreneurial background	515	13.437	2.520	.312	.000	Significant
Entrepreneurial Intention	515	28.581	8.062			

Table 4.11 shows a significant positive relationship between university students' entrepreneurial background and their entrepreneurial intention ( $r = 0.31$ ;  $p < 0.05$ ). As a result, hypothesis 5 is rejected. The significant positive relationship implies that the more entrepreneurial experience students have, the more likely they are to want to start their own business.

**H<sub>06</sub>:** There is no significant composite influence of social capital, native business culture and entrepreneurship education on entrepreneurship intention of university students.



**Table 4.12: Summary of Multiple Regression Analysis Showing Composite Contribution of Constructs on Entrepreneurial Intention - ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4933.749	11	448.523	7.922	.000 <sup>b</sup>
	Residual	28477.657	503	56.616		
	Total	33411.406	514			
<b>R</b>	<b>.384<sup>a</sup></b>	<b>R<sup>2</sup></b>	<b>.148</b>	<b>Adjusted R<sup>2</sup></b>	<b>.129</b>	

*a. Dependent Variable: Entrepreneurial intention*

*b. Predictors: (Constant), E personal skill, Native business culture, SC Group and Network, Family parent Occupation, SC Information and Technology, SC Collective Action, Technology of instruction, SC Trust and Solidarity, content, E social capital, Pedagogy/inst. activity.*

Table 4.12 shows that all of the predictor variables (Constant), Entrepreneurs' personal skill, Native business culture, social capital (Group and Network), family background (Parental Occupation), social capital (Information and Technology), social capital (Collective Action), technology of instruction, social capital (Trust and Solidarity), content, social capital (Trust and Solidarity), content, social capital (Trust and Solidarity), content, social capital (Trust and Solidarity), content, social There, the predictor variables accounted for 12.9 percent of any change in entrepreneurial intent (Adjusted  $R^2 = 0.129$ ). This composite contribution is shown to be significant ( $F_{(11; 503)} 7.92; p < 0.05$ ).

**H<sub>07</sub>:** There is no significant relative influence of social capital, entrepreneurial education, native business culture, religion and family entrepreneurial background on entrepreneurial intention of university students.

**Table 4.13: Summary of Multiple Regression Analysis Showing Relative Contributions of Constructs on Entrepreneurial Intention – Coefficients<sup>a</sup>**

Model		Unstandardised		Standardised	T	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	9.055	3.434		2.637	.009
	SC Group and Network	.135	.066	.091	2.046	.041
	SC Trust and Solidarity	-.053	.096	-.028	-.553	.580
	SC Collective Action	.378	.115	.155	3.275	.001
	SC Information and Technology	-.116	.079	-.062	-1.475	.141
	Native business culture	-.018	.071	-.011	-.257	.798
	Family parent Occupation	.994	.134	.311	7.439	.000
	Technology of instruction	.142	.075	.112	1.908	.057
	Pedagogy/inst. activity	-.014	.032	-.030	-.441	.660
	Content	-.004	.040	-.007	-.101	.920
	E social capital	-.045	.143	-.019	-.314	.754
	E personal skill	.129	.135	.052	.951	.342

*a. Dependent Variable: Entrepreneurial Intention*

Table 4.13 reveals that Family/parental occupation made the highest significant contribution ( $\beta = 0.31$ ;  $t = 7.44$ ;  $p < 0.05$ ); followed by collective action ( $\beta = 0.16$ ;  $t = 3.28$ ;  $p < 0.05$ ) and then groups and networks ( $\beta = 0.09$ ;  $t = 2.05$ ;  $p < 0.05$ ). Other factors, that is trust and solidarity ( $\beta = -0.03$ ;  $t = -0.55$ ;  $p > 0.05$ ); information and technology ( $\beta = -0.06$ ;  $t = -1.48$ ;  $p > 0.05$ ); native business culture ( $\beta = -0.01$ ;  $t = -0.26$ ;  $p > 0.05$ ); technology instruction ( $\beta = 0.11$ ;  $t = 1.91$ ;  $p > 0.05$ ); pedagogy activities ( $\beta = -0.03$ ;  $t = -0.44$ ;  $p > 0.05$ ); content ( $\beta = -0.01$ ;  $t = -0.10$ ;  $p > 0.05$ ); social capital ( $\beta = -0.02$ ;  $t = -0.31$ ;  $p > 0.05$ ) and interpersonal skills ( $\beta = 0.05$ ;  $t = 0.95$ ;  $p > 0.05$ ). This implies that family/parental occupation and two of the social capital factor constructs (collective actions and groups and network) have significant relative contributions to entrepreneurial intention, hence, hypothesis 7 is rejected.

#### **4.4 Section D – Discussion of findings**

The findings of this study are discussed thematically, along the order of the research questions and hypotheses, as follows:

##### **Distribution of the university students in terms of school, gender, age, ethnicity and religion**

The findings of this study revealed that 559 university students participated in this study, out of which 36% were from a privately owned university (Caleb University); 33% were from a federal government-owned university (University of Lagos) while 31% were from a state owned university (Lagos State University). Given this distribution, it could be claimed that the three types of university categorised by ownership in Nigeria are fairly represented in the study. In terms of gender, however, the larger proportion, that is, 64% of the students who participated in the study, are female, with only 35% of being male. One (1) percent % did not indicate their gender. This implies that both male and female university students are involved in the study. The disproportionate distribution by gender in favour of females could possibly be due to the proportion of the gender who are available in the schools at the points of administering the instruments or who enrolled in the universities. In terms of age, the largest proportion of the students, that is, 57% of the students were between 18-20 years of age; 20% of them were between 22-23 years; 14% were less than 18 years; 7% were above 25 years and only 2% did not indicate their age.

Given the university admission age being 16 years, the distribution of the respondent students appears to be normally distributed.

In terms of the ethnicity of the students who participated in the study, majority, that is, 64% are Yoruba; 20% of them are Igbo; 6% are Hausa; 9% were from other ethnic groups, while 1% did not indicate their ethnicity. This establishes that the three major ethnics in Nigeria are represented in the study, though the Yoruba ethnic group to have solid majority. The disproportionate number of participating Yoruba students may be explained by the location of the study which is Lagos; a predominantly Yoruba state. The catchment areas of the federal and state universities (Ogun, Oyo, Ondo, Ekiti, etc.) too gives further advantage to the Yoruba ethnic group as they are essentially Yoruba-speaking states of Western Nigeria.

### **Level of entrepreneurial intention of the observed university students**

Entrepreneurial intent was generally high among university students. For example, students who intended to start their own business immediately after graduation had a mean of 2.65; those who believed that starting their own business would probably be the best way to maximise their education had a mean of 2.69; those who believed they would start their own business in the next five or more years had a mean of 2.67; and students who believed they excelled had a mean of 2.67. The weighted average across all categories is 2.74, which amounts to a percentage of 68.6 percent.

Numerous researches have confirmed the preceding conclusions that students generally show a high level of entrepreneurial intent (Hassan, Saleem, Anwar, and Hussain, 2020; Ali and Abou, 2020; Turker and Sonmez, 2009; Oguntimehin. and Oyejoke, 2018). Hoda, Ahmad, Ahmad, Kinsara, Mushtaq, Hakeem, and Al-Hakami (2020) investigated whether Linan and Chen's entrepreneurial intention framework (EIM) could be utilised to predict entrepreneurial intent among Saudi university students and discovered that it could (mean = 5.41). The EE programme has an edge due to the country's high degree of entrepreneurial spirit.

## **Extent of social capital acquisition in terms of Networks and Groups, Trust and Solidarity, Collective Action and Information and Communication**

Undergraduate students' social capital was quantified using four metrics: groups and networks, trust and solidarity, collective action, and information and communication abilities. In terms of groups and networks, this study's findings indicated that the respondent students' groups and networks were weighted at 39.7 percent. This implies that the groups and networks size of the university students is low. In terms of *trust and solidarity*, the weigh was 54.1%, showing that the trust and solidarity skills of the university students was average. For *collective action*, the weighted average was 61.7%. This suggests that the university students' collective action is above average. For the *information and communication skills of university students*, the most rated sources of information to the university students are family/relative, friends and neighbour (mean = 3.88) followed by internet and social media (mean = 3.50). The other rated sources in the order of rank are business networks, groups/association (mean = 3.35), national newspaper, radio and television (mean = 3.32) and local market (mean = 3.11). Generally, therefore, it may be concluded that social capital of the respondent students was average.

Results from qualitative data, on the other hand, revealed that the level of social capital of participating entrepreneurs and employees vary significantly. Submissions about levels of social capital were categorised into five themes, namely: network of friends, membership of groups or professional associations, trust based on ethnicity, participation in community service and sources of access to information. An important observation here was that employee-respondents had relatively smaller networks of friends, between 1 and 5. In fact, none of the interviewed employees reported more than 5 friends. However, entrepreneur-respondents reported very diverse network sises, from only 1 to 15, to as much as "so many", indicating noticeable variation in the social capital level of entrepreneurs. Nonetheless, on the average, the social capital or network sises of entrepreneurs are relatively larger, approximately thrice the size of their employee counterparts (See Fig. 4.6). This disparity in the social capital stock between entrepreneurs and employees may be explained by entrepreneur's need to always need to reach out to more people for business development purposes.

For membership of groups or professional associations, there was near absolute unanimity of submissions of respondents as employees and entrepreneurs alike belong to one professional body or the other. Those who do not belong to professional or trade bodies are members of one social club or the other. Therefore, membership of professional association does not seem to distinguish an entrepreneur from non-entrepreneurs.

On trust based on ethnicity, both interviewed entrepreneurs and employees displayed, again, near absolute unanimity in the degree of trust, with some having absolute trust in people including people from other ethnic groupings. For others, trust is based on certain conditions such as personal character displayed by the persons in the course of business dealings or social interactions. There was only an exception from an employee, a banker, who has no trusts at all for people, particularly of other ethnic group. Thus, trust does not seem to distinguish an entrepreneur from non-entrepreneurs. Similarly, there was absolute unanimity in the submission of both entrepreneurs and employees interviewed in respect of their participation in community service. Both kinds of respondents reported participating in and contributing money and time to community projects on a frequent basis. Thus, similar to trust and membership in a professional organisation, there were no variations in the amount of community service activity between workers and entrepreneurs.

In respect of sources of access to information, there was almost total agreement on the sources of business information among entrepreneurs. Most of the entrepreneur-respondents indicated that they usually obtain information from friends, business partners and regulators. The views of employees were however appreciably different. Employee's sources varied from the Internet, books, and professional colleagues to social media. It thus appears the business owners rely more on friends' network (or referees) for business information. And this plausibly explains why they tend to have bigger networks of friends.

Therefore, based on social network size and sources of business information of the respondents of this study, entrepreneurs have larger social capital than employees. This finding agrees with the results of Akinola, Adebayo, Balogun and Solanke (2019), and Baron and Markman (2003) that students with more social capital, that is the social stars, are more likely to become entrepreneurs than their isolate (low-social-capital) counterparts and that a high level of social capital, an especially favorable reputation, a large social network, and so forth all contribute to successful entrepreneurship. Barr (2000)

demonstrates that business owners with broader, more diverse networks of contacts have more productive operations and gain from the networking activities of others.

In terms of social trust, however, while this study found no significant differences in the perspectives of entrepreneurs and employees, just as Kwon, Heflinand, and Ruef (2013) revealed that the benefits of social trust and organisation membership accrue not only to the individual entrepreneur, but to the entire community. However, Arnout, Manigart, and Vanacker's (2019) findings contradicted the present study's findings, indicating that persons living in communities with a high degree of social trust are more likely to be self-employed than those living in areas with a low level of social trust. Additionally, the authors asserted that membership in groups with ties to the greater community is related with increased self-employment, but membership in isolated organisations with no ties to the larger community is associated with decreased self-employment.



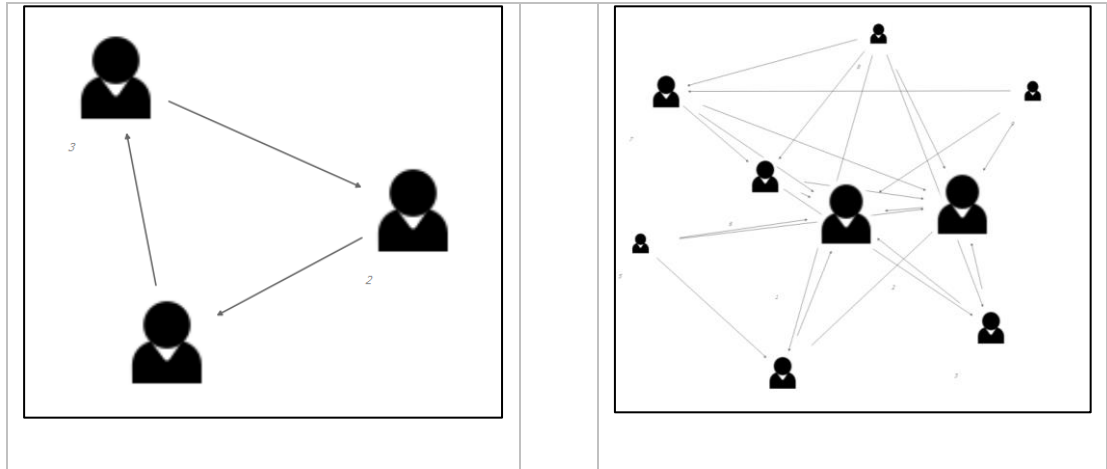


Fig. 4.2: *Employee Social Capita*

Vs

*Entrepreneur Social Capital*

Source: Researcher (2022)

## **Relationship between social capital and entrepreneurial intention of university students**

The results of this study show that university students who have a lot of social capital are more likely to start their own businesses. Collective Action is the measure of social capital that has the best connection to entrepreneurial intentions of the four that were used in this study. Following that are Groups and Networks, and then Trust and Solidarity come in last. This suggests that Collective Action is the most important part of social capital when it comes to influencing students' entrepreneurial intentions.

A remarkable outcome, however, is the negative significant relationship between information and technology and entrepreneurial intention. This negative relationship suggests that the technology of instruction used (or not used) in the entrepreneurship education classes actually have counter-impacts on students' learning in EE. For instance, of all the instructional technologies available to the EE teacher such as simulation, model building and animation, learning management systems (e.g. Moodle, Canvas, Edmodo, etc.), instructional audio-visuals, e-learning and social media instruction, extended learning, only the projector, public address system and e-learning/social media that are often used. The rest are rarely used. This depicts deficit in pedagogy knowledge/competency of teachers.

