



***EFFECTS OF PSYCHOLOGICAL AND INSTITUTIONAL FACTORS ON
ENTREPRENEURIAL INTENTION AMONG UNDERGRADUATE
STUDENTS IN NIGERIA***

BUKAR ALI BULARAFA

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By

BUKAR ALI BULARAFA

**Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia,
in Fulfillment of the Requirements for the Degree of Doctor of Philosophy**

December 2018

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DEDICATION

This work is dedicated to my late parents and my siblings for their love, care and instilling in me the spirit of hard work that enabled me to see this assignment through. Also to my wives and children for their understanding, affections, prayers, and wholehearted support.



Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfillment of the requirement for the degree of Doctor of Philosophy

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BUKAR ALI BULARAFA

December 2018

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Faculty : Economics and Management

Today, university education in Nigeria is no longer a guarantee for university graduates automatic employment sequel to the tight labour market condition. However, the graduates are still reluctant to choose entrepreneurship as a feasible occupation, even with the high job scarcity. Because, the level of entrepreneurial awareness among university graduates in Nigeria is palpably low. This can be justified considering the high rate of unemployment among these graduates. Thus, there is need for an empirical study to determine factors that have an effect on the student's entrepreneurial potentials in Nigeria. The main objective of the study, therefore, is to examine the effect of psychological factors (self-efficacy, risk-taking propensity, locus of control, innovation, and need for achievement) and institutional factors (university entrepreneurship education, and government support programmes) on entrepreneurial intention among undergraduate students of University of Maiduguri, Abubakar Tafawa Balewa University, Bauchi and Modibbo Adama University of Technology, Yola, North-eastern, Nigeria. Earlier research investigated the effects of psychological factors, institutional factors and culture in isolation from each other and so found inconsistent and inconclusive results. Hence, the objective of the current study is twofold: first to examine the direct effect of psychological and institutional factors on entrepreneurial intention. Second, it seeks to determine whether culture influences the relationship between entrepreneurial intention and its psychological and institutional determinants. The study employs survey research design. The population for the study was 3,024 final year undergraduate students of the three selected universities in North-eastern, Nigeria. Data were collected from a sample of 383 students through a questionnaire. Descriptive statistics and SEM, using AMOS graphics were employed to analyse the data. Interestingly, the findings contradict the research claims indicating that majority of the respondents showed a high level of entrepreneurial intention, though differences were noticed among students of the three universities regarding the level of their entrepreneurial intention. Students from the

University of Maiduguri indicate low entrepreneurial intention, while students from Abubakar Tafawa Balewa University, Bauchi and the Modibbo Adama University of Technology, Yola indicate a high level of entrepreneurial intention. The findings further revealed that there is a positive effect between all the variables; self-efficacy, risk-taking propensity, the locus of control, innovation, need for achievement, university entrepreneurship education, government support programmes and entrepreneurial intention among the students. In addition, the results indicate the greater effect are from government support programmes and innovation. However, the moderation test revealed that culture moderates the effect of all the variables on entrepreneurial intention among university undergraduate students. Therefore, based on the findings of the study that indicate students have high level of entrepreneurial intention, it recommends that government and policymakers should develop a policy framework that would make graduates actualise their intention of starting a business through the provision of support and assistance. Also university curriculum should focus on independence and innovation. Furthermore, future research should be conducted to examine the factors inhibiting entrepreneurship among these graduates.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

**KESAN FAKTOR PSIKOLOGIK DAN INSTITUSI MENGENAI KEADAAN
MENGENAI PELAJAR YANG DIPERLUKAN DENGAN PELAJAR
PRASISWAZAH DI NIGERIA**

