



DISPOSITION TOWARDS ENTREPRENEURSHIP AND ITS INFLUENCING FACTORS: AN EMPIRICAL STUDY OF UNDERGRADUATE STUDENTS OF IBRAHIM BADAMASI BABANGIDA UNIVERSITY LAPAI (IBBUL) NIGER STATE, NIGERIA

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Abstract

The need for entrepreneurship as a means to minimize unemployment and poverty cannot be overemphasized. However, emphasizing its importance is only a step forward in the right direction but more is required to change the mindset and disposition of youth towards entrepreneurship. In this regards, the aim of this study is to identify the key variables that can be used and manipulated to stimulate and kick start a chain reaction in employment and wealth creation required in the economy through entrepreneurship. Specifically, this study sought to evaluate the disposition of Nigerian Undergraduate Students towards Entrepreneurship, evaluate the factors that influence the disposition of Nigerian University Students towards Entrepreneurship and examine whether there is a significant relationship between students' disposition towards entrepreneurship and each of Entrepreneurship Education, Environmental Factors, and Personality Traits. To actualize these objectives, a survey research design was employed to gather primary data for analysis utilizing a structured questionnaire with five points Likert scale. Statistical tools such as relative frequency, percentages, mean, standard deviation, and multiple regression were employed to describe and analyze the data via IBM Statistical Package for Social Sciences (SPSS v.22). The study however, found that, Undergraduate students of Ibrahim Badamasi Babangida University Lapai, hold both favorable and unfavorable dispositions towards entrepreneurship. It was also found that Entrepreneurship Education had a fair influence on disposition towards entrepreneurship while Environmental Factors has a weak influence on disposition towards entrepreneurship. In addition, personality traits has the strongest relationship with Undergraduate student's disposition towards entrepreneurship. Thus the study recommended that stakeholders increase their efforts made to stimulate, and provide the necessary skills, support and environment for youths so as to curb or minimize the problems of poverty, unemployment, and bottlenecks of entrepreneurship in the country.

Introduction

The need for a healthy attitude and disposition towards entrepreneurship cannot be over emphasized. The world has become a global village thus opening up nations to competition across the globe. Less developed countries who are consumer economies have never been more vulnerable than they are now as economic downturn and the adverse effects of globalization take its toll on these countries in form of unemployment. Nigeria however, is not an exception as the country is now engulfed in an economic recession as she tries to diversify its economy and ensure growth and sustainability as attempts are being made to develop its small and medium enterprises sectors as an alternative to its over reliance on crude oil exportation. In this 21st century, youth unemployment has become the biggest developmental challenge in almost every country in the world and the global focus of employment and wealth creation is the continued development of the small and medium enterprise sectors (SMEs) which forms the core of entrepreneurship (Nwoye, 2011).

The employment statistics of Nigeria is not encouraging as evidenced from the Unemployment/underemployment watch report (2016) of the National Bureau of Statistics of Nigeria. In this report, it was disclosed that the economically active population or working age population (persons within ages 15-64) increased from 105.02 million in fourth quarter of 2015 to 106.0 million in first quarter of 2016. However, in first quarter of 2016 the labor force population (i.e. those within the working age population willing, able and actively looking for work) increased to 78.4million from 76.9 million in fourth quarter of 2015 (1.99% increase in labor force). This means an additional 1,528,674 economically active persons within 15-64 years entered the labor force between January 1 and March 31, 2016. This consisted of newly qualified graduates, new entrants into the economically active population actively seeking work and previous members of the economically active population that choose not to work for whatever reasons in earlier periods. This statistics surely serves as a beacon which signals the desperate need to increase efforts to stimulate a favorable interest and disposition towards entrepreneurship among students.

It has been opined that the incidence of graduate/youth unemployment in Nigeria is attributed to the educational system operated during pre and post-independence era in the country. The system placed emphasis on liberal education rather than acquisition of vocational skill which prepares school leavers and graduates with Vocational skills for better employment opportunities (Nwite, 2016). Similarly, Ahmed and Nath (2013), posit that typical educational system prepares the youth to fill city jobs in the modern sector. Therefore, Entrepreneurship needs to be adequately synchronized in our education system so as to serve as a deterrent to the ever deteriorating state of the economy. In other words, to correct such system and remedy the growing unemployment problems, encouraging the development of entrepreneurial potentials among the youths has become paramount to the government, policy makers and educators. In line with this need, the federal government of Nigeria in 2006, through the National Universities Commission (NUC) mandated every university in Nigeria to establish an Entrepreneurship Development Centre (EDC) and to offer courses in entrepreneurship to all students using a curriculum developed by the NUC (Willie, Oladele, Olalekan, Abiodun, Abolaji, Helen, Maruf, and Muhammed. 2009).