Ojewumi's (2019) study on social capital corroborates the findings of this study. He discovered that students with a strong social network had significantly higher levels of entrepreneurial intention than those with a weak social network, demonstrating that both self-efficacy and social network play important roles in students' entrepreneurial aspirations. Similar submissions were made by Nguyen (2017), who proposed a framework for understanding social capital's operation holistically in terms of its components (trust, cooperation, and other behavioral norms), levels (individuals, communities, networks, and states), formation approach (civil society or state-centered), and the interrelationship of social capital dimensions (bonding, bridging and linking). Many layers of societal resources are required for the formation of social capital that can be used to increase entrepreneurial purpose in such a framework for social capital functioning. According to Reagan and Zuckerman's (2001) review of data on social networks, organizational tenure, and productivity, both network variables contribute to team productivity.

The fact that trust is critical for successful business relationships because it fosters productive working relationships, establishes favorable reputations, and attracts profitable clients (Torche and Valenzuela, 2011) may explain why it has a strong correlation with students' entrepreneurial intentions. According to Sanyal (2009), enhanced women's social capital led to one-third of respondents engaging in various collective behaviors. He also discovered that normative influence contributed in the development of this capacity for collective action, with several elements such as economic ties among members, the structure of the group network, and women's participation in group meetings all contributing to these developments.

### **Relationship between entrepreneurship education and entrepreneurial intention**

A confounding outcome of this study is that there is no significant relationship between entrepreneurship education and entrepreneurial intention of the respondent university students. This implies that the compulsory attendance at the EE classes have no association with students' intention to be an entrepreneur or an employee. One plausible explanation for this particularly puzzling outcome may lie in the method of delivery of entrepreneurship education being offered to Nigerian undergraduates, particularly the fact that the pedagogies that could have equipped the students in practical skills are the ones rarely used by instructors (See Table 4.5B). Another issue that may explain this ineffectiveness of EE is students' attitudes towards the programme. Many students do not take the EE course serious because it is a general course that requires only minimal pass. This explains students' lackadaisical attitude to EE and the consequent lack of impact on their entrepreneurial intention.

This finding contradicts several previous studies and the generally believed idea that entrepreneurship education fosters entrepreneurial ambition. For example, Souitaris, Zerbinati, and Al-Laham (2007) discovered that entrepreneurial education programs offered to science and engineering students improved certain attitudes and that the most influential benefit of the programs is the overall entrepreneurial intention, as well as inspiration (a construct with an emotional component). Bae, Qian, Miao, and Fiet (2017) reported a significant but moderate link between entrepreneurial education and entrepreneurial

inclinations in a comparable study. Furthermore, the researchers identified no association between entrepreneurial education and post-college entrepreneurial objectives.

Recent studies by Maresch, Harms, Kailer and Wimmer-Wurm (2016) discovered that people with formal EE have a stronger desire to start a business; Paray and Kumar (2020) discovered that EE has a positive impact on stimulating start-up intention among interdisciplinary students enrolled in HEIs; and Graevenitza, Harhoff, and Weber (2010) discovered that EE has a positive effect on stimulating start-up intention among interdisciplinary students enrolled in HE

A meta-analysis conducted by Bae, Qian, Miao, and Fiet (2017) found a significant but minor correlation between entrepreneurship education and entrepreneurial intentions, though the correlation coefficient is higher than the correlation coefficient between business education and entrepreneurial goals. Furthermore, the researchers found no link between entrepreneurship education and post-college entrepreneurial objectives. According to Sherkat and Chenari (2020), entrepreneurial education has a positive impact on students' goal setting, implementation, and dedication. Alshebami, Aljubari, Alyousef, and Raza (2020) discovered that the entrepreneurial education idea influenced entrepreneurs' perspectives.

The sort of entrepreneurship education taught to Nigerian undergraduates may explain this particularly baffling conclusion that entrepreneurship education has no discernable affect on intention. The fact that the pedagogies that could have equipped the students in practical skills are the ones rarely used by instructors (see Table 4.5), with lower contents related to critical social skills relative to personality skills, showed that much desired to be changed in Nigeria's entrepreneurship education. Furthermore, the fact that all but one interviewed entrepreneurs also reported that they have not been influenced to become entrepreneur by any form of entrepreneurship education further validates the inadequacy of the EE programme as is presently run and suggests an urgent need to rethink the entrepreneurship education programme in the areas of curricular content, pedagogy and technology of instruction.

A similar confounding outcome was found among participating entrepreneurs and employees on access (or otherwise) to entrepreneurship education, arising from the three themes that emerged from this question. These are: access to formal entrepreneurship

education in and out of school, influence of entrepreneurship education on career choice and the ideal entrepreneurship education. The results from the interview data showed that while some respondents were exposed to entrepreneurship education throughout school days, some never learned about entrepreneurship until they left school. Yet, others were not exposed to entrepreneur education at all, during and after school.

These perspectives indicated by entrepreneurs and employees in the study run counter to Galvo, Ferreira, and Marques' (2018) finding that both training and entrepreneurship education assist students increase their entrepreneurial purpose. Additionally, the result contradicts Rauch and Hulsink's (2015) assertion that entrepreneurship education is helpful since students who participate demonstrate an increase in attitudes, perceived behavioral control, and entrepreneurial goals at the conclusion of the programme.

On access to formal entrepreneurship education, all interviewed entrepreneurs, with the exception of one, submitted that they did not have access to entrepreneurship education while in school (although about two of them submitted to have participated in some entrepreneurship training after school). In fact, the one entrepreneur that reported to have had access to EE throughout university days did not go head-on to become an entrepreneur. She first went into paid employment in a bank before returning to business, several years after. Ironically, all interviewed employees, with exception of one, reported to have had access to entrepreneurship education either while in school or after school. The conclusion here thus suggests that the entrepreneurship education undertaken by these participants could not be said to have sufficiently impacted or inspired them into starting their own businesses. Of course, there are scores of studies that had established the positive association of EE to EI (Galvão, Ferreira and Marques, 2018; Rauch and Hulsink, 2015). The above confounding result nonetheless hints at the reason why there exists, reportedly, no link between entrepreneurship education and respondents' present career choice. It therefore suggests an urgent need for rejigging of the entrepreneurship education programme.

On the structure of the ideal entrepreneurship education, however, there was absolute unanimity among both employees and entrepreneurs of the need for entrepreneurship education, though very different variants of the *ideal* entrepreneurship

education were put forward by the respondents. The suggested ideal entrepreneurship education (according to the respondents) has the following diverse characteristics: vocational or skills-focused, practical, technology-based, innovative, developmental, theoretical (motivational contents), critical thinking, financial literacy-focused and self-sufficiency-inducing.

### **Relationship between native business culture appreciation and entrepreneurial intention**

There is no significant association between university students' judgments of their native business culture and their entrepreneurial intention, according to the findings of this study. In other words, respondents' admiration for indigenous entrepreneurial culture had no discernible impact on their business objectives. This finding is supported by the findings of a study undertaken by Solesvik, Westhead, and Matlay (2014), who discovered that students who claimed the capability-beliefs culture component shown a much lower level of intention. Furthermore, the researchers discovered that interactions with perceived cultural traits, as well as rated business desirability and feasibility, were not related to higher levels of entrepreneurial intention intensity.

Akpor-(2012) Robaro's investigation, on the other hand, contradicts this finding. The findings show that sociocultural context has an impact on the development of entrepreneurs in society, both positively and adversely, and dispute the widely held belief that Nigerian society does not promote entrepreneurship. Busenitz and Lau (1996), McGrath et al. (1992), Mitchell et al. (2000), Morris et al. (1994), and Takyi-Asiedu (1993) previously shown that entrepreneurial drive is critical for understanding entrepreneurial aspirations across cultural groups. Furthermore, Kumar (2014) discovered that sociocultural factors influencing entrepreneurs have a considerable impact on female entrepreneurs and their contribution to the state economy. Bogatyreva, Edelman, Manolova, Osiyevskyy, and Shirokova's (2019) research backs up earlier findings by demonstrating that essential features of national culture influence the relationship between entrepreneurial intention and eventual entrepreneurial behavior. Furthermore, Ali and Abou (2020) discovered a positive and significant link between students' entrepreneurial ambition, innovativeness, and cultural valuation. According to Chukwuma-Nwuba (2018) and Agu, Kalu, Esi-Ubani, and Agu

(2021), the Igbo Traditional Business School (ITBS) in Nigeria had a positive and significant effect on entrepreneurial potential and intention.

The lack of association of the appreciation of native business culture with students' entrepreneurial intention may signify both value and cultural disintegration among the younger population of Nigerians. Globalisation and unremitting, inward cultural diffusion may be a major cause of this. Another plausible reason is the component of culture that was interrogated in this study. Most studies that found associations between culture and entrepreneurial intention studied culture in its broadest material and non-material senses. This study only investigated the economic component of culture, that is, the native business culture as operationally defined (see page 12). The outcome should therefore be viewed in that light.

In contrast to the forgoing, the opinions expressed by practicing entrepreneurs and employees in the qualitative aspect of this study showed some appreciation of the native business culture, particularly of their immediate communities, and these, to a large extent, influenced their approaches to business and employment. What characterised the data was the widespread variety of opinions of respondents (largely based on tribal background) on the two major themes that emerged, namely: knowledge of native sources of business funding and acknowledgement of indigenous business philosophies captured in proverbs, maxims and other native wisdoms which guide business or occupational philosophy.

First, entrepreneurs and employees identified a number of indigenous or native funding sources ranging from contributions made by groups within society, age-long collateralised human barter (such as *iwofa*), traditional cooperative (*ajo, esusu, adache*, etc.), to financial support from family and friends, among others. Both groups reported that such understanding was useful for their career choice. The study is consistent with Kumar's (2014) findings that an entrepreneur's sociocultural standing, particularly native economics, has a major impact on his or her viewpoint, views, and behavior. This finding is reinforced by Muellera and Thomas's (2000) conclusion that a supportive national culture boosts a country's entrepreneurial potential, as culture shapes the mindset and attitude of the potential entrepreneur.

Secondly, interviewed entrepreneurs and employees expressed equally diverse opinions about native business philosophy which guides their work or business orientation,

such as proverbs and maxims. For example, they gleefully gave proverbs and maxims which enjoin hard work, optimal use of opportunities, time consciousness, cooperation and collaboration, risk aversion, trustworthiness, perseverance and self-belief. This finding resonates with the conclusions of Richardson, Yaapar and Abdullah (2017) that local proverbs portray hard work as an admirable quality, and that they constitute a vital source of guidance for business and entrepreneurial purposes. It also agrees with the study of Scarlat (2008) and Scarlat and Afendras (2008) that there is an astoundingly high degree of correlation between proverbs as they reflect and influence the elements of business, management, and entrepreneurship.

### **Influence of students' religion and entrepreneurial intention**

The outcomes of this study show that there is no substantial variation in the entrepreneurial ambitions of Christian, Muslim, and other religious students. In other words, religious beliefs had no discernible effect on the entrepreneurial tendencies of undergraduate students at the universities studied. This finding contradicts a slew of previous research, most notably Max Weber's seminal empirical study on the economic impact of religion, a vital component of culture (Weber, 1976). Protestantism, according to Weber, developed an emphasis on achievement, motivation, logic, austerity, and self-reliance, all of which are conducive to entrepreneurial endeavors.

Several other scholars, such as David and Lawal (2018), have also found that being religious makes people more likely to be entrepreneurs. They said that religion should teach people how to be moral in business and entrepreneurship. They also said that entrepreneurs should be able to get loans and that a good business environment should be made. Riaz, Farrukh, Rehman, and Ishaque (2016) found that religion has a big effect on the desire to start a business. They suggested that the government talk to Islamic scholars and religious leaders to build a business model that will help promote entrepreneurship and, in the long run, reduce poverty. Henley (2016) found a similar strong link between being an evangelical or Pentecostal Christian and being an entrepreneur. He also found evidence that the effect of religion on entrepreneurship is lessened by diversity and the rule of law.

Two probable explanations for the present study's lack of a link between religion and entrepreneurial inclination. To begin, there is an apparent shift in the philosophy and



role of contemporary religions and belief systems. Weberian ideals of achievement, motivation, reason, self-denial, and self-reliance may have shifted dramatically, notably in Nigeria, where virtues are either accepted or neglected in the name of economic survival. The second explanation could be related to the demise of traditional religious institutions in Nigeria and the low adoption of their values by the younger generation of Nigerians. To promote entrepreneurship, religious institutions must remake themselves and impart historical virtues that might help revive the entrepreneurial spirit among new generations.

As with the quantitative findings, respondents who were entrepreneurs and employees of various religious affiliations in Nigeria unanimously stated that their faiths support entrepreneurship and business loans. They did, however, express varying views on the influence of their faiths on their professional choices, particularly regarding religions' approval of wealth development, lending and borrowing, general work ethics, and interactions with employees and business partners. As a result, it may be stated that religion does not inhibit entrepreneurial development. Nonetheless, when it comes to business financing, including money lending and borrowing, more than half of Muslim respondents and one Christian entrepreneur expressed worries about obtaining interest-based loans. They emphasised the need of abstaining from interest or usury referred to as *riba* or *haram* on religious grounds. Additionally, religion appears to provide advice on relationships with employees and partners, enjoining fairness in dealings with business stakeholders.

This qualitative result corroborates the conclusions of other studies, most notably Henley (2016), who noted that religion cannot be overlooked when analyzing the spectrum of cultural and institutional impacts on entrepreneurial engagement. Farmaki, Altinay, Christou, and Kenebayeva (2020) expanded on the findings of this study by proving that religion can have a positive or negative impact on entrepreneurship. The authors categorised three types of religious influence to shed insight on how religion can either stimulate, sustain, and magnify entrepreneurship or, conversely, inhibit it. According to Margaça, Sánchez-Garca, and Sánchez (2020), spirituality is a powerful predictor of a successful entrepreneur who based his or her business on personal values rather than economic values. Spirituality is viewed by the authors as a type of intelligence that can be learned and implemented in the business world, meaning that a spiritual and resilient entrepreneur holds the key to achieving extraordinary levels of personal fulfillment and long-term success.