Oleh

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Hari ini, pendidikan universiti di Nigeria tidak lagi menjadi jaminan kepada siswazah universiti untuk terus bekerja dengan keadaan pasaran pekerja yang ketat. Bagaimanapun, graduan masih enggan memilih keusahawanan sebagai pekerjaan yang layak, walaupun dengan kekurangan pekerjaan yang tinggi. Walau bagaimanapun, tahap keusahawanan di kalangan graduan universiti di Nigeria adalah rendah. Ini boleh dibenarkan memandangkan kadar pengangguran yang tinggi di kalangan graduan ini. Oleh itu, terdapat keperluan untuk kajian empirik untuk menentukan faktor-faktor yang mempunyai kesan ke atas keusahawanan pelajar di Nigeria. Oleh itu, objektif utama kajian adalah untuk mengkaji faktor psikologi (keberkesanan diri, kecenderungan mengambil risiko, lokus kawalan, inovasi, dan keperluan untuk pencapaian) dan faktor institusi (pendidikan keusahawanan universiti, dan program sokongan kerajaan). niat keusahawanan di kalangan pelajar mahasiswa Universiti Maiduguri, Abubakar Tafawa Balewa University, Bauchi dan Modibbo Adama University of Technology, Yola, North-eastern, Nigeria. Oleh itu, penyelidikan sebelum ini menyiasat kesan faktor psikologi, faktor institusi dan budaya yang terpisah dari satu sama lain dan juga mendapati keputusan yang tidak konsisten dan tidak meyakinkan. Oleh itu, objektif kajian semasa adalah dua kali, pertama untuk mengkaji kesan langsung faktor-faktor psikologi dan institusi ke atas niat keusahawanan. Kedua, ia bertujuan untuk menentukan sama ada budaya mempengaruhi hubungan antara niat keusahawanan dengan penentu psikologi dan institusinya. Kajian ini menggunakan reka bentuk penyelidikan tinjauan. Penduduk untuk kajian ini adalah 3,024 pelajar tahun akhir pelajar tiga universiti terpilih di Utara-timur, Nigeria. Data dikumpulkan dari sampel 383 pelajar melalui soal selidik. Statistik deskriptif dan SEM, menggunakan grafik AMOS digunakan untuk menganalisis data. Menariknya, penemuan itu bercanggah dengan tuntutan penyelidikan yang menunjukkan bahawa majoriti responden menunjukkan tahap keusahawanan yang tinggi. Walau bagaimanapun, terdapat perbezaan di kalangan

pelajar tiga universiti dalam tahap keusahawanan mereka. Pelajar dari Universiti Maiduguri menunjukkan niat keusahawanan yang rendah, manakala pelajar dari Abubakar Tafawa Balewa University, Bauchi dan Modibbo Adama University of Technology, Yola menunjukkan tahap keusahawanan yang tinggi. Hasil kajian menunjukkan bahawa terdapat kesan positif antara semua pemboleh ubah; keberkesanan diri, kecenderungan mengambil risiko, lokus kawalan, inovasi, keperluan untuk pencapaian, pendidikan keusahawanan universiti, program sokongan kerajaan dan niat keusahawanan di kalangan pelajar. Di samping itu, hasilnya menunjukkan kesan yang lebih besar adalah daripada program sokongan dan inovasi kerajaan. Walau bagaimanapun, ujian kesederhanaan mendedahkan bahawa budaya menyederhanakan kesan semua pemboleh ubah mengenai niat keusahawanan di kalangan pelajar sarjana muda universiti. Oleh itu, berdasarkan hasil kajian yang menunjukkan pelajar mempunyai tahap keusahawanan yang tinggi, ia mencadangkan agar kerajaan dan penggubal dasar perlu membangunkan rangka kerja dasar yang akan menjadikan graduan merealisasikan niat mereka untuk memulakan perniagaan melalui penyediaan sokongan dan bantuan, juga Kurikulum universiti harus menumpukan pada kemerdekaan dan inovasi. Tambahan pula, penyelidikan masa depan perlu dijalankan untuk mengkaji faktor-faktor yang menghalang keusahawanan di kalangan graduan ini.

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This thesis was submitted to the Senate of the Universiti Putra Malaysia and has been accepted as fulfillment of the requirement for the degree of Doctor of Philosophy. The members of the supervisory committee were as follows:

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LIST OF ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
ANOVA	Analysis of Variance
BENSEEDS	Benue State Economic Empowerment and Development Strategy
BOI	Bank of Industry
CAP	Capacity Acquisition Programme
CBN	Central Bank of Nigeria
CBO	Community-Based Organisation
CDF	Community Development Foundation
CIRD	Centre for Industrial Research and Development
CMD	Centre for Management Development
EDC	Entrepreneurship Development Centre
EDP	Entrepreneurship Development Programme
EI	Entrepreneurial Intention
EIQ	Entrepreneurship Intention Questionnaire
FEAP	Family Economic Advancement Programme
FGD	Focus Group Discussion
GEM	Global Entrepreneurship Monitor
GIS	Graduate Internship Scheme
GSM	Global System for Mobile Communication
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
ICT	Information and Communication Technology
IDC	Industrial Development Centre
MAP	Mandatory Attachment Programme

MDGs	Millennium Development Goals
MSMEs	Micro, Small and Medium Enterprises
MTN	Mobile Telecommunication Network
NACB	Nigerian Agricultural and Co-operative Bank
NAch	Need for Achievement
NACRDB	Nigerian Agricultural Co-operative and Rural Development Bank
NBCI	Nigerian Bank for Commerce and Industry
NBS	National Bureau of Statistics
NDE	National Directorate of Employment
NECA	Nigerian Employer's consultative Association
NEEDS	National Economic Empowerment Development Strategy
NERFUND	National Economic Reconstruction Fund
NGOs	Non-Governmental Organisations
NIDB	Nigerian Industrial Development Bank
NOAS	National Open Apprenticeship Scheme
NYSC	National Youth Service Corps
ODSG-MFI	Ondo State Government-Micro Finance Institution
OFYD	Organisation for Youth Development
OSMA	Ondo State Microcredit Agency
OSOPADEC	Ondo State Oil Producing Area Development Commission
PBC	Perceived Behavioural Control
PLS	Partial Least Square
PRODA	Project Development Agency
RMRDC	Raw Materials and Development Council
SEM	Structural Equation Modelling