This mandate was to take effect from 2007/2008 academic session with the objectives to empower the students, create employment, and diversification in business and individual confidence (Nwite, 2009). It has been a decade since entrepreneurship education started in Nigerian tertiary institutions yet the employment statistics have not shown reasonable improvement. In view of this, it is timely to conduct this study which seeks to examine the factors that influence the disposition of Nigerian undergraduates regarding entrepreneurship. This study will be relevant to stakeholders (government, tertiary institutions, and the society) as it will provide enlightenment on some variables which can be used to stimulate entrepreneurship attitudes in youth. Moreover, little or no studies have been conducted in this regard, particularly in Niger state, as such this study will fill that gap and contribute to body of knowledge, as well as serve as a reference material and a stepping stone for further research in this area.

Purpose/Objective of the Study

This study aims at examining the factors that influence the disposition of undergraduate students towards entrepreneurship. The study is further guided by the following specific objectives:

- i. To evaluate the disposition of Nigerian Undergraduate Students towards Entrepreneurship
- ii. To evaluate the factors that influence the disposition of Nigerian University Students towards Entrepreneurship

- iii. To examine whether there is a significant relationship between students' disposition towards entrepreneurship and each of Entrepreneurship Education, Environmental Factors, and Personality Traits.

Hypotheses

This study has the following research hypotheses

Ho₁: Entrepreneurship Education has no significant relationship with Entrepreneurial Disposition

Ho₂: Environmental factors has no significant relationship with Entrepreneurial Disposition

Ho₃: Personality traits has no significant relationship with Entrepreneurial Disposition in IBBUL

Literature Review

Concept of Entrepreneurship

While there are diverse definitions and meanings given to entrepreneurship by different experts, there are salient elements embodied in these opinions that provide a clear picture of what is meant by entrepreneurship. As opined by Nwoye (2011), entrepreneurship is a process by individuals or groups to pursue opportunity, leverage resources and initiate change for purposes of creating value. Daft (2012) in his view defines entrepreneurship as the process of initiating a business venture, organizing the necessary resources, and assuming the associated risks and rewards. Perhaps a more elaborate and comprehensive view of entrepreneurship was given by Hisrich (2010) who tried to spell out key elements in entrepreneurship by defining it as the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychological, and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence. Therefore, from the above definitions it can be deduced that entrepreneurship entails, an individual or groups, being creative and innovative, recognizing opportunity, allocating resources to seize such opportunity, assuming diverse forms of risk for the purpose of creating value and receiving the accruing personal benefits from such venture.

Factors influencing Entrepreneurial Disposition: Review of Related Studies

Literatures reveal a wide range of factors that influence entrepreneurial disposition and intention of individuals. Some of these literatures focus mainly on personality traits or factors such as self-confidence, risk taking, need for achievement, and locus of control and others focus on other contextual factors like economic, demographic, and social factors. For instance, Isah and Garba (2015) opined that people become self-employed either because they want to explore an existing opportunity or because there is limited paid employment opportunities. Turker and Selcuk (2008) in their study titled 'which factors affect entrepreneurial intentions of university students?' posit that a person is surrounded by an extended range of cultural, social, economic, political, demographic, and technological factors as such personality traits cannot be isolated from these contextual factors. For this reason their study broadly grouped these factors as Educational support factors (in form of supportive university environment, and education), structural support factors and relational support factors.

They however, found that that entrepreneurial intention was only associated with educational support and structural support not relational support which takes the form of influence from family and friends. Notwithstanding, this study was conducted in Turkey and its findings are not universal in their application. Similarly, Talas, Celik and Oral (2013), conducted a study on the influence of demographic factors on entrepreneurial intentions among undergraduate students as a career choice. The study found that students' faculty, monthly income of the household head, and type of high school before undergraduate education were statistically significant indicators. Willie, Oladele, Olalekan, Abiodun, Abolaji, Helen, Maruf, and Muhammed. (2009), in their study of the Determinants of Entrepreneurial Propensity of Nigerian undergraduates found that, the main factors that significantly explain entrepreneurial interest are parents' educational qualifications, family entrepreneurial history, family socio-demographics, students' entrepreneurial experience, and students' socio-demographics.

This findings are not quite consistent with those of Turker and Selucuk (2008). In furtherance of a study on entrepreneurial intentions and its influencing factors of the university students in Xi'an China conducted by