## **Influence of family background on entrepreneurial intention**

This study discovered a substantial positive relationship between undergraduate students' entrepreneurial past and their desire to start a firm. Parental occupation has the greatest influence on children's entrepreneurial inclinations of any family background component. This finding is consistent with the findings of Tong, Tong, and Loy (2011), who discovered that factors such as family business background, desire for achievement, and subjective norms all predicted entrepreneurial intention. Georgescu and Herman's (2020) study established more conclusively that students from entrepreneurial families had greater entrepreneurial intention than students from non-entrepreneurial families, while also looking at other variables like the effectiveness of entrepreneurship education and entrepreneurial personality traits.

Gujrati, Tyagi, and Lawan (2019) discovered that family financial status (FFS) is associated with students' Entrepreneurial Intentions through its association with entrepreneurship education (EI). In other words, FFS had a significant impact on entrepreneurship education, which was later connected to increased entrepreneurial intent. Aligning parents' and students' objectives, according to some earlier studies, such as Kim and Schneider's (2005), increases the likelihood of students enrolling in a postsecondary institution the year after high school graduation. Similarly, Israel, Beaulieu, and Hartless (2009) discovered that the structural and procedural aspects of parental social capital are substantial predictors of high school students' educational performance. Adolescents benefit, albeit to a lesser extent, from the process and structural parts of community social capital. Nguyen's (2018) study, on the other hand, contradicted earlier research by stating that, while children of self-employed parents had a higher entrepreneurial proclivity, the difference is not statistically significant. He discovered comparable results for students whose parents relocated from rural to urban areas when compared to students whose parents were not immigrants.

According to qualitative data, interviewed entrepreneurs and employees come from a variety of different family origins. The respondents' backgrounds were classified into six closely related themes based on their perspectives, including their parents' occupation, their training with their parents, parental encouragement to become an entrepreneur (or employee), the type of respondent's business in comparison to their parents', the reasons for

choosing their parents' occupation (where applicable), and the influence of their religious beliefs on entrepreneurship. There was no correlation between employees' family/parental backgrounds, as they essentially equally had entrepreneur and employee parents. In other words, there was no distinct trend among employee responders based on parental occupation. Additionally, just roughly a third of them received parental encouragement to pursue entrepreneurial endeavors. They never became one in the first place. Additionally, employee respondents virtually unanimously stated that they did not receive training from their parents and thus did not choose their parents' occupation as a career.

However, the findings regarding entrepreneurs' family backgrounds were exceptional in numerous respects. To begin, all entrepreneur responders are descended from entrepreneurs. This full agreement on parental history provides critical insight into family background as a critical determinant of entrepreneurial decision-making. Two, over half of entrepreneurs had training from their parents, however almost all of them, with the exception of one (a contractor whose parents were also contractors), did not continue in their parents' businesses. Three, all entrepreneurs were encouraged to pursue entrepreneurship by their parents. Thus, there may be some form of entrepreneurial socialization motivating students' desire to become entrepreneurs, with the family serving as the primary agent of this socialization. As a result, it is possible to conclude that family influence, particularly parental occupation, has an effect on entrepreneurial decision-making.

This study also aligns with the findings of Akinola, Adebayo, Solanke and Balogun (2019) that at least one parent of a potential entrepreneur is or was an entrepreneur. Zain, Akram, and Ghani (2010) discovered a similar finding, suggesting that an individual's ambition to become an entrepreneur and subsequent decisions are influenced by the influence of family members. In addition, these authors identified a link between entrepreneurial intent and entrepreneurial education. This study backs up Mathews and Moser's (2011) finding that family history, gender, and work experience all play important roles in predicting entrepreneurial inclinations. The study confirms Chandra (2017)'s results that family history has a significant effect on career intention, demonstrating that male students from entrepreneurial families are more likely to follow entrepreneurial occupations.

Concerning parental motivation and encouragement, this finding supports Mungai and Velamuri's (2011) conclusion that parental self-employment influences offspring's later career choice of self-employment. However, the study demonstrates that parental influence may be lacking in situations of parents' economic failure in self-employment, and that when it is there, it is stronger in young adults. In conclusion, socialization, which begins with family agency, has a long-term impact on individuals. Parents' activities and lives have a huge impact on children because they are their children's primary role models. The influence of family background can thus be explained by the family's dominating function as a socialization agency and the parents as the principal agents of the family. More specifically, parental employment location was found to have a considerable impact on adolescents' entrepreneurial inclinations.

#### **Composite influence of social capital, native business culture and entrepreneurship education on entrepreneurship intention of university students**

The findings of this study reveals joint relationship between all the predictor variables entrepreneurs' personal skill, native business culture, social capital (Group and Network), family background (Parental Occupation), social capital (Information and Technology), social capital (Collective Action), technology of instruction, social capital (Trust and Solidarity), content, social capital (Pedagogy/Instructional activities) On the one hand, entrepreneurial intent; On the other hand, entrepreneurial intent. These predictive variables were responsible for 12.9 percent of the variance in entrepreneurial intention.

#### **Relative influence of social capital, entrepreneurial education, native business culture, religion and family entrepreneurial background on entrepreneurial intention of university students**

In terms of the relative influence of social capital, entrepreneurial education, indigenous business culture, religion, and family entrepreneurial background on entrepreneurial intention among university students, this study's findings indicated that family/parental occupation had the greatest significant effect. This is followed by collective action, and then groups and networks. Other factors such as trust and solidarity followed, then information and technology, native business culture, and technology instruction. Other

factors are pedagogic activities, content; social capital and interpersonal skills. This implies that family/parental occupation and two of the social capital factor constructs (collective actions and groups and network) have significant relative contributions to entrepreneurial intention.

**Table 4.13 Comparison of Qualitative and Quantitative Results**

S/ N	Construct	Qualitative Result		Quantitative Result	Comparison (Triangulation)
		Entrepreneur	Employee	Students	
1	Native Business Culture	Entrepreneurs identified a number of indigenous or native funding sources ranging from <i>iwofa</i> , traditional cooperative ( <i>ajo, esusu, adache</i> , etc.), to family and friends' financial support, among others. They are also conversant with native business philosophy, including proverbs and maxims that enjoin hard work, optimal use of opportunities, time consciousness, cooperation and collaboration, risk aversion, trustworthiness, perseverance and self-belief. They believe native business culture affect their entrepreneurial decision.	Employees also identified many indigenous or native funding sources ranging from <i>iwofa</i> , traditional cooperative ( <i>ajo, esusu, adache</i> , etc.), to family and friends' financial support, among others. They are conversant with native business philosophy. They also believe native business culture affect their entrepreneurial decision.	Students had little appreciation of native business culture. No relationship was found between native business culture of the university students and their entrepreneurial intention.	Divergent
2	Social Capital Acquisition	Entrepreneurs reported very diverse friendship network sizes, from only 1	Employees possess less number of close and casual friends than entrepreneurs.	Students generally had high social capital. Among the four measures	Convergence

S/ N	Construct	Qualitative Result		Quantitative Result	Comparison (Triangulation)
		Entrepreneur	Employee	Students	
	– Trust and Solidarity, Network of Friends, Groups or Professional Associations, etc.	to as much as 15. They were generally found to have more close and casual friends than employees (approximately thrice the size of employees’). Entrepreneurs belong to more professional bodies than employees. Entrepreneurs’ opinions on trust varied.	In fact, none of the interviewed employees reported more than 5 friends. Employees were found to belong to less professional bodies than employees. Employee opinions on trust also varied. Trust does not seem to distinguish an entrepreneur from non-entrepreneurs.	of social capital, <i>Collective Action</i> has the highest association with entrepreneurial intention, followed by <i>Groups and Network</i> and then <i>Trust and Solidarity</i> . Negative significant relationship between information and technology and entrepreneurial intention was however found.	
3	Access to Formal Entrepreneurship Education	Almost all interviewed entrepreneurs had no formal entrepreneurial education.	Almost all interviewed employee had formal entrepreneurial education.	All respondent undergraduate students had access to formal entrepreneurship education, being compulsory general study/course.	Divergent
4	Influence of the Entrepreneurship Education on Career Choice	Given lack of access thereto, entrepreneurship education had no impact on career choice	Given employees inability to translate their entrepreneurship education to business ownership, EE therefore had no impact on career choice.	Entrepreneurship education was found to have no significant impact on entrepreneurial intention	Divergent
5	The Ideal Entrepreneur	Entrepreneurs variously suggested modular,	Employees variously suggested practical, broader-	Not applicable.	N/A

S/ N	Construct	Qualitative Result		Quantitative Result	Comparison (Triangulation)
		Entrepreneur	Employee	Students	
	ship Education	vocational/skills-focused, technology-based, innovative, theoretical (inspiring contents), critical thinking, financial literacy, theoretical (inspiring contents), hands-on and self-sufficiency-inducing Entrepreneurship education.	based (extended to secondary schools, etc.), technology-based, innovative, developmental, critical thinking, financial literacy and self-sufficiency-inducing.		
6	Family background	All entrepreneurs had at least one entrepreneur parent.	Employees' parents were mostly civil servants, paid employees in the private sector, etc. Few had entrepreneur parents, though.	Majority of the undergraduate students had entrepreneur parents. Those with entrepreneur parents mostly have higher entrepreneurial intention than their employee-parent counterparts.	Convergent
7	Religious beliefs	Both Christian and Muslim entrepreneurs mostly claim that their religion permits wealth creation, lending and borrowing, and general positive work ethics. The Muslim entrepreneurs	Both Christian and Muslim employees also claim that their religions permit wealth creation, lending and borrowing, and general positive work ethics. Muslim entrepreneurs showed reservation	The majority of the pupils who responded were Christians. Religious beliefs of students were found to have no effect on their entrepreneurial purpose. There was also no	Convergent



S/ N	Construct	Qualitative Result		Quantitative Result	Comparison (Triangulation)
		Entrepreneur	Employee	Students	
		however showed reservation about money lending with interests.	interests-based loans, called <i>Riba</i> .  The studied university students showed little appreciation of the native business culture and no significant relationship was found between their native business culture and their entrepreneurial intention.	discernible difference in the entrepreneurial intentions of Christian students, Muslim students, and students of other faiths.  More importantly, entrepreneurs and employees expressed a strong admiration for the native business culture.	

## **4.5 Summary of findings**

From the analyses and interpretations of data, the following are the summary of findings of this study:

### **A – Quantitative**

1. The entrepreneurial intention level of the participating university students is high. This was rated as 68.6%.
2. The groups and networks size of the university students is low. This was rated as 39.7%.
3. The trust and solidarity level of the university students is average. It was rated as 54.1%.
4. The university students' collective actions is above average. It was rated as 61.7%.
5. The most rated sources of information to the university students are family/relative, friends and neighbour as well as internet and social media. Other sources are rated low that is, business networks, groups/association; national newspaper, radio and television and local market.
6. There is no difference between students with entrepreneurial background and those without it in respect of the size of their social capital.
7. Muslim students have higher social capital size than students from other religions.
8. Male university students have more social capital than their female counterparts.
9. The use of technology in the university entrepreneurial education programme is average and can be rated as 58.7%.
10. The adoption of different pedagogies in the teaching of entrepreneurial education is reported to be high. It was rated as 64.5%. However, it was observed that the pedagogies that could have equipped the students in practical EE skills are the ones rarely used.
11. The content delivery of the entrepreneurial education programme is high. It was rated 66.9%.
12. The extent to which social skills are being taught to university students is high being rated as 69.3%, though they exclude the important, modern social capital building contents.

13. The extent of referencing personality skills in university entrepreneurial education is high and can be rated as 74.8%.
14. There is a significant relationship between social capital and entrepreneurial intention of the university students.
15. There is no significant relationship between entrepreneurial education and entrepreneurial intention of the university students.
16. There is no significant relationship between native business culture of the university students and their entrepreneurial intention.
17. There is no significant difference in the entrepreneurial intention of Christian students, Muslim students and students of other faiths.
18. There is a significant positive relationship between entrepreneurial background of the university students and their entrepreneurial intention.
19. The composite contribution of independent variables on entrepreneurial intention is significant and this accounted for 12.9% of the variance in the entrepreneurial intention.
20. Family/parental occupation made the highest significant contribution to university students' entrepreneurial intention, followed by collective action and then groups and networks. Other independent variables observed in the study have no significant relative contribution.

## **B – Qualitative**

1. Practicing entrepreneurs and employees showed moderate level of appreciation of the native business culture particularly those of their immediate communities which to a large extent influenced their approaches to business and employment. These were expressed in knowledge of native sources of business funding and acknowledgement of indigenous business philosophies captured in proverbs, maxims and other native wisdoms which guide business or occupational philosophy.
2. The level of social capital of participating entrepreneurs and employees vary significantly, but generally entrepreneurs have larger social capital than employees. From the respondents' submissions, entrepreneurs have as much as thrice the size of employees' social capital.

3. All interviewed entrepreneurs, with the exception of one, submitted that they did not have access to entrepreneurship education while in school (although about two of them submitted to have participated in some entrepreneurship training after school). Ironically, all interviewed employees, with exception of one, reported to have had access to entrepreneurship education either while in school or after school. This paradoxically suggests that entrepreneurship education, as is, does not matter in the making of entrepreneurs.
4. All the entrepreneur respondents have at least one entrepreneur parents and they got encouraged by their parents to go into entrepreneurship. Parental occupation therefore influences entrepreneurial decision significantly.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Summary of the study**

In the face of a challenging employment situation, the need to raise students' entrepreneurial intentions has attracted significant research, policy recommendations, and various economic and educational interventions globally. Since its introduction to the Nigerian university curriculum in 2006, entrepreneurship education research and pedagogy have focused on the unique attributes of the entrepreneurial personality, despite the fact that entrepreneurship is a social venture involving many stakeholders. Given that the problem this EE intervention was meant to solve (unemployment) had remained unsolved for 15 years, this study investigated from a sociological perspective the determinants of entrepreneurial intention among undergraduates. Specifically, the study was conducted to investigate social capital, native business culture, and entrepreneurship education as determinants of entrepreneurial intention among university students in Lagos State, Nigeria. The study also tangentially appraised the nature and structure of existing entrepreneurship education in terms of content, technology, and pedagogical practices in order to understand the source of the seeming ineffectiveness of the programme and offer empirically-derived suggestions for reform.