SICC	Small Industries Credit Committee
SMEDAN	Small and Medium Enterprises Development Agencies of Nigeria
SMEEIS	Small and Medium Enterprises Equity Investment Scheme
SMELS	Small and Medium Enterprises Loan Scheme
SMEs	Small and Medium Enterprises
SMIEIS	Small and Medium Industries Equity Investment Scheme Strategy
SURE-P	Subsidy Reimbursement Empowerment Programme
TPB	Theory of Planned Behaviour
T-test	Test Statistics
UPM	Universiti Putra Malaysia
WFYP	Work for Yourself Programme
WOFEE	Women Fund for Economic Empowerment
YES	Youth Empowerment Scheme
YIAP	Youth in Agriculture Programme
YouWiN	Youth Enterprise with innovation in Nigeria

CHAPTER 1

INTRODUCTION

The aim of this study is to examine the moderating role of culture on the effect of psychological and institutional factors on entrepreneurial intentions among university undergraduate students of universities in North-eastern Nigeria. This chapter consists of the following: background of the study, problem statement, the contribution of the study to knowledge, objectives of the study, research questions, significance of the study, the scope of the study, justification of the study, limitations of the study, key definition of terms and chapter summary.

1.1 Background

Entrepreneurship development has been recognised globally as a tool that promotes economic growth and development, strengthens economic conditions, alleviates poverty, creates employment opportunities (Dana, 2014; Kelley, Singer, & Herrington, 2016), and provides a solution to unemployment problems (Adjei, Broni-Pinkrah, & Denanyoh, 2014). It entails the philosophy of autonomy such as building a new cultural and productive setting and promoting new kinds of attitudes and culture for the accomplishment of future challenges (Arogundade, 2011). For instance, in developed countries like the United Kingdom, the micro, small and medium enterprises (MSMEs) constitute 97% of the aggregate firms, provide 58.8% of the total employment in the private sector, and account for 48.8% of private sector turnover. (Young, 2013). Similarly, MSMEs represent 97% of the totality of firms and create 50% of jobs in the Nigerian economy (Ebitu, Glory, & Alfred, 2016).

Annually, 165 Nigerian universities turn out hundreds of thousands of students who enter the labour market searching for ready made jobs. This search often remains endless in the face of tight labour market condition. For this reason, entrepreneurship can be an alternative career option, provided these graduates have prior intention and support. In the past few years, more attention has been paid to encouraging entrepreneurship among students, specifically through college, university and vocational training institutes (Ojogbo, Idemobi, & Ngige, 2017). In line with this, programmes and policies have been instituted by the government such as entrepreneurship education, centres for entrepreneurship development, the Small and Medium Enterprises Development Agencies of Nigeria (SMEDAN) and National Directorate of Employment (NDE). Others are the Youth Enterprise With Innovation in Nigeria (YouWin), Subsidy Reimbursement Empowerment Programme (SURE-P), National Economic Reconstruction Fund (NERFUND) and the Small and Medium Enterprises Loan Scheme (SMELS).

Despite these effort of the government to encourage entrepreneurial activities, entrepreneurship is generally low among people in Nigeria (Sarfraz & Quresh, 2013); the university graduates are not an exception. Low entrepreneurial activities among

university graduates were due to low entrepreneurial intention according to GUESS 2011 report (Dawson, Sharma, & Reda, 2013). This can be attested to the number of university graduates trooping into the labour market and the number of unemployed graduates in the country which multiplies each year (Agbim, Oriarewo, & Owocho, 2013; Ekore & Okekeocha, 2012; Ekpoh & Edet, 2011). Statistics indicate that more than 64.6% of the population which is unemployed comprises 36.6% tertiary graduates (National Bureau of Statistics, 2018). Thus, university education is no longer a guarantee for automatic employment immediately after graduation. Hence, the need to develop and transform university graduates into sustainable entrepreneurs is more urgent now than ever.

There is a growing expectation that entrepreneurship can solve the unemployment problems faced by university graduates (Henry, 2013). Entrepreneurship involves transforming a new idea into something valuable (Ojogbo et al., 2017). It also, involves being able to identify entrepreneurship opportunities, implementing them into actual enterprises, and having the product accepted by the market. When entrepreneurship opportunity is consciously searched for, or when the entrepreneurship opportunity is unwittingly stumbled upon, the would-be entrepreneur has to have an intention to interact with the opportunity (Krueger & Norris, 2007). Therefore, understanding the relationship between the intention and the actual entrepreneurship behaviour is crucial for understanding the entrepreneurship process. Furthermore, a person cannot embrace an entrepreneurship opportunity without the intention of putting it into effect. Hence, the entrepreneurial intention is an illustration of a future course of action. It's not simply an expectation or prediction of future actions but a proactive commitment (Bandura, 2001; Thompson, 2009).