Guided by the social constructivist theory and Technological Pedagogical Content Knowledge (TPACK), the variables of social capital, entrepreneurship education, and native business culture were investigated as they compositely and relatively impact the entrepreneurial intention of undergraduate students in three universities in Lagos. The association of two moderator variables—parental occupation and religion—was also

investigated. Additionally, to compare and align intention with practice, this study garnered and analysed qualitatively the views of practicing entrepreneurs and people in paid employment to realistically understand how stated variables influenced their choices of becoming employers or employees.

The study concluded that social capital, particularly those rich in collective action, groups and networks, trust and solidarity, predicts the entrepreneurial intention of students positively and significantly. Interestingly, people with higher social capital are usually imbued with a flair for knowing and meeting people, nursing friendships, and connecting with relevant others. As such, they easily obtain the benefits accruing from such an enlarged network of friends and acquaintances necessary for earning vital resources and means like new investors, recruiting professionals, or building a winning team. In other words, they more effortlessly build strong, honest, and mutually beneficial business relationships. These are important skills characteristic of successful entrepreneurs, as revealed in the qualitative part of the study (entrepreneurs have three times the social capital stock of employees). This insight suggests that social capital development skills should be embedded into entrepreneurial education.

A confounding outcome of this study is the lack of a significant relationship between entrepreneurship education (as currently run) and the entrepreneurial intentions of the respondent university students. This implies that the compulsory attendance at the EE classes has no association with students' intentions to be entrepreneurs or employees. In other words, Nigeria's entrepreneurship education programme as presently run seem not to have sufficiently raised students' entrepreneurial intentions, as the results of the quantitative aspect of this study show.

## **5.2 Conclusion**

This study was conducted to investigate social capital, native business culture, and entrepreneurship education as determinants of entrepreneurial intention among university students in Lagos State, Nigeria. Social capital predicted entrepreneurial intention among university students in Lagos State, Nigeria. Therefore, this factor should be considered to improve the entrepreneurial intentions of students. Contents that build social capital should

accordingly be embedded in the future Benchmark Minimum Academic Standards for Entrepreneurship Education.

### **5.3 Implications of findings**

This study has implications in the areas of policy, practice, theory and for future studies.

#### **Implication for entrepreneurship education policy/programme**

The findings of this study imply that the NUC-mandated entrepreneurship education (EE) programme is not as effective in raising the entrepreneurial intention of undergraduate students as anticipated in the NUC's Benchmark Minimum Academic Standard (BMAS, 2007), since it has recorded minimal success so far in preparing students for a "post-university life with opportunities for job creation and entrepreneurial skills". In other words, the EE programme has been unable to stem the tide of unemployment that it hoped to address. This calls for reforms in the programme by the National University Commission (NUC).

#### **Implication for entrepreneurship education practice**

For entrepreneurship education practice, the results of this study (i.e., evaluation of the entrepreneurship education programme from learners' perspectives) demonstrated the necessity for reform by two key stakeholders, that is, the EE teacher, lecturer, or instructor and the university management. For the EE teacher, the findings of this study have unveiled the limitations of the present practice and approaches in the areas of technology knowledge, content knowledge, and pedagogical knowledge. Specifically, given the strong and positive association of social capital with students' entrepreneurial intention and the practicing entrepreneurs' appreciable stock of social capital, it is imperative that EE teachers incorporate social capital-building skills into the curriculum content so as to raise graduates that are rich in social capital, and consequently in entrepreneurial aspirations. The findings also have wider implications for university management with respect to the infrastructure provided for the entrepreneurship education programme. The study has shown that EE requires infrastructure, both physical and virtual, that will help students, staff, and outsiders

connect more easily, grow their social networks, and consequently build more social capital. Some of the specific social capital-building skills are presented in the recommendations.

### **Implication for entrepreneurship education theory/research**

This study also has important implications for entrepreneurship education theory. First, its interrogation of entrepreneurship education from sociological and cultural perspectives is a remarkable departure from EE research's age long focus on the human capital approach—in content, policy, and pedagogy. This offers fresh insights into EE research. As noted in the background to this study, previous studies have historically concentrated on understanding and promoting the unique personality of the entrepreneur, that is, from a psychological or human capital perspective, and focused on entrepreneurial personality attributes such as creativity, innovativeness, risk-taking, passion, optimism, and so on. The present study has otherwise contributed to the evolution of network-focused studies, with emphasis directed towards teams, networks, and social capital (Davidsson, 2016). The study clearly demonstrates that both individualism (personality or human capital) and collectivism (sociological or social capital) skills are necessary to becoming a successful entrepreneur, or at least to nursing an entrepreneurial intention. The proposed socially constructed entrepreneurship education model (SCEE) in Section 5.4 offers a theoretical prototype to guide future EE curricular reform.

### **Implication for future studies**

This study has important implications for future research and has set the direction for such studies in the following areas:

1. A longitudinal study to track the long-term impact of entrepreneurship education is suggested. Such a study could follow through and measure students' EI against their actual career choices (as entrepreneurs or employees) in the next 5 or 10 years, and perhaps provide answers to the questions of the adequacy of EI in predicting actual entrepreneurial practice.
2. This study could be replicated with larger sample sizes across more public and private universities across the country to generalise the insights and validate the model.

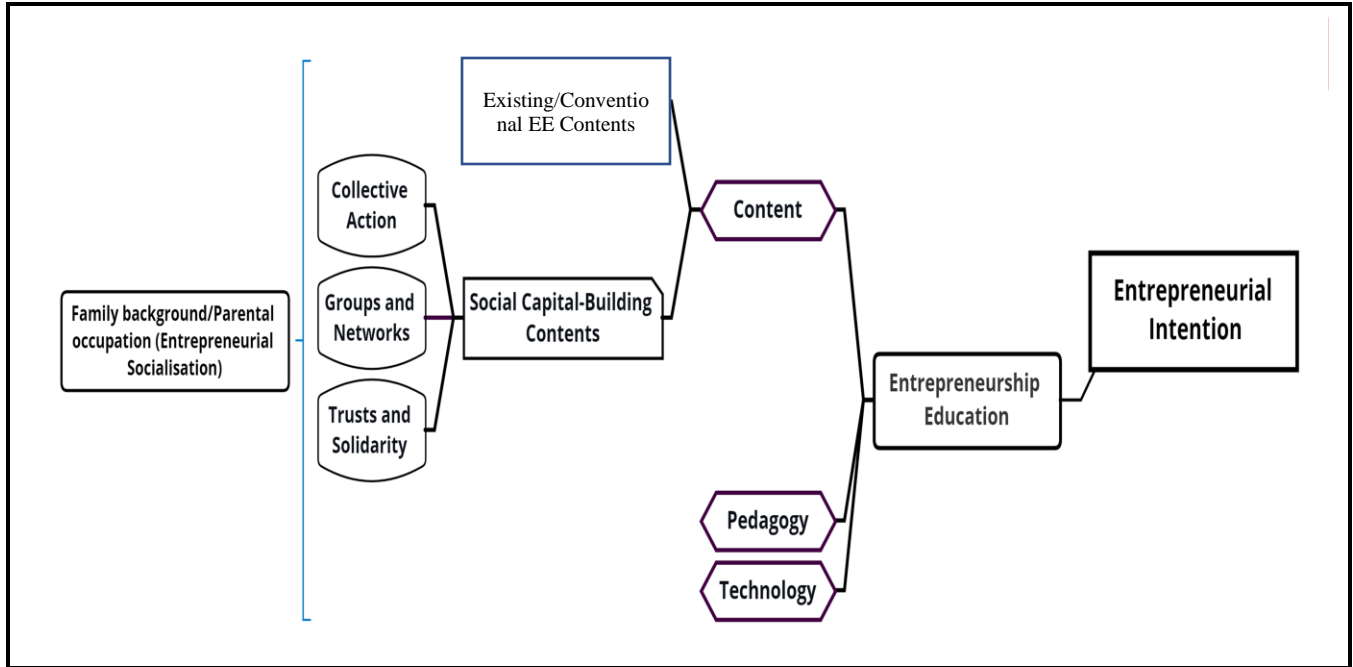


3. This study could be replicated in other categories of higher education institutions, such as colleges of education, polytechnics, and vocational and technical enterprises, with larger sample sizes across the country to generalize the insights and compare outcomes. Broadly speaking, more empirical work is needed to further clarify the antecedents of native business culture across generations.

#### **5.4 Recommendations**

Based on the findings of this study, the following recommendations are made:

1. National University Commission (NUC) should redesign and remodel the entrepreneurial education programme so that social capital skills development contents as well as best practices in technology of instruction, pedagogy of EE and contents may be embedded in the future Benchmark Minimum Academic Standards (BMAS). To this end, a model for entrepreneurship education from the findings of this study (Fig 5.1 below) is recommended.



**Figure 5.1: Socially Constructed Entrepreneurship Education Model (SCEEM)**

Fig. 5.1: The Socially-Constructed Entrepreneurship Education Model (SCEEM)

*Source: Researcher (2022)*

To raise the entrepreneurial intention of university students, the EE programme needs to be enriched with two things, as the findings of this study suggest. One, the traditional entrepreneurial education contents should be enriched with social capital building contents such as friendship and trust-building skills, interpersonal, dispute resolution, and collaboration skills, network marketing, and social enterprise development skills. Students should be encouraged to join professional associations (within and outside of schools) and participate actively in their operations so as to get opportunities for networking and consequently earn higher social capital. Two, given the important, strong, and positive association of entrepreneurs' family background and support, especially parental occupation, with entrepreneurial intention, it is clear that efforts at raising students' entrepreneurial intention transcend the EE classroom.

A complementary *entrepreneurial socialisation (ES) programme* is recommended to go hand-in-hand with formal EE. A strategy to purposefully raise this ES is to simultaneously work on the psyche of parents and the general public, so that they may in turn inspire their wards/children into entrepreneurship. This is a kind of planned reverse causality; doable through a government-championed social re-engineering programme such as a carefully crafted national reorientation or mass education programme that continuously educates people on the importance of entrepreneurship over time. This kind of mass education will rub off on parents positively and thus influence or *EI-socialise* future students.

For the pedagogical components of the recommended entrepreneurship education model, the following are the suggestions by participants of this study (they are also global best practices, per reviewed literature): social networking and negotiation skills, field trips to businesses and factories, consumer product analysis, mock budgeting, project management, mock letter writing to funders and venture capitalists, and real registration of students' companies with the Corporate Affairs Commission (which were all confirmed unused or untaught by respondents, par. Table 4.5B; page 104). This, in addition to the traditionally taught contents in personality traits of risk-taking, creativity, innovativeness, and opportunity hunting, should be incorporated and taught.

On the technology knowledge aspect, the use of learning management systems (e.g., Schoology, Edmodo, Moodle, Canvas, etc.), extended learning (i.e., teaching beyond the classroom and using technology like social media to continue teaching and learning after the class) are important for teachers. Besides, key technological skills should also be integrated into the entrepreneurship curriculum to be taught to undergraduate learners. These include basic presentation tools and technology training (for pitching for funding, etc.), skills in search engine optimization, conversion rate optimisation (CRO), content marketing, user experience (UX), and email marketing, among others. These technical skills are important because today's entrepreneurs, by necessity, need to be skilled in technology since they will be operating in an increasingly networked society.

1. Teachers of entrepreneurship should go beyond the traditional, personality-focused topics. They should introduce sociological topics/concepts such as founder social identities, entrepreneurial teams, entrepreneurial ecosystems, and so on.
2. University management should keenly improve and expand entrepreneurship education offerings, promote entrepreneurial environments on campus, and try to reduce administrative barriers to becoming an entrepreneur.
3. University management should encourage the development of entrepreneurship-fostering environments within universities by encouraging on-campus student-owned businesses, etc.
4. Given the lack of association between the native business culture and students' entrepreneurial intentions, the government may want to arrest the unremitting cultural degeneration among the younger population of Nigerians. This may also be done through mass education, which promotes national cultural norms and values.
5. To be able to inspire entrepreneurship, religious institutions (leaders) need to reinvent themselves and teach the historical virtues that can help reignite the *spirit* of entrepreneurship among younger people today.
6. Students should get better prepared for an entrepreneurial career by attending university offerings, gaining first-hand understanding by working in a startup as an employee, and seeking knowledge and advice from their parents or mentors, where applicable.

7. Students should consciously build their social network by building their friendship base if they truly want to become entrepreneurs, as the findings of this study indicate.
8. The fact that many students do not take the EE course seriously because it is a general course that requires only minimal passing calls for a rethinking of the EE implementation strategy at the school level. Universities may want to consider decentralising EE at the departmental level. Despite the resource challenge this approach will face, it has three key advantages. One is that EE contents get tailored to the peculiarities of the course or field of study. For example, the EE needs of medicine, law, engineering, and education students will be appropriately tailored to their professional needs. Two, students may take the course more seriously as a departmental course while the domesticated contents become more appealing and interesting to them. The three pedagogical, resource, technology, and sundry challenges of teaching EE as a general course will be eliminated.
9. Parents should not discourage their children from having friends. As the findings indicate, a friendship-building inclination is indicative of entrepreneurial capability.

### **5.5 Contributions to knowledge**

Given the dearth of entrepreneurship education research conducted from a socio-cultural perspective (specifically within Nigeria's cultural context), this study contributes significantly to knowledge. It refocused entrepreneurship education research on teams, networks, and social capital paradigms in order to determine entrepreneurial intention. This sociological approach is plausible and perhaps inevitable given that entrepreneurial duties are inherently social; spanning a complex web/network of relationships involving sellers, buyers, suppliers, middlemen, financiers, regulators, and many more. This social angle to interrogating entrepreneurship education is therefore an important contribution to knowledge.

This study, found a positive association between social capital and entrepreneurial intention among university students. In other words, increasing the students' social capital pool will raise their entrepreneurial intentions. This observation gives empirical grounds for reforming the EE program design in order to incorporate the missing social capital skill contents into the curriculum. In summary, existing entrepreneurship education has been

ineffective in increasing the entrepreneurial intentions of the university students surveyed. Similarly, it has been observed that students' religion and native business culture have no effect on their entrepreneurial purpose. The study also discovered that the students' entrepreneurial history, particularly their parents' occupation, is the single strongest driver of entrepreneurial intention.

Another key contribution to knowledge made by this study is the proposed framework or model of EE, termed the "*socially constructed entrepreneurship education model (SCEEM)*". SCEEM evolved from the conceptual framework (Fig. 4; on page 83). After analysis of the collected data, the conceptual framework morphed into a categorical EE model, as graphically illustrated in Fig. 5.1. The model is grounded in data collected and analysed from the three universities and among practicing entrepreneurs and employees. The recommended model suggests that entrepreneurial intention is determined by entrepreneurship education (enriched with social capital that develops skill sets and knowledge) and *entrepreneurial socialisation* (through a tacit inspiration from family background/parental occupation). The entrepreneurial socialisation discussed in 5.4 is therefore a conceptual innovation and contribution to entrepreneurship research.

The confirmatory and contradictory findings relative to the prevalent knowledge both deepen entrepreneurship education knowledge and simultaneously call for further studies. For example, the study's contradictory findings on the impact of religion and entrepreneurship education on entrepreneurial intention relative to prevalent conclusions in extant literature are a worthwhile, albeit confounding, contribution to knowledge. Similarly, confirmatory findings on the impact of parental occupation and entrepreneurial intention have further confirmed the veracity of existing knowledge, theory, and practice.

Other contributions from this study include insights into the differing levels of social capital of intending and non-intending entrepreneurs, as well as between practicing entrepreneurs and employees. Such knowledge is particularly relevant in reengineering relevant socialisation agencies and for rethinking child-rearing practices (at home and in schools) towards grooming much-needed entrepreneurial minds. By implication, the study had empirically unearthed the "social gene" of aspiring and practicing entrepreneurs (see Fig. 4.6, page 133), and probe items of the questionnaires and interview schedules used to

determine respondents' social capital and entrepreneurial intention could be developed into a standardised test for "determining" people's *Entrepreneurial Skills Inventory (ESI)*. Such a socially constructed, research-based inventory may be useful, for example, in assessing and selecting candidates seeking admission into advanced entrepreneurship education programmes or for recruiting *intrapreneurs* (i.e., employees with entrepreneurial traits) for organizations or companies.

## **5.6 Limitations of the study**

This study has several limitations, which are outlined below.

*Geographical limitations:* The study was limited to Lagos State and three universities. Given that there are 36 states in Nigeria and over 150 universities, this indicates that the results cannot be generalized nationally. There were 559 respondents in total for this survey, all of whom fit specific demographic criteria. Consequently, generalisations about other colleges in various states of the federation may only be made based on demographic similarities.

*Limited Information Access:* Despite the use of snowball sampling, it was especially challenging to identify the specific categories of the study's important informants. The unique and varied characteristics of the key informant respondents—including occupation type, gender, religion, parental employment type, and so forth—determined the small number of respondents used for the qualitative component of the study. This clearly limits the extent to which generalizations can be drawn.

However, these constraints do not invalidate the results of this study, and they indeed provide opportunities for further studies.

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**APPENDIX I**  
**UNIVERSITY OF IBADAN**  
**DEPARTMENT OF EARLY CHILDHOOD AND EDUCATIONAL FOUNDATION**  
**NATIVE BUSINESS CULTURE INTERVIEW SCHEDULE - HAUSA (NBCIS-H)**

**Dear Respondent,**

*This interview schedule was designed to source information for a post-graduate research. We will be grateful if you'll kindly spare few minutes to answer the questions. Please feel free to express your view, as your responses will be treated as confidential. Thank you.*

<b>A</b>			
<b>DEMOGRAPHICS (DM)</b>			
S/N	ITEMS		RESPONSE
	<i>English</i>	<i>Hausa (Translation)</i>	
DM1	Gender? (to be filled by research assistant, RA)	Yanayin hallita?	
DM2	What type of business do you do?	Wani irin Sana'a kake/kike yi?	
DM3	How long have you been in business?	Wani tsawon lokaci ka/kin dauka ka/ki na sana'a?	
DM4	How old are you?	Shekaran ka/ki nawa?	
DM5	Are you the owner of this business?	Kai ne/ ke ce mai wannan sana'a?	
DM6	What is your religion?	Menene adinin ki/ka	
<b>B</b>			
<b>SOCIAL CAPITAL (SC)</b>			
S/N	ITEMS		RESPONSE
	<i>English</i>	<i>Hausa (Translation)</i>	
SC1	How many <b>very close</b> do you have?	Qawaye nawa gareki/ka da kuma aminnai guda nawa	
SC2	How many <b>casual friends</b> do you have?	Qawaye nawa gareki/ka da kuma aminnai guda nawa	
SC3	Do you belong to any group like cooperative society, business association,	Kina/kana cikin wata qungiya ko ta hadin kai,ko sanaa ko fasahohi	

	professional association, etc.?		
SC4	How much do you trust people from <i>other</i> ethnic or linguistic groups /race/ caste/ tribe?	Yaya girman yardarki take ga mutanen dake daga cikin wasu yanki ko yare ko alada	
SC5	Contribute time or money toward common development goals, such as (building street gates)?	Taimako na lokaci ko kudi zuwa ga Cigaban tsari ko samun bunqasuwa kaman gina qofofin titina	
SC6	Can you list your primary source of business information e.g. newspapers, family, friends, business partners, etc.?	Zaki iya lissafo tushen sahihin bayanai kaman jarida,abokai,abokan sana'a	
<b>C</b>	<b>ENTREPRENEURIAL EDUCATION</b>		
S/N	ITEMS		RESPONSE
	<i>English</i>	<i>Hausa (Translation)</i>	
EE1	Did you receive any formal training in entrepreneurship while in school?	Kin samu wani karatun horo a harkokin kasuwanci sadda kina makaranta	
EE2	Did you receive any formal training in entrepreneurship after leaving school?	Kin samu wani karatun horo a harkokin kasuwanci bayan kin gama makaranta	
EE3	If you receive formal training in entrepreneurship education while in school, did the training influence your becoming an entrepreneur?	Idan amsar eh ce,shin wannan horon yayi tasiri a maida ke yar kasuwa ma'ana mai sanaa	
EE4	Do you believe entrepreneurship (business skills) can be taught in classrooms?	Shin ka yanda da koyar da kasuwanci a makaranta?	

EE5	What kind of education will you recommend to undergraduate students to make the business creators?	Wace irin ilimin za ku da shawara yin karatun dalibai do yin masu kirkira kasuwanci?	
<b>D</b>	<b>PARENTAL BACKGROUND (PB)</b>		
S/N	ITEMS		RESPONSE
	<i>English</i>	<i>Hausa (Translation)</i>	
PB1	What is/was the jobs of your parents?	Wane aiki iyayenki sukayi ko sukeyi??	
PB2	If your parent(s) are/were entrepreneurs, did you train with them (as an apprentice)?	Idan iyayen ku'yan kasuwa ne, shin kuna hora da su?	
PB3	Did your parent(s) encourage/support you to become an entrepreneur?	Shin iyayenki sun tallafa maki ko agaza maki ki zama yar kasuwa?	
PB4	Is your present business or employment the same with the one done by your parents?	Shin kasuwancinka na yanzu ko aikinka daidai yake de na iyayenka?	
PB5	If yes, why did you chose your parents business or occupation type?	Idan ku, me yasa kuka zabi kasuwanci iyayenku?	
<b>E</b>	<b>RELIGION (RG)</b>		
S/N	ITEMS		RESPONSE
	<i>English</i>	<i>Hausa (Translation)</i>	
RG1	Does your church or mosque, etc. encourage entrepreneurship?	Shin cocin ku ko masallacinku suna baku qarfin guiwa wajen bunqasa sanaa?	
RG2	Does your faith approve of wealth acquisition through enterprise development?	Shin addininka ya baka damar samun arziki daga pannin bunqasa sana'a	
RG3	What is your religious believe about money	Mene ne adininku game da karba kudi?	

	lending and borrowing?		
RG4	What is your religious believe about profit making?	Mene ne adininku ku game da riba?	
RG5	What is your religious believe about people working for you (your staff)?	Mene ne bangaskiyarku game da mutane da suke aiki a gare ku?	
<b>B</b>	<b>NATIVE BUSINESS FUNDING SOURCES (NBF)</b>		
S/N	ITEMS		RESPONSE
	<i>English</i>	<i>Hausa (Translation)</i>	
BF1	Before banks came to Nigeria, what were the sources of raising money for business?	Kafin zuwan bakuna Nijeriya, akwai wasu hanyoyin samun kudi yin sana'a?	
BF2	Can you recall three sources of business funding/financing in the olden days (even as told by your parents)?	Zaka/zaki iya tuna hanyoyin guda uku na samun jari domin sana'a a zamanin da?	1.
			2.
			3.
<b>C</b>	<b>NATIVE TRAINING AND APPRENTICESHIP (NTA)</b>		
S/N	ITEMS		RESPONSES
	<i>English</i>	<i>Hausa (Translation)</i>	
TA1	How did you learn this business/trade? As an apprentice?	Ya ka/kika koya wannan sana'a?	
TA2	How many years did you serve as apprentice?	Shekaru nawa ka/kika dauka kana/kina koyan aiki?	
TA3	Did you serve your boss after completing your training/ apprenticeship? If yes, for how long?	Ka/kin ma wanda ya koya ma ka/ki aiki bayan ka kammala koyan sana'a? Idan ka/ki yi, na wani tsawon lokaci?	
TA4	Did you get any support (financial or	Shin ku sami wani talafin kudi daga	



	otherwise) from your boss while starting your own business?	maigida ku lokaci fara kasuwanci?	
<b>D</b>	<b>NATIVE BUSINESS-RELATED PROVERBS, MAXIMS AND PHILOSOPHY (NBP)</b>		
S/N	<i>ITEMS</i>		<i>RESPONSES</i>
	<i>English</i>	<i>Hausa (Translation)</i>	
NBP1	Do proverbs, wise saying, native wisdom or native business philosophy often guide your actions as a business owner?	Karin magana da sanin al'adu, su na taimakawa wajen gudanar da tsarin sana'ar ka/ki?	
NBP2	Can you list some of the proverbs, wise sayings or native wisdom or philosophy that you know of which often guide your actions as a business owner?	Zaka/Zaki iya lissafa karin magana ko al'ada da ka/kin sani da ke taimake ka/ki a wajen gudanar da tsarin sana'ar ka/ki?	1.
			2.
			3.
			4.

**APPENDIX II**  
**UNIVERSITY OF IBADAN**  
**DEPARTMENT OF EARLY CHILDHOOD AND EDUCATIONAL FOUNDATION**  
**NATIVE BUSINESS CULTURE INTERVIEW SCHEDULE - IGBO (NBCIS-I)**

**Dear Respondent,**

*This interview schedule was designed to source information for a post-graduate research. We will be grateful if you'll kindly spare few minutes to answer the questions. Please feel free to express your view, as your responses will be treated as confidential. Thank you.*

<b>A</b>			
<b>DEMOGRAPHICS (DM)</b>			
<i>S/N</i>	ITEMS		RESPONSE
	<i>English</i>	<i>Igbo (Translation)</i>	
DM1	Gender? (to be filled by research assistant, RA)	Ibu nwoke?(onye ga edeya bu onye nyocha)	
DM2	What type of business do you do?	Kedu udi azumahia I na-eme?	
DM3	How long have you been in business?	Ogologo oge ole ka I no n'ahia?	
DM4	How old are you?	Afo ole ka idi?	
DM5	Are you the owner of this business?	O bu gi new ahia?	
DM6	What is your religion?	Kedu uka ina aga?	
<b>B</b>			
<b>SOCIAL CAPITAL (SC)</b>			
<i>S/N</i>	ITEMS		RESPONSE
	<i>English</i>	<i>Igbo (Translation)</i>	
SC1	How many very close do you have?	Kedu ndi enyi ndi no gi nso na enyi nkiti inwere?	
SC2	How many <b>casual friends</b> do you have?	Enyi nkiti ole ka inwere?	
SC3	Do you belong to any group like cooperative society, business association, professional association, etc.?	O nyere otu iso naya dika otu ndi mmeko ma obu otu ndinazuahia ma obu	

		otu ndi mmuta ma ndi ozo?	
SC4	How much do you trust people from <i>other</i> ethnic or linguistic groups /race/ caste/ tribe?	Kedu ntukwasi olee inyere na ebe ndi gi na ha enwighi otu asusu ma obu ndi gi na ha eyighi ma obu ndi gi na ha anaghi emeko ma obu ndi gi na ha abughi otu mb? asusobumobtribe ha?	
SC5	Contribute time or money toward common development goals, such as (building street gates)?	Tunye oge ma obu ego na ihe gbasara na ihe ana atu anya na nmepe uzo ndi mmadu si aba na ebe obibi ha.	
SC6	Can you list your primary source of business information e.g. newspapers, family, friends, business partners, etc.?	Inyere ike iduputa ebe isi nweta ozi mbu nyere gi aka na azumahia dika akwukwo nta akuku ma obu ezi na olu ma obu enyi ma obu ndi gi na ha na azuko ahia.	
<b>C</b>	<b>ENTREPRENEURIAL EDUCATION</b>		
<i>S/N</i>	<b>ITEMS</b>		<b>RESPONSE</b>
	<i>English</i>	<i>Igbo (Translation)</i>	
EE1	Did you receive any formal training in entrepreneurship while in school?	Inwetara nkuzi akwadoro akwado gbasara mmuo azumaghia mgbe ino na olu akwukwo?	
EE2	Did you receive any formal training in entrepreneurship after leaving school?	Inwetara nkuzi akwadoro akwado gbasara mmuo azumahia mgbe ihapuru ulo akwukwo?	
EE3	If you receive formal training in entrepreneurship education while in school, did the training	Oburu na igbaigara ozuzu izu ahia mgbe ino n'uloakwukwo, ozuzu a o nyere gi aka n'igho onye ahia?	