However, understanding the factors that have an effect on graduates' entrepreneurial intention becomes vital (Nabi & Liñán, 2011). Therefore, this study seeks to examine the effect of psychological and institutional factors on entrepreneurial intention among undergraduate students of the University of Maiduguri, Abubakar Tafawa Balewa University, Bauchi, and Modibbo Adama University of Technology, Yola, in North-Eastern Nigeria.

1.2 Problem Statement

Entrepreneurship development accelerates the industrial growth of a country. In developing countries such as Nigeria, entrepreneurship is considered vital for enhancing employment opportunities. It is documented in the literature that countries with higher level of entrepreneurship activities show a significant reduction in unemployment (Audretsch, 2012). Despite the global recognition of the importance of entrepreneurship in economic growth and development, the participation of people especially university students in entrepreneurial activities in Nigeria is still low due to low entrepreneurial intention (Ojogbo et al., 2017).

According to the Global Entrepreneurship Monitor (GEM) report on Nigeria, the attitude and intentions of people including university graduates in Nigeria towards entrepreneurship are as low as 23% (Sarfraz & Quresh, 2013). In addition, Global University Entrepreneurial Spirit Students' Survey (GUESS, 2011), ranked Nigeria at the lowest level on student's intention towards entrepreneurship after graduation (Dawson et al., 2013). The majority of the university graduates preferred paid jobs after graduation. This, in turn, contributes to the increasing number of unemployed graduates. They are skeptical of taking the risk to become entrepreneurs. The Youth are nation's future and therefore the educated among them need to be motivated to take up this challenging task. Instead of looking for a paid job, they ought to be job providers.

The habit of graduates' reliance on the formal sector for employment as a result of their low entrepreneurial intention are partly responsible for the persistent increase in unemployment and poverty among these university graduates in Nigeria. As seen above, of the more than 64.6% of the population which is unemployed, 36.6% are tertiary graduates (National Bureau of Statistics, 2018). In addition, more than 1.1 million unemployed youth are graduates (National Bureau of Statistics, 2015). A study by Okeke and Eme, (2014) indicates that more than 67% of university graduates remain unemployed for more than five (5) years after graduation. Similarly, a study indicates that out of ten graduates only one secured employment (Ekpoh & Edet, 2011). This is attributed to limited entrepreneurial activities which result from low entrepreneurial intention (Ponceelia & Franco, 2017). Unemployment can lead to poverty (Akinmulegun, 2014; Taiwo & Agwu, 2016), and poverty can lead to corruption, hunger, environmental degradation, sickness and death (Adesina, 2013). This is considered a major barrier to social progress and transparency (Akinmulegun, 2014). The level of poverty in Nigeria has led to the rise of terrorism (such as *Boko Haram* insurgency), armed robbery, kidnapping, corruption, insecurity and other social vices (Akinmulegun, 2014). Thus, the question is, "what prevents these university graduates from opting for entrepreneurship as an alternative source of employment after graduation, looking at the trends of unemployment among these university graduates?" Therefore, there is a need for research to find out the factors that are responsible for the low level of entrepreneurial intention among the university graduates in Nigeria.

The need for the study arose from the low entrepreneurial intention which results in a low level of entrepreneurial activities, which finally bring about unemployment and poverty among the people in the North-eastern region of Nigeria particularly the university graduates. Prior studies have paid more attention to entrepreneurship promotion among university graduates (Liñán & Chen, 2006). However, most of these studies have been conducted in developed nations (Nabi & Liñán, 2013). Therefore, there is great need to examine the effect of psychological and institutional factors on entrepreneurial intention among university undergraduate students in Nigeria so that a positive attitude towards entrepreneurship development in the country can be cultivated. It is expected that when there is a high level of entrepreneurial intention among university graduates many would be engaged in entrepreneurial activity and thereby create jobs and reduce the incidence of unemployment. Thus, the aim of the

current study is to add to the body of knowledge by examining the influence of culture on psychological and institutional factors that contribute to entrepreneurial intention among undergraduate students of universities in North-eastern Nigeria.