	influence your becoming an entrepreneur?		
EE4	Do you believe entrepreneurship (business skills) can be taught in classrooms?	I kwere na aga akuzili azumahia n'uloakwukwo?	
EE5	What kind of education will you recommend to undergraduate students to make the business creators?	Kechi udi agum akwukwo I ga tunyere umu-akwukwo mahadum ga-abara ha uru na imepe ahia nke ha?	
<b>D</b>	<b>PARENTAL BACKGROUND (PB)</b>		
<i>S/N</i>	<b>ITEMS</b>		<b>RESPONSE</b>
	<i>English</i>	<i>Igbo (Translation)</i>	
PB1	What is/was the jobs of your parents?	Kedu oru nne na nna gi na aru?	
PB2	If your parent(s) are/were entrepreneurs, did you train with them (as an apprentice)?	O buru na ndi nne na nna gi nwere aka oru nke ha, I muru oru na aka ha?	
PB3	Did your parent(s) encourage/support you to become an entrepreneur?	Nne na nna gi akwadoru gi ibu onye azumahia.	
PB4	Is your present business or employment the same with the one done by your parents?	Oru aka nke I no n'ime ya ugba na nke ndi nne na nna gi ha n'aru o bu otu?	
PB5	If yes, why did you chose your parents business or occupation type?	Asisa gi buru eeh, kedu ibe ijiri horo udi aka oru nne gi na nna gi?	
<b>E</b>	<b>RELIGION (RG)</b>		
<i>S/N</i>	<b>ITEMS</b>		<b>RESPONSE</b>
	<i>English</i>	<i>Igbo (Translation)</i>	
RG1	Does your church or mosque, etc. encourage entrepreneurship?	Ulo ekpere gi ona akwado azumahia	
RG2	Does your faith approve of wealth acquisition	Okwukwe gi okwadoro inwete aku	

	through enterprise development?	na uba site na ikwalite azumahia?	
RG3	What is your religious believe about money lending and borrowing?	Kedu okwukwe mmuo gi gbasara ibi ego na inara ego?	
RG4	What is your religious believe about profit making?	Kedu okwukwe mmuo gi gbasara inweta uru na ego?	
RG5	What is your religious believe about people working for you (your staff)?	Kedu okwukwe mmuo gbasara ndi na – aruru gi oru?	
<b>B</b>	<b>NATIVE BUSINESS FUNDING SOURCES (NBF)</b>		
<i>S/N</i>	ITEMS		RESPONSE
	<i>English</i>	<i>Igbo (Translation)</i>	
BF1	Before banks came to Nigeria, what were the sources of raising money for business?	Tupo ulo aku abiakwute Nigeria e nwere uzo isi nweta ego maka azumahia?	
BF2	Can you recall three sources of business funding/financing in the olden days (even as told by your parents)?	I nwere ike ichete isi ato nke ego azumahia ikwu ugwo n' oge ochie ( dika ndi muru gi gwara gi?	1.
			2.
			3.
<b>C</b>	<b>NATIVE TRAINING AND APPRENTICESHIP (NTA)</b>		
<i>S/N</i>	ITEMS		RESPONSE
	<i>English</i>	<i>Igbo (Translation)</i>	
TA1	How did you learn this business/trade? As an apprentice?	Kedu ka i si muo izu ahia a	
TA2	How many years did you serve as apprentice?	I buru onye mmuta?	
TA3	Did you serve your boss after completing your training/ apprenticeship? If yes, for how long?	Afo ole ka ina-aruru dika onye nmuta?	

TA4	Did you get any support from your boss while starting your own business?	Inwetara nkwado obula n'aka onye isi ulo oru gi n'iji ibido azumahia nke gi?	
<b>D</b>	<b>NATIVE BUSINESS-RELATED PROVERBS, MAXIMS AND PHILOSOPHY (NBP)</b>		
S/N	<i>ITEMS</i>		RESPONSE
	<i>English</i>	<i>Igbo (Translation)</i>	
NBP1	Do proverbs, wise saying, native wisdom or native business philosophy often guide your actions as a business owner?	Ndii ilu, okwu amamihe, amamihe ndi mmadu ma o bu ihe omumu ihe omuma ndi mmadu na eduzi omume gi dika new ahia?	
NBP2	Can you list some of the proverbs, wise sayings or native wisdom or philosophy that you know of which often guide your actions as a business owner?	I nwere ike deputa ufodu ilu, okwu amamihe ma o bu amamihe nke ala ma o bu nka', ihe omuma i maara nke na-eduzi omume gi dika onye new ulo ahia?	1.
			2.
			3.
			4.

**APPENDIX III**  
**UNIVERSITY OF IBADAN**  
**DEPARTMENT OF EARLY CHILDHOOD AND EDUCATIONAL FOUNDATION**  
**NATIVE BUSINESS CULTURE INTERVIEW SCHEDULE - YORUBA (NBCIS-Y)**

**Dear Respondent,**

*This interview schedule was designed to source information for a post-graduate research. We will be grateful if you'll kindly spare few minutes to answer the questions. Please feel free to express your view, as your responses will be treated as confidential. Thank you.*

<b>A</b>			<b>DEMOGRAPHICS (DM)</b>	
<i>S/N</i>	ITEMS		RESPONSE	
	<i>English</i>	<i>Yoruba (Translation)</i>		
DM1	Gender? (to be filled by research assistant, RA)	Okurin ni yin tabi Obirin		
DM2	What type of business do you do?	Iru owo wo ni e n se?		
DM3	How long have you been in business?	Lati igba wo ni e ti n se ise adadasile yin yi?		
DM4	How old are you?	Kini ni ojo ori yin?		
DM5	Are you the owner of this business?	Nje eyin ni a da ise yi sile abi e n ba won se ise naa ni?		
DM6	What is your religion?	Kini esin yin?		
<b>B</b>			<b>SOCIAL CAPITAL (SC)</b>	
<i>S/N</i>	ITEMS		RESPONSE	
	<i>English</i>	<i>Yoruba (Translation)</i>		
SC1	How many very close friends and do you have?	Nje bii melo ni awon ore timotimo tabi korikosun ti e ni?		
SC2	How many <b>casual friends</b> do you have?	Nje bii melo ni awon ore ookan lasan ti e ni?		

SC3	Do you belong to any group like cooperative society, business association, professional association, etc.?	Nje e wa ninu egbe awon onisowo kankan bii egbe alafowosowopo (kopuratiifu sosaeti?)	
SC4	How much do you trust people from <i>other</i> ethnic or linguistic groups /race/ caste/ tribe?	Bawo ni ese ni igbekele ninu awon eniyan ti kin se eya yin bi i Hausa, Igbo ati beebee lo.	
SC5	Do you contribute time or money toward common development goals, such as (building street gates)?	Nje ema nda owo ati akoko yin fun idagbasoke adugbo yin bi?	
SC6	Can you list your primary source of business information e.g. newspapers, family, friends, business partners, etc.?	Nje e le daruko awon ona to se pataki ti ema fin gbaà iroyin nipa owo yin?	
<b>C</b>	<b>ENTREPRENEURIAL EDUCATION</b>		
S/N	ITEMS		RESPONSE
	<i>English</i>	<i>Yoruba (Translation)</i>	
EE1	Did you receive any formal training in entrepreneurship while in school?	Nje e gba eyikeyi ikeko lapapo nipa isowo ni ile-iwe bi?	
EE2	Did you receive any formal training in entrepreneurship after leaving school?	Nje egba ikeko ipa isowo lehin ti e ti kuro ni ile-iwe?	
EE3	If you receive formal training in entrepreneurship education while in school, did the training influence your becoming an entrepreneur?	Ti e ba ko eko nipa isowo ni ile iwe, nje iru eko isowo naa lo je ki e di onisowo adadasile abi nnka miran lo so yin di onisowo?	



EE4	Do you believe entrepreneurship (business skills) can be taught in classrooms?	Nje a Gbagbo wipe ise adadasile see ko ni ile eko	
EE5	What kind of education will you recommend to undergraduate students to make the business creators?	Iru eko isowo wo ni e rope o maa wulo lati ko awon omo ile iwe to gajulo (yunifasity)?	
<b>D</b>	<b>PARENTAL BACKGROUND (PB)</b>		
<i>S/N</i>	<b>ITEMS</b>		<b>RESPONSE</b>
	<i>English</i>	<i>Yoruba (Translation)</i>	
PB1	What is/was the jobs of your parents?	Kini ise ti awon obi re se?	
PB2	If your parent(s) are/were entrepreneurs, did you train with them (as an apprentice)?	Tia won obi yin ba je onise adadasile, nje odo won ni e ti ko eko ati di onise adadasile bi?	
PB3	Did your parent(s) encourage/support you to become an entrepreneur?	Nje awon obi yin se atileyin fun yin lati je onisowo?	
PB4	Is your present business or employment the same with the one done by your parents?	Nje iru ise adadasile kan naa ni eyin ati awon obi yin nse?	
PB5	If yes, why did you chose your parents business or occupation type?	To ba je bee, ki ni idi ti e fi gba lati se iru ise obi yin?	
<b>E</b>	<b>RELIGION (RG)</b>		
<i>S/N</i>	<b>ITEMS</b>		<b>RESPONSE</b>
	<i>English</i>	<i>Yoruba (Translation)</i>	
RG1	Does your church or mosque, etc. encourage entrepreneurship?	Shaa soosi tabi mosolasi se iwuri fun yin lati di onisowo?	
RG2	Does your faith approve of wealth acquisition through enterprise development?	Nje esin yin fi aaye gba oro kiko jo lati ibi isowo?	

RG3	What is your religious believe about money lending and borrowing?	Ki ni igbagbo esin yin nipa owo yiya lati s'owo.	
RG4	What is your religious believe about profit making?	Ki igbagbo esin yin nipa ere jije at oro kikojo	
RG5	What is your religious believe about people working for you (your staff)?	Kini igbagbo esin yin koo yin nipa awon ti won n baa yin sise?	
<b>B</b>	<b>NATIVE BUSINESS FUNDING SOURCES (NBF)</b>		
S/N	ITEMS		RESPONSE
	<i>English</i>	<i>Yoruba (Translation)</i>	
BF1	Before banks came to Nigeria, what were the sources of raising money for business?	Nje awon ona kan wa ti awon onisowo maa n gba ri owo ya ki ile-ifowopamo ode oni too de	
BF2	Can you recall three sources of business funding/financing in the olden days (even as told by your parents)?	Nje e le ranti orisiri ona bii meta ti awon baba nla wa maa fi n ri owo s'owo?	1.
			2.
			3.
<b>C</b>	<b>NATIVE TRAINING AND APPRENTICESHIP (NTA)</b>		
S/N	ITEMS		RESPONSES
	<i>English</i>	<i>Yoruba (Translation)</i>	
TA1	How did you learn this business/trade? As an apprentice?	Bawo ni e se mo nipa owo tabi ise adadasile yii?	
TA2	How many years did you serve as apprentice?	Odun melo ni e fi ko ise?	
TA3	Did you serve your boss after completing your training/	Nje e sin oga yin leyin ti e ko ise pari? Ti o ba je bee	

	apprenticeship? If yes, for how long?	fun odun melo ni e fi sin oga?	
TA4	Did you get any support from your boss while starting your own business?	Nje e ni atileyin oga to ko yin ni ise lati da okowo tiyin sile.	
<b>D</b>	<b>NATIVE BUSINESS-RELATED PROVERBS, MAXIMS AND PHILOSOPHY (NBP)</b>		
S/N	<i>ITEMS</i>		<i>RESPONSES</i>
	<i>English</i>	<i>Yoruba (Translation)</i>	
NBP1	Do proverbs, wise saying, native wisdom or native business philosophy often guide your actions as a business owner?	Nje e gba wipe awon oro agba tabi owe a maa se itosona fun awon onisowo bii tiyin?	
NBP2	Can you list some of the proverbs, wise sayings or native wisdom or philosophy that you know of which often guide your actions as a business owner?	Bi o ba je bee, nje e le fun wa ni apeere owe tabi oro agba ti e gba wipe o n to awon onise adadani tabi onisowo sona lati se aseori?	1.
			2.
			3.
			4.

**APPENDIX 1V**  
**UNIVERSITY OF IBADAN**  
**DEPARTMENT OF EARLY CHILDHOOD AND EDUCATIONAL FOUNDATIONS**  
**SOCIAL CAPITAL, EDUCATION AND NATIVE BUSINESS CULTURE**  
**QUESTIONNAIRE FOR STUDENTS (SCENBCQ-Stu)**

*Dear Respondent,*

*This questionnaire was designed to source information for a post-graduate research work. I shall be grateful if you'll kindly spare few minutes to answer the questions by ticking (✓) the appropriate box. Please feel free to express your view, as your responses will be treated as confidential.*

*Thank you for the time spared.*

**A. DEMOGRAPHICS:** *Kindly fill in your answers or tick (✓) as appropriate.*

S/N	Questions					
DM1	What is your age?	<input type="checkbox"/> <18	<input type="checkbox"/> 18-21	<input type="checkbox"/> 22-23	<input type="checkbox"/> 24-25	<input type="checkbox"/> >25
DM2	Tribe/ethnic origin	<input type="checkbox"/> Hausa	<input type="checkbox"/> Igbo	<input type="checkbox"/> Yoruba	<input type="checkbox"/> Others _____	
DM3	What's your religion?	<input type="checkbox"/> Christianity		<input type="checkbox"/> Islam		<input type="checkbox"/> Others _____
DM4	Please indicate your gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female			
DM5	Please state name of your school _____					
DM6	Please state your faculty/Dept. _____					

**B. SC**

i. **Groups and Networks:** *State which of the following groups that you don't belong to or (if you belong to them) simply tick (✓) the box that indicates how active you are in them.*

S/N	Item	I don't belong to such group	If you belong to, how active are you?			
			Not active at all	A bit active	Very active	Leader
GN1	Campus cooperative, credit or savings society and traders/business association	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
GN2	Professional Association (of doctors, teachers, veterans, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

GN3	Neighborhood/ Village committee (e.g. Landlords and residents association)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
GN4	Religious/cultural groups (e.g. church, mosque, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
GN5	NGO or civic group (e.g. Rotary Club, Red Cross and Sports/youth group)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Select the appropriate number</b>							
GN6	How many <b>very close friends</b> do you have? (Tick the correct number of friends)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	>5 <input type="checkbox"/>
GN7	How many <b>casual</b> friends do you have? (Tick the correct number) <b>Up to...</b>	5 <input type="checkbox"/>	10 <input type="checkbox"/>	20 <input type="checkbox"/>	30 <input type="checkbox"/>	40 <input type="checkbox"/>	>40 <input type="checkbox"/>

ii. **SC - Trust and Solidarity:** Give your opinion on the statements/ question below by ticking (✓) the appropriate box.