As mentioned earlier, previous studies such as (Bux & Honglin, 2015; Farooq & Radovic-Markovic, 2017; Gonzalez-Serrano, Moreno, Garcíafernández, Hervas, & Pérez-Campos, 2017; Gunn, 2016; Mohammed, Fethi, & Djaoued, 2017; Petković, 2017) have been conducted on the graduate's entrepreneurial intention. However, most of these studies were in developed and emerging nations (Nabi & Liñán, 2011). There is therefore a shortage of empirical literature on student's entrepreneurial intention in Nigeria (Jekwu, 2016). The available ones that systematically addressed the Nigerian context for example, (Adelaja & Minai, 2018; Brownson, 2014; Fagbohunbe & Jayeoba, 2012; Muhammad, Aliyu, & Ahmed, 2015; Ojiaku, Nkamnebe, & Nwaizugbo, 2018; Ojogbo et al., 2017; Ramoni, 2016) were conducted to unravel the determinants of entrepreneurial intentions among university students in Nigeria but the results remain inconclusive and contradictory (Ojiaku et al., 2018). Thus, the use of the moderator variable is necessary (Baron & Kenny, 1986). Ibrahim and Mas'ud, (2016) conducted a study on the moderating effect of entrepreneurial orientation on the relationship between entrepreneurial skills, environmental factors and entrepreneurial intention among university students in Nigeria. The result indicates no moderation effect was established, and therefore, called for the moderating effect in other contexts.

Therefore, since not enough is known concerning differences in entrepreneurial intentions among students from diverse cultural backgrounds (Wilson, Marlino, & Kickul, 2004), the need for a study to consider cultural factors in determining entrepreneurial intention among undergraduate students of universities in Nigeria is necessary. Thus, the current study used culture to moderate the effect of psychological and institutional factors on entrepreneurial intention, and is intended to fill the existing gap in the literature. This is justified because Nigeria is a multi-cultural state with varied cultures where people are not expected to behave in the same manner. This is based on the assumption that individuals behave in line with their values and norms resulting from efforts to satisfy needs (Chatterjee & Das, 2015). Thus, since cultures differ, there is the probability that culture may intervene in the relationships between the antecedents and the entrepreneurial intention. Therefore, culture can be a good moderator in this regard.

1.3 Research Gaps and Contributions of the Study to Knowledge

The current study, through extant literature search, found some research gaps which the study tries to fill as its contribution to the existing knowledge. Previous studies paid more attention to entrepreneurship promotion among university graduates (Liñán & Chen, 2006) but most of these studies were conducted in developed nations (Nabi & Liñán, 2011) and so very little of the literature systematically addressed the Nigerian context (Adelaja & Minai, 2018; Brownson, 2014; Fagbohunbe & Jayeoba, 2012; Muhammad et al., 2015; Ojiaku et al., 2018; Ojogbo et al., 2017; Ramoni, 2016). The

results of these studies remain inconclusive and contradictory; thus, the use of the moderator variable is necessary (Baron & Kenny, 1986). However, as not enough is known concerning differences in entrepreneurial intention among students from diverse cultural backgrounds (Wilson et al., 2004), the need has arisen for a study to consider cultural factors in determining entrepreneurial intention among undergraduate students of universities in Nigeria. This is what the study seek to fulfil.

Finally, studies indicate that most research on undergraduate students' entrepreneurial intention was carried out in developed nations, and this makes their findings non-generalisable. As a consequence of the dearth of studies in developing nations, scholars, policymakers, educators, and other stakeholders lack adequate information that takes into cognisance local settings for research, practice and policy direction. Therefore, it is hoped that conducting this study in Nigeria will provide a model on which can be applicable to developing countries will be built.

1.4 Research Objectives

The general objective of this study, is to examine some selected psychological and institutional factors that influence entrepreneurial intention among undergraduate students of University of Maiduguri, Borno State, Abubakar Tafawa Balewa University Bauchi, Bauchi State, and Modibbo Adama University of Technology, Yola, Adamawa State, all in North-eastern Nigeria, while the specific objectives seek to:

1. Determine the general level of entrepreneurial intention among the undergraduate students of the University of Maiduguri, Abubakar Tafawa Balewa University, Bauchi, and Modibbo Adama University of Technology Yola, North-Eastern Nigeria.
2. Compare the levels of entrepreneurial intention among undergraduate students of the University of Maiduguri, Abubakar Tafawa Balewa University, Bauchi, and Modibbo Adama University of Technology Yola, North-Eastern, Nigeria.
3. Determine whether variables such as self-efficacy, risk-taking propensity, the locus of control, innovation, need for achievement, university entrepreneurship education, and government support programmes have an effect on entrepreneurial intention among the undergraduate students of University of Maiduguri, Abubakar Tafawa Balewa University Bauchi, and Modibbo Adama University of Technology, Yola, North-Eastern Nigeria.
4. Determine the moderating influence of culture on the effect of self-efficacy, risk-taking propensity, the locus of control, innovation, need for achievement, university entrepreneurship education, and government support programmes on entrepreneurial intention among the undergraduate students of University of Maiduguri, Abubakar Tafawa Balewa University Bauchi, and Modibbo Adama University of Technology Yola, North-Eastern Nigeria.

1.5 Research Questions

Getting insight into the psychological and institutional factors that have an effect on entrepreneurial intention among undergraduate students is crucial to encouraging greater involvement in entrepreneurial activities. The study examined the effect of some psychological and institutional factors on entrepreneurial intention among undergraduate students of universities in North-Eastern Nigeria who are in their final semester and also pay attention to the psychological variables (such as self-efficacy, risk-taking propensity, the locus of control, innovation and need for achievement) and institutional variables (such as university entrepreneurship education and government support programmes).

Therefore, research questions were formulated in order to arrive at a quantitative analysis.

1. What is the general level of entrepreneurial intention of undergraduate students of universities in North-eastern, Nigeria?
2. Are there any differences in the levels of entrepreneurship intention among the undergraduate students of the University of Maiduguri, Abubakar Tafawa Balewa University, Bauchi, and Modibbo Adama University of Technology Yola, North-Eastern, Nigeria?
3. Do the variables (self-efficacy, risk-taking propensity, the locus of control, innovation, and need for achievement, university entrepreneurship education and government support programmes) have any effect on the entrepreneurial intention of undergraduate students of universities in North-Eastern, Nigeria?
4. Does culture have any influence on the effect of the variables (self-efficacy, risk-taking propensity, the locus of control, innovation, need for achievement, university entrepreneurship education, and government support programmes) on entrepreneurial intention of undergraduate students of universities in North-Eastern, Nigeria?

1.6 Significance of and Justification for the Study

The study was necessitated by the low entrepreneurial intention which brings about low level of entrepreneurial activities, resulting in unemployment and poverty among the people in the North-eastern region of Nigeria particularly the university graduates. The phenomena of unemployment and poverty are surging in Nigeria (World Bank Survey, 2014). Statistics indicate that the rate of unemployment was 36.2% and poverty 75.2% in 2016 (National Bureau of Statistics, 2016).

The Millennium Development Goals (MDGs) in its report predicts Nigerian unemployment and poverty for five years and the trend indicates a persistent increase. According to the report unemployment for 2016, 2017, and 2018 stood at 37.6%, 42.3% and 47.5% while the projected figures for 2019 and 2020 were 53.4% and 60% respectively.

The figures in respect of poverty were 63.92% (2016), 65.49% (2017) and 66.67% (2018). For 2019 and 2020 the projections are 67.58% and 68.29% respectively. This means that the average Nigerian is living on less than one U.S dollar per day (Sa'idu, 2016). In addition, studies indicate that unemployment among university graduates in Nigeria is on the rise as more than 67% of university graduates remain unemployed annually (Onuorah, 2014). Furthermore, out of ten graduates only one secured employment, (Ekpoh & Edet, 2011). To drive the point home, a report released by the National Directorate of Employment (NDE) showed more than 200,000 graduates that finished their national service referred to as National Youth Service Corps (NYSC) in Nigeria for the past five years remained jobless (Okeke & Eme, 2014).

Unemployment can lead to poverty (Akinmulegun, 2014; Taiwo & Agwu, 2016), and poverty can lead to corruption, hunger, environmental degradation, sickness and death (Adesina, 2013). This is considered a major barrier to social progress and transparency (Akinmulegun, 2014). The level of poverty in Nigeria has led to terrorism (such as *Boko Haram* insurgency), armed robbery, kidnapping, corruption, insecurity and other social vices (Akinmulegun, 2014).

These issues call for the need to examine and investigate possible solutions to unemployment and poverty in Nigeria, particularly the North-eastern region. Previous studies (Aiyedogbon & Ohwofasa, 2012) have confirmed that entrepreneurial activity is among the strategies used globally to address the problems of joblessness and poverty, generate employment and the redistribute wealth among the citizenry. And some studies (Ajzen, 1991) confirm that entrepreneurial intention predicts entrepreneurial behaviour. Therefore, it has become of great concern to examine the psychological and institutional factors' effect on entrepreneurial intention among university undergraduate students, because of the consequences of unemployment and poverty mentioned above, and for the betterment of entrepreneurship development in Nigeria. It is expected that when there is a high level of entrepreneurial intention among university graduates, the tendency is that many would be engaged in entrepreneurial activity. Generally, entrepreneurship promotes the country's economic growth and development by way of creating jobs, income generation, and poverty reduction among others (Aiyedogbon & Ohwofasa, 2012).

Since this study is to examine psychological and institutional factors' effect on entrepreneurial intention among the undergraduate students of universities in North-eastern Nigeria, the findings have both theoretical and practical significance.

Theoretical significance: The present study provides additional value for theoretical evolution, it provides an extension to the Ajzen, (1991) Theory of Planned Behaviour. The present study contributes to literature by developing and testing a framework in an intention model for examining the effect of psychological and institutional factors on student's entrepreneurial intention in Nigeria. Ajzen's, (1991) Theory of Planned Behaviour posits that attitudes towards the behaviour, subjective norms and perceived behavioural control influences individual behaviour through the mediating role of intention. Hence, this study employs culture as a moderating variable will provide a

better understanding of the phenomenon of entrepreneurial intention among university undergraduate students in the Nigerian context. Little attention has been given to investigate the effect of psychological and institutional factors on Nigerian university students (Jekwu, 2016). This investigation will be among the pioneer studies in Nigeria.