S/N	Item	Not at all	Little extent	Some extent	Great extent
TS1	Most people who live in this neighborhood can be trusted	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TS2	Most people in my neighborhood are willing to help if you need it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TS3	In my neighborhood, people generally trust each other in matters of lending and borrowing money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TS4	How much do you trust people from <i>your</i> ethnic or linguistic group /race/caste/tribe?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TS5	How much do you trust people from <i>other</i> ethnic or linguistic groups /race/caste/tribe?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TS6	How much do you trust local, state and federal government officials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TS7	How much do you trust business or work associates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

iii. **SC - Collective Action**

Give your opinion on the statements/ question below by ticking (✓) the appropriate box.

S/N	Item	Please tick (✓) your choice
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CA1	In the past 12 months, have you worked with others in your neighborhood to do something for the benefit of the community?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	<b>How likely do people in this neighborhood...↓</b>	<b>Very Unlikely</b>	<b>Somewhat at Likely</b>
CA2	Contribute time or money toward common development goals, such as (building street gates)?	<input type="checkbox"/>	<input type="checkbox"/>
CA3	Participate in community activities will be criticised or sanctioned?	<input type="checkbox"/>	<input type="checkbox"/>
CA4	People cooperate to try to solve the communal problem?	<input type="checkbox"/>	<input type="checkbox"/>
CA5	Get together to help when something unfortunate like death happen to a neighbour?	<input type="checkbox"/>	<input type="checkbox"/>

iv. **SC - Information and Communication**

*Please select and rank the three most important sources of information like market information, jobs, prices of goods, etc.? (Select on 3 sources)*

S/N	Item	Rank each information source by ticking (√)				
		1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>
IC1	Family/relatives, friends and neighbors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IC2	Local market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IC3	National newspaper, radio and Television	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IC4	Business networks, groups/associations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IC5	Internet and Social Media	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C. **ENTREPRENEURSHIP EDUCATION** - *Please tick (√) the appropriate response to indicate your response.*

S/N	Item	Response (Circle your choice)		
EE1	My school offered a course in entrepreneurship	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
		<i>Not at all</i>	<i>A little extent</i>	<i>To a large extent</i>
EE2	I was sufficiently trained to become a successful entrepreneur	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EE3	I only attended training in entrepreneurship, out of school, after starting my business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

EE4	I have never attended training in entrepreneurship after starting my business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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**D. NATIVE BUSINESS CULTURE -** *Kindly check and circle the appropriate answer to the following statements?*

S/N	Item	Tick your degree of agreement, if Yes				
	Which of the following socio-cultural factors do you think influence people's decision to become and entrepreneur even today? ↓	Strongly Agree	Agree	Disagree	Strongly Disagree	
NB1	Native business funding e.g. <i>Ajo, Esusu, etc.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
NB2	Traditional apprenticeship systems e.g. <i>igbaboyi (trade learning among Igbos)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
S/N	<i>Are you aware of and agree to the teachings of the following Proverbs/Maxims or religious admonition? ↓</i>	<i>I do not agree to this</i>	Tick your degree of agreement, if Yes			
			Strongly	Agree	Disagree	Strongly
NB3	Wealth is vanity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NB4	Interest making on loan is sinful	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NB5	Don't let the workers sweat dry before you pay them	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NB6	Traditional ways of business financing such ajo and iwofa is the best.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

S/N	Probe	Tick (✓) Yes or No	
FM1	Are/were your parents (father and mother) currently self-employed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
FM2	Are/were your parents (father and mother) in paid employment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
FM3	Only my father is/was self-employed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
FM4	Only my mother is/was self-employed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
FM5	Only my father is/was in paid employment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
FM6	Only my mother is/was in paid employment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
FM7	Most of my family member(s) are/were self-employed	<input type="checkbox"/> Yes	<input type="checkbox"/> No
FM8	Most of my family member(s) are/were in paid employment	<input type="checkbox"/> Yes	<input type="checkbox"/> No

FM9	If I chose to become an entrepreneur, my family will support me	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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**E. FAMILY/PARENTAL OCCUPATION**

**F. RELIGION** (*Please tick (√) your choice.*)

S/N	Probe	Tick (√) Yes or No	
RE1	Does your church or mosque, etc. encourages entrepreneurship?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
RE2	Does your faith approve of wealth acquisition?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**G. ENTREPRENEURIAL INTENTION**

*Please tick (√) the appropriate response to indicate your response.*

S/N	Probe	Please tick (√) your choice			
		Strongly disagree	Disagree	Agree	Strongly Disagree
EI1	I estimate that I will start my own business immediately after leaving school	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EI2	To start my own company would probably be the best way for me to take advantage of my education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EI3	I estimate that I will start my own business in the next 5 or more years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EI4	I excel at identifying opportunities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EI5	I am confident that I would succeed if I started my own business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EI6	I personally consider entrepreneurship to be a highly desirable career	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EI7	It would be easy for me to start my own business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EI8	Nothing is more exciting than seeing my ideas turn into reality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EI9	I would rather create a new company than be the manager of an existing one	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EI10	Starting my own business sounds attractive to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**APPENDIX V**  
**UNIVERSITY OF IBADAN**  
**DEPARTMENT OF EARLY CHILDHOOD AND EDUCATIONAL FOUNDATIONS**  
**RUBRIC FOR EVALUATING ENTREPRENEURSHIP EDUCATION (REEE)**

*Dear Respondent,*

*This questionnaire was designed to source information for a post-graduate research. I shall be grateful if you'll kindly spare few minutes to answer the questions by ticking your appropriate answers to the probes. Please feel free to express your view, as your responses will be treated as confidential.*

*Thank you for the time spared.*

**A. DEMOGRAPHICS** – Please fill in your answers or tick (✓) as appropriate.

S/N	ITEMS	RESPONSES	
DM1	Name of institution		
DM2	Please indicate your gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female
DM3	Course of study/Department	.....	
DM4	Level	Undergraduate <input type="checkbox"/>	Postgraduate <input type="checkbox"/>
<b>GENERAL QUESTIONS</b>			
DM5	Does your institution teach entrepreneurship education as a course?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
DM6	If yes, is the course compulsory for all or is it optional?	Compulsory <input type="checkbox"/>	Optional <input type="checkbox"/>

**B. TECHNOLOGY OF INSTRUCTION**

Kindly state the instructional technologies used in entrepreneurship education course in your school. (Please tick (✓) the appropriate box to indicate your answer).

S/N	Item	Never Used	Rarely Used	Often Used	Always Used
TI1	Use of instructional video	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TI2	Use of instructional audio (CDs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TI3	E-learning and social media instruction (e.g. Google learn, WhatsApp)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TI4	Simulation, model building and animation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TI5	Use of Learning management system (e.g. Schoology, Edmodo, aTutor, Moodle, Canvas, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

TI6	Extended learning ( <i>i.e. teaching beyond the classroom, using technology like social media to continue teaching and learning after the class</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TI7	Projector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TI8	Public address system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### C. PEDAGOGY/ INSTRUCTIONAL ACTIVITIES

The following are modern teaching and learning strategies are used in entrepreneurship education course globally. Please indicate *i.e.* tick (✓) the appropriate box for teaching and learning strategies used in your school).

S/N	Item	Never Used	Rarely Used	Often Used	Always Used
PD1	Lecture method ( <i>teacher traditionally presents/ teaches contents to students using “talk and chalk”</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PD2	Intellectual challenge and accomplishment ( <i>which makes students learn deeply, think critically, and strive for excellence.</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PD3	Interactive and collaborative learning ( <i>Students collaborate with other students in person or online and/or receive guidance from adult mentors and experts.</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PD4	Experiential learning and Excursions ( <i>to offices of businesses and firms</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TP7	Students project works ( <i>from the entrepreneurship education curriculum</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TP8	Public Product ( <i>Are students’ work is publicly displayed, discussed, and critiqued?</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TP9	Preparing mock budgets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TP10	Analyzing consumer products ( <i>In terms of pricing, usefulness/quality, demand analysis, etc.</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TP11	Writing of mock letters to the funders/banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TP12	Creating products to be sold to raise money for the school or a cause	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TP13	Competition on business plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TP14	Student business start-ups ( <i>real live business name incorporation and commencement of skeletal operations</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

TP15	Field trips to business premises, Interviews with entrepreneurs, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TP16	Project Management ( <i>Students use a project management process that enables them to proceed effectively from project (start-up) initiation to completion</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PD17	Mentoring and coaching ( <i>Consultation with practicing entrepreneurs</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PD18	“Live” cases (Business Case Studies)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PD19	Reflection ( <i>Students reflect on their work and their learning throughout the project</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PD20	Presentation and oral experiences	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PD21	Guest lecture/Seminars ( <i>by eminent entrepreneurs</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TP22	Planning and arranging exhibitions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PD23	Classroom discussions/ Debates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### D. CONTENT

Please state whether the following topics/concepts were taught in entrepreneurship education course or not in your school. (*Please tick (√) the appropriate box to indicate answer*).

S/N	Item	Never Taught	Rarely Taught	Often Taught	Always Taught
CT1	Idea generation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT2	Opportunity identification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT3	Resource acquisition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT4	Management and Leadership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT5	Economic and entrepreneurship theories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT6	Youth entrepreneurship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT7	Gender issues in entrepreneurship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT8	Creativity and innovation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT9	Negotiation skill	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT10	Stress management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT11	Social entrepreneurship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT12	Family business management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT13	Entrepreneurial succession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT14	Cyberpreneurship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT15	Technology entrepreneurship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT16	Globalisation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CT17	Project management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### E. ENTREPRENEURIAL SOCIAL CAPITAL SKILLS

Please state whether the following social and interpersonal skills were taught or not in entrepreneurship education course in your school. (Please tick (✓) the appropriate box to indicate answer).

S/N	Item	Never Taught	Rarely Taught	Often Taught	Always Taught
SS1	Friendship building	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SS2	Interpersonal skills e.g. dispute resolution and collaboration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SS3	Network marketing skills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SS4	Social enterprise (e.g. NGOs) creating skills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### F. ENTREPRENEURIAL PERSONALITY SKILLS

Please state whether the following personality skills were referenced or not in entrepreneurship education course in your school. (Please tick (✓) the appropriate box to indicate answer).

S/N	Item	Never Referenced	Rarely Referenced	Often Referenced	Always Referenced
EP1	Risk taking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EP2	Creativity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EP3	Innovativeness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EP4	Capability to spot and seize opportunities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

APPENDIX VI

**NATIONAL UNIVERSITIES  
COMMISSION**

**BENCHMARK MINIMUM ACADEMIC  
STANDARDS FOR  
UNDERGRADUATE PROGRAMMES  
IN NIGERIAN UNIVERSITIES**

**ADMINISTRATION & MANAGEMENT**

APRIL, 2007

## PREFACE

Decree (Act) No. 16 of 1985 as contained in the National Universities Commission amended Decree (Act) No. 48 of 1988 empowers the Commission to lay down minimum standards for all programmes taught in Nigerian universities. Consequently, the Commission in collaboration with the universities and their staff developed minimum academic standards for all the programmes taught in Nigerian universities in 1989. The Federal Government subsequently approved the documents in 1989.

After more than a decade of using the Minimum Academic Standard (MAS) documents as a major instrument of accreditation, the Commission in 2001 initiated a process to revise the documents. The curriculum review was necessitated by the fact that the frontier of knowledge in all academic disciplines had been advancing with new information generated as a result of research. The impact of Information and Communication Technologies on teaching and learning and the competitiveness engendered by globalization were also compelling reason for the curriculum review.

Other compelling reasons included the need to update the standard and relevance of university education in the country as well as to integrate entrepreneurial studies and peace and conflict studies as essential new platforms that will guarantee all graduates from Nigerian universities the knowledge of appropriate skills, competences and dispositions that will make them globally competitive and capable of contributing meaningfully to Nigeria's socio-economic development.

Convinced that the content-based MAS documents were rather prescriptive, a decision was taken to develop outcome-based benchmark statements for all the programmes in line with contemporary global practice. To actualize this, the Commission organized a stakeholders' statements were developed for each programme in all the disciplines taught in Nigerian universities. Subsequent to this exercise, it was discovered that the benchmark-style statements were too sketchy to meaningfully guide the development of curricula and were also inadequate for the purpose of accreditation.

Given this scenario, the Commission therefore considered the merger of the Benchmark Style Statements and the revised Minimum Academic standards into new documents to be called Benchmark Minimum Academic Standards (BMAS) as an amalgam that crisply enunciates the learning outcomes and competences expected of graduates of each academic programme without being overly prescriptive while at the same time, providing the requisite flexibility and innovativeness consistent with a milieu of increased institutional autonomy.

Following this decision, the Commission initiated the process to produce the documents. The first, in the series, was the conduct of Needs Assessment Survey of Labour Market for Nigerian graduates. This was carried out for all the disciplines taught in Nigerian universities. The exercise involved major stakeholders particularly employers of Nigerian graduates. The objectives of the need assessment survey included identification of expected knowledge, attitudes and skills for graduates and their ability to fit into the requirements of the new national and global economy. Secondly, a workshop was held at which academic experts across Nigerian universities including vice-chancellors participated with the objective of effecting the merger. At the end of the workshop, draft BMAS documents were produced for the thirteen disciplines and the General Studies programme taught in Nigerian Universities. The documents were later sent to the Universities offering relevant disciplines for comments and input. Following the return of the inputs and comments from the universities to the Commission, a one-day workshop was held at which invited academic experts studied and incorporated the comments and inputs into the draft document.

To ensure that the documents were free from technical errors, the documents were sent to another set of academic experts for editing who also attended a one-day workshop to finally harmonize the BMAS documents.

Following the aforementioned processes, BMAS documents were produced for the underlisted academic disciplines:

- i) Administration; Management and Management Technology;
- ii) Agriculture, Forestry, Fisheries and Home Economics;
- iii) Arts;

- (iii) one computer room capable of accommodating at least 60 students as well as the personal computers, word processors, and such other office equipment.

Each classroom should be equipped with facilities for transparency and film projection or such other audio-visual aids.

### Office Accommodation

In this respect, each academic staff should have an office space of 25 square metres. For Professors there should be a secretary's office of about 15sqm. per two professors.

In addition, there should be for the Faculty, a Dean's office and for each department a Head of Department's office with attached offices for their supporting staff as specified below:

	Office (m <sup>2</sup> )	Sec.'s Office (m <sup>2</sup> )	Typing Pool (m <sup>2</sup> )	Store (m <sup>2</sup> )	Office Equipment (m <sup>2</sup> )	File Room (m <sup>2</sup> )
Dean of Faculty	15	20	15	20	50	30
Heads of Department	15	15	20	15	None	None

The Faculty Officer should be accommodated in an office of 20 square metres and with an adjoining secretary's room of about 15sq metres.