Majority of the literature on entrepreneurial intention were researched in advanced nations (Nabi & Liñán, 2011), therefore, findings of such studies cannot be generalised. The few studies done in Nigeria and other developing countries such as (Ibrahim, & Mas'ud, 2016; Osakede, Lawanson, & Sobowale, 2017) indicate that the majority of stakeholders in entrepreneurship such as entrepreneurship educators and policymakers, lack adequate information on the local content that can guide them in programming and designing better policies. Thus, conducting the research in Nigerian universities, will provides more reliable evidence regarding the applicability of entrepreneurial intention models which are more relevant to developing countries and provide better guidance for programme development. The available information on university students adds to the theoretical desire in the field of entrepreneurship. There is no clear differentiation among graduate students in terms of their career choice despite the inherent differences between them and sometimes their social needs (Chatterjee & Das, 2015). Therefore, this study will contribute towards providing additional empirical justification that culture is a necessary factor and that special attention should be given to it by university and stakeholders in education, in their planning, designing, implementing and monitoring of school curriculums.

Practical significance: In practice, the current study provides government, policymakers, parents, and university some policy implications. For the government, the study suggests that there is a need to effectively and efficiently provide available support tools to university graduates who want to establish a new business. This is essential to allow budding and nascent graduate entrepreneurs to have access to support. This is possible through effective and collaborative effort with stakeholders like financial institutions, entrepreneurial mentors, educators, local authorities and enterprise support practitioners to provide coaching, mentoring and training through workshops, and incubation for budding and nascent entrepreneurs from the universities.

For the policymakers, the study suggests that there is the need to effectively and efficiently design policies that would help university graduates establish their own businesses by means of simplifying regulatory procedures, such as business registration. This would enable graduate students to easily establish their own business. On the part of the parents, it is observed that the parents do not encourage their wards to engage in entrepreneurship (Bako, Ajibode, Oluseye, & Aladelusi, 2017). This is not good for entrepreneurial intention. Therefore, the study implies that there is a need for parents to encourage their children towards entrepreneurial culture. This would reduce the dependence on government for employment since government today cannot provide a job for the teeming youth graduating from universities.

Implications for the university, the study implies that there is the need for the university curriculums to focus on encouraging a spirit of independence and innovation among the students so that the graduates will not depend on others for employment in the absence of jobs. Not only this, entrepreneurship education should place emphasis on content and the means of delivery which will permit students to involve themselves in activities that allow them to know the entrepreneurship process and its behavioural requirements. Finally, students should be guided to acquire knowledge on how to harness the existing support and how to solve some challenges in the environment.

1.7 Scope of the Study

The study is intended to cover three (3) universities out of the thirteen (13) universities in the North-east region of Nigeria namely the University of Maiduguri in Borno State, Abubakar Tafawa Balewa University, Bauchi in Bauchi State, and the Modibbo Adama University of Technology, Yola in Adamawa State. The study focuses on final year undergraduate students from three (3) faculties viz, Agriculture, Engineering, and Management Science in each of the universities. Thus, the study was limited to three (3) universities, other limiting factors can be the choice of three (3) faculties. Furthermore, since the factors determining entrepreneurial intentions vary on the basis of subject, situation, environment, and purpose, this study is limited to factors such as self-efficacy, risk-taking propensity, the locus of control, innovation, need for achievement, entrepreneurship education and government support programmes only. In addition, only undergraduate students in their final year will be involved in the study.

The researcher's choice of only three (3) universities was because these three universities are the oldest among the thirteen (13) universities, and have the highest undergraduate students enrolment as at the 2016/2017 academic session. In addition, they have the highest number of graduate students as at the 2016/2017 academic session. Also, using students as a sample in a study is often observed as convenient and makes it easy control over data collection procedures and factors such as education, work experience, and literacy. Again, these category of students are new in the process of determining career choice and forming a career strategy and so making a business choice to be a decision to some. In addition, undergraduate students represent the ideal group from which to sample because their intentions have not yet been affected by experiences of success or failure. Also, a greater share of the individuals who will be self-employed in the future is represented by university students. Furthermore, this category of students is faced with displacement situation which stimulates a person to consider doing something or not.

The researcher's reason for selecting these faculties was because most of the programmes offered in these selected universities differ, and since one of the researcher's objective is to compare entrepreneurial intention among undergraduate students of these three universities. There is the need to choose students from similar programmes offered by all the three universities involved in the study. This is because

students from these three faculties selected are also likely to relatively have the skills about issues related to self-employment. Also, knowledge of Agriculture, Engineering and Business or Management is considered a catalyst for entrepreneurship. Furthermore, sampling only these three faculties ensured an effective management of issues such as time, resources and convenience.

1.8 Key Definition of terms

Boko Haram – conceptual meaning: Boko Haram literally means “western education is forbidden/sinful”. **Practical meaning:** It refers to a fundamentalist, muslim sectarian group that carries out its activities by attacking and killing those it regards as infidels thereby posing threats to the security situation in the North-eastern geopolitical zone and Nigeria as a whole.

Employment – conceptual meaning: assigning responsibility to somebody, usually for monetary consideration. It can also mean engaging someone either permanently or temporarily in a production process for a payment to be based on hourly, daily, weekly or monthly basis depending on the agreement. **Practical meaning:** to engage in work for income, payment, remuneration based on hourly, daily, weekly or monthly basis depending on the agreement.

Entrepreneurship – conceptual meaning: the process of designing, launching and running a new business, which is often initially a small business. **Practical meaning:** an individual’s will and ability to establish a business/venture.

Graduates – conceptual meaning: students who have completed their courses of study from tertiary institutions of learning. **Practical meaning:** in this study, it refers to those students that are about to complete their course of study in one of the universities in Nigeria.

Institutional factors - conceptual meaning: formal determinants (example; laws, property rights, government procedures) or informal ones (example; ideas, beliefs, attitudes, values). **Practical meaning:** here it refers to university entrepreneurship education and government support programmes.

National Bureau of Statistics (NBS) – conceptual meaning: this is a branch of the government which is responsible for compiling and distributing census data and obtains a wide range of economic, social and demographic statistics about the country.

Practical meaning: the national body set up to provide statistical indices on the performance or state of issues such as employment, poverty etc. as they affect the country.

Poverty – conceptual meaning: a situation whereby a person is unable access economic, human, political, socio-cultural and protective determinant of life.

Practical meaning: the situation when an individual is faced with scarcity or the lack of certain basic needs such as food, shelter, and health.

Psychological factors: conceptual meaning: this are individual characteristics which include; self-efficacy, risk-taking, the locus of control, innovation, need for achievement, tolerance for ambiguity, need for independence and autonomy, and optimism. **Practical meaning:** this refers to individual characteristics such as self-efficacy, risk-taking propensity, the locus of control, innovation and need for achievement which lead to self-fulfilment..

Self-employment – conceptual meaning: this refers to the state of working for oneself rather than for an employer. **Practical meaning:** a situation when an individual engages in the entrepreneurial activity.

Tertiary Institution – conceptual meaning: this is a third stage/level of educational establishment, also, referred to as postsecondary education in the educational ladder. **Practical meaning:** this comprises universities, colleges, polytechnics, mono technics and other institutions that award diploma and certificates in Nigeria.

Unemployment – conceptual meaning: it refers to a situation where an individual who is aggressively looking for a job is unable to get work. **Practical meaning:** the situation when people are without work and are actively seeking work.

University – conceptual meaning: an institution of higher (or tertiary) learning/education which awards academic degrees in various academic disciplines. **Practical Meaning:** it is the apex educational institution that is responsible for awarding various classes of degrees and certificates in the country.

1.9 Chapter Summary

The chapter examined why it is necessary to study the psychological and institutional factors that affect entrepreneurial intention among undergraduate students of universities in North-eastern Nigeria. Entrepreneurship is recognised by researchers and policymakers as a tool for economic growth and development of a country and one of the tools that drive the economies of a nations worldwide. Thus, the study could proffer a solution to the continuous rise of joblessness and poverty among graduates. The study was necessitated by the low level of entrepreneurial intention among university students in Nigeria, particularly the North-east which has culminated in low entrepreneurial activities and leading leading to the rising incidence of unemployment and poverty among the people in the area.

In recognition of this, Nigerian government instituted various policies and programmes towards the development of entrepreneurship and entrepreneurs especially among the graduates and also as a means of combatting the terrorism and insecurity mounted by the *Boko Haram* in North-eastern Nigeria.

Therefore, it has become of great concern to examine the psychological and institutional factors' effect on entrepreneurial intention among university undergraduate students, because of the consequences of unemployment and poverty mentioned above, and for the betterment of entrepreneurship development in Nigeria. Thus, the major objective of the current study is to examine the psychological and institutional factors' effect on entrepreneurial intention among undergraduate students of universities in North-eastern Nigeria, and whether culture can influence the effect of psychological and institutional factors on entrepreneurial intention.

The current study is the first of its kind in North-eastern, Nigeria. Therefore it will significantly add to the existing body of knowledge as it seeks to modify the existing theories by confirming the fact that culture can increase and as well decrease the effect of the psychological and institutional factors on entrepreneurial intention. It is hoped that findings of the study will assist university managements in strengthening entrepreneurship curriculums and also serve as a source of reference for future researchers. Next chapter presents the review of relevant literature.

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