### Staff-Student Common Room

In order to promote both social and academic interaction among staff and between staff and students, there should be a common room of about 35(m<sup>2</sup>) equipped with a kitchenette where staff and students could interact in an informal atmosphere.

### Laboratory

Marketing Lab

Entrepreneurial Development Lab

### 1.6.3 Library and Information Resources

University resources for library should be concentrated on the university library. This will prevent a suboptimal allocation of library funds arising from a fragmentation of such funds on numerous Libraries.

Generally, Faculties should have “reading rooms” capable of seating about 25 percent of their students. These reading rooms should provide conducive environment for reading given the congestion now prevalent in students’ hall of residence and their consequent unsuitability for any academic work.

The University library should be stocked with relevant and current books and journals. The libraries should be computerized and indexed to facilitate retrieval. There is also the need to provide E-mail and Internet services in the University library.

The University library should be funded at a level that provides effective reading services to students and staff. The funding of University library must be categorical and implemented with discipline and result monitored by the Governing Council.

## 1.7 General Studies

### Goal

To produce a well-rounded, morally and intellectually capable graduates with vision and entrepreneurial skills in an environment of peace and social cohesiveness.

### Objectives

The objectives of the General Studies programme consist of the following:

- a) Acquisition development and inculcation of the proper value-orientation for the survival of the individual and society.
- b) The development of intellectual capacities of individuals to understand, appreciate and promote peaceful co-existence.
- c) Production graduates with broad knowledge of the Nigerian National and people with a view to inculcating in them mutual understanding and patriotism.
- d) Exposing graduates of Nigerian Universities to the rudiments of ICT for computer literacy and ability to live usefully in this ICT age.
- e) Preparing students for a post university life with opportunities for job creation and entrepreneurial skills.



**GST 123: Communication in Arabic (2 Units)**

Introduction to Arabic alphabets and writing systems, Elementary conversational drills, Basic reading skills, Sentence construction in Arabic.

**GST 211: History and Philosophy of Science (2 Units)**

Man – his origin and nature, Man and his cosmic environment, Scientific methodology, Science and technology in the society and service of man, Renewable and non-renewable resources – man and his energy resources, Environmental effects of chemical plastics, Textiles, Wastes and other material, Chemical and radiochemical hazards. Introduction to the various areas of science and technology. Elements of environmental studies.

**GST 222: Peace Studies and Conflict Resolution (2 Units)**

Basic Concepts in peace studies and conflict resolution, Peace as vehicle of unity and development, Conflict issues, Types of conflict, e.g. Ethnic/religious/political/economic conflicts, Root causes of conflicts and violence in Africa, Indigene/settler phenomenon, Peace – building, Management of conflict and security. Elements of peace studies and conflict resolution, Developing a culture of peace, Peace mediation and peace-keeping, Alternative Dispute Resolution (ADR).

Dialogue/arbitration in conflict resolution, Role of international organizations in conflict resolution, e.g. ECOWAS, African Union, United Nations, etc.

**GST 223: Introduction to Entrepreneurial Skills (2 Units)**

Introduction to entrepreneurship and new venture creation; Entrepreneurship in theory and practice; The opportunity, Forms of business, Staffing, Marketing and the new venture; Determining capital requirements, Raising capital; Financial planning and management; Starting a new business, Feasibility studies; Innovation; Legal Issues; Insurance and environmental considerations. Possible business opportunities in Nigeria.

**ESP 223: Introduction to Entrepreneurial Skills (2 Units)**

Introduction to entrepreneurship and new venture creation; Entrepreneurship in theory and practice; The opportunity, Forms of business, Staffing, Marketing and the new venture; Determining capital requirements, Raising capital; Financial planning and management; Starting a new business, Feasibility studies; Innovation; Legal Issues; Insurance and environmental considerations. Possible business opportunities in Nigeria.

**ESP 311: Introduction to Entrepreneurship Studies (2 Units)**

Some of the ventures to be focused upon include the following:

1. Soap/Detergent, Tooth brushes and Tooth paste making
2. Photography
3. Brick, nails, screws making
4. Dyeing/Textile blocks paste making
5. Rope making
6. Plumbing
7. Vulcanising
8. Brewing
9. Glassware production/Ceramic, production

10. Paper production
11. Water treatment/Conditioning/Packaging
12. Food processing/packaging/preservation
13. Metal working/Fabrication – Steel and aluminum door and windows
14. Training industry
15. Vegetable oil/and Salt extractions
16. Fisheries/Aquaculture
17. Refrigeration/Air conditioning
18. Plastic making
19. Farming (crop)
20. Domestic Electrical wiring
21. Radio/TV repairs
22. Carving
23. Weaving
24. Brick laying/making
25. Bakery
26. Tailoring
27. Iron welding
28. Building drawing
29. Carpentry
30. Leather tanning
31. Interior decoration
32. Printing
33. Animal husbandry (Poultry, Piggery, Goat etc)
34. Metal Craft – Blacksmith, Tinsmith etc
35. Sanitary wares
36. Vehicle maintenance
37. Bookkeeping

## 1.8 Definition of Terms

### 1.8.1 Core/Compulsory Course:

A course which every student must compulsorily take and pass in any particular programme at a particular level of study.

### 1.8.2 Elective Course

A course that students take within or outside the faculty. Students may graduate without passing the course provided the minimum credit unit for the course had been attained.

### 1.8.3 Optional Course

A course which students can take based on interest and may count towards the minimum credit unit required for graduation.

### 1.8.4 Pre-requisite Course

A course which student must take and pass before taking a particular course at a higher level.

## 2.0 DEGREE PROGRAMMES

### Common Courses

	100 Level	Category	Credit Units	Pre-Requisite
(a)	Mathematics	Compulsory	6	-
(i)	Elements of Economics	"	6	-
(iii)	Introduction to Computer Science	"	3	-
(iv)	Use of English	"	4	-
(v)	Introduction to Logic and Philosophy	"	2	-
(vi)	History and Philosophy of Science	"	3	-

es must be taught in all Disciplines covered by this document except Management Technology where candidates take only iv, v, vi below:

	200 Level	Category	Credit Units	Pre-Requisites
(i)	Statistics	Compulsory	6	-
(ii)	Introduction to Financial Accounting	"	6	-
(iii)	Introduction to Cost and Management Accounting	"	3	-
(iv)	Introduction to Business	"	3	-
(v)	Business Communication	"	2	-
(vi)	Applications of Computer	"	3	2.5a (iii)
(vii)	Introduction to Finance	"	3	-
(viii)	Entrepreneurship Studies I	"	2	-

	300 Level	Category	Credit Units	Pre Requisites
(i)	Commercial Law	"	3	-
(ii)	Elements of Management	"	3	-
(iii)	Elements of Government	"	3	-
(iv)	Research Methods	"	3	2.5b (i)
(v)	Entrepreneurship Studies II	"	2	2.5b (viii)

	400 Level	Category	Credit Units	Pre-Requisites
(i)	Research Project/ Original Essay	"	6	2.5c(iv)

### Foundation Course in **Entrepreneurial Studies**

The Historical and Economic role of Entrepreneurship. Theory and the Practice of Entrepreneurship. Starting and managing a new enterprise. Characteristics of entrepreneurs, the identification and evaluation of new venture opportunities, resource utilization, strategy development and successful planning, implementing and launching of new business venture. Analyses of case studies and developing of detail business plan for starting and owning and enterprise.

### Introduction To Finance

Nature and Scope of Finance: Meaning of Finance, The finance Function, Goals of the Firm, Finance and Related Disciplines, The Role of Financial Managers, Finance Decisions and Risk Return Trade off, Finance in the Organisation Structure of the Firm. Basic Forms of Business organizations; Sources of Business Finance; Introduction of Financial Analysis; Profit planning; Financial Forecasting; and Introduction to Working Capital Management.

### Business Communication

Rudiments of Communication: Communication Defined, Elements of Communication, Principles of Communication; Oral, Written and Non verbal Communication: Language Defined, Non-verbal communication, Listening, Oral and written Communication; Functions and settings of Communication: Functions of Communication, Communication setting; Communication Theories and Models: Linear Model, Interactional Model, Transactional Model etc. Writing and Communication Methods: Writing Defined, stages of Writing, other Aspects of the Writing Process, Corporate and Public Communications, Commercial Communication Method and Letter Writing.

Process of Meetings, Conferences, Seminars, Symposium and Debates: Meeting Defined, Conduct, Procedures, Aims and Benefits/Disadvantages of Meetings.

Written Rules Affecting Meetings, Conference, Seminar, Symposium and Debates. Uses of Words, Sentences and Figurative Expressions, Words and their Meanings, Synonyms and Antonym Dynamism in Words, and Predication, Suffixation, Sentences/Figurative Expression. Reports and Handover notes: Types of Reports, Components of Reports and Handover Notes. Organization communication: The concept of organizational communication, Factors Affecting Effectiveness of Organizational Communication. Types of organizational Communication. Public Relations and Marketing Communication.

### **300 LEVEL Accounting**

#### **Commercial Law**

The Nigerian Legal System: Sources of Nigerian Law; Hierarchy of Nigerian Court, Commercial Arbitration.

Law of Contracts; Commercial Contracts; Commercial Relations between Persons; Unfair Competition. Passing off and "Trade Label".

Company Law: Introduction to Company Law. Powers and Functions Directors. Introduction to Taxation Laws.

#### **Elements of Management**

Basic Concepts in Management: Management Principles, Functions of the Manager. Planning: Nature and Purpose the organizing function, Department, Line and Staff Authority, Staffing and Directing: Selection of Employees and Managers, Appraisal of Managers, Management Development, Nature of Directing, Motivation Leadership Controlling: the Control Process, Control technique, recent developments in the control Function The Nigerian environment: management problems in Nigeria, Challenges of Indigenization, transferability of Management system.

#### **Elements of Government**

Nature of Politics: Society and Social Organisation: The State. The Problem of Law; Constitution and Constitutionalism; Political Ideology. The Classical Heritage, Plato, Aristotle; Stoicism and Pax Romana: Revolt, Towards the Mass Man. Organs of Government (National Governmental Institutions); Public Administration; Political Parties and Pressure Groups; Public Opinion and Propaganda; Elections; International Order.

#### **Research Methods**

Skills of Scientific Investigation, information Gathering, Analysis and interpretation in dealing with business and organizational behaviour problems in Nigeria; the art of problem identification and analysis, data gathering, analysis and report writing; the problems and prospects of business research in a seller's market like Nigeria.

#### **Introduction to Entrepreneurship Studies**

Introduction to Entrepreneurship and new Venture Creation, Entrepreneurship in theory and practice, the Opportunity, Forms of business, staffing, marketing and the new venture, the opportunity, forms of business, staffing, marketing and the new venture, determining your capital requirements, raising capital cost, financial planning and management, starting a new business, innovation, legal responsibility, insurance, and environmental consideration.

Introduction to Business	3
Nigeria Agriculture	3
History and Philosophy of Science	<u>2</u>
	16
<b>200 Level</b>	
Introduction to Financial Accounting	3
Introduction to Cost and Mgt. Accounting	3
Business Statistics	3
Principles and Practice of Management	3
Economic Theory	3
Sociology of Co-operation	3
Co-operative Legislation	<u>3</u>
	21
Principles of Marketing	3
Computer Appreciation	2
Introduction to Public Administration	3
Man & His Environment	<u>2</u>
	10
<b>300 Level</b>	
Introduction to Finance	3
Elements of Government	3
Human Resources Management	3
Computer Prog. & Language	3
Organization & Management of Co-operatives	<u>3</u>
	18
Advanced Financial Accounting	3
Field Administration for cooperatives	3
Co-operative Education	3
Rural Development	3
Economics for Co-operatives	<u>3</u>
	15
<b>400 Level</b>	
Group dynamics	3
Entrepreneurship Development	3
Rural Finance	3
Comparative Cooperatives	3
Accounting & Auditing for Cooperatives	3
Project Planning, Management, Monitoring and Evaluation	
Research Methods	3
Project 1	<u>3</u>
	21
Social processes and comparative rural social systems	3

<b>B.Sc YEAR II, SEMESTER II, (OIM)</b>			
<b>S/NO</b>	<b>COURSE NO.</b>	<b>COURSE TITLE</b>	<b>UNITS</b>
1.		Information Processing	3
2.		Shorthand (80 wpm)	3
3.		Office Communication II	3
4.		Statistics	3
5.		Economic Theory	3
6.		Peace & Conflict Resolution Studies	2
7.		Elements of Government	2
		<b>TOTAL UNITS</b>	<b>19</b>

<b>B.Sc YEAR III, SEMESTER I, (OIM)</b>			
<b>S/NO</b>	<b>COURSE NO.</b>	<b>COURSE TITLE</b>	<b>UNITS</b>
1.		Business and Society	3
2.		Shorthand (90 wpm)	3
3.		Data Base Mgt & Spreadsheet Application	3
4.		Secretarial Practice I	3
5.		Commercial Law	3
6.		Human Resources Management	3
7.		Introduction to Public Administration	3
		<b>TOTAL UNITS</b>	<b>21</b>

<b>B.Sc YEAR III, SEMESTER II, (OIM)</b>			
<b>S/NO</b>	<b>COURSE NO.</b>	<b>COURSE TITLE</b>	<b>UNITS</b>
1.		e-Business	3
2.		Advanced Shorthand Transcription (100 wpm)	3
3.		Secretarial Practice II	3
4.		Organization Behaviour	3
5.		History of Science & Technology	2
6.		Research Methods	3
7.		French I	3
		<b>TOTAL UNITS</b>	<b>20</b>

<b>B.Sc YEAR IV, SEMESTER I, (OIM)</b>			
<b>S/NO</b>	<b>COURSE NO.</b>	<b>COURSE TITLE</b>	<b>UNITS</b>
1.		Asset Maintenance & Stores Management	3
2.		French II	3
3.		Office Management I	3
4.		Information Management	3
5.		Law and Practice of Meetings	3
6.		Entrepreneurial Development	3
7.		Research Project Seminar	3
		<b>TOTAL UNITS</b>	<b>21</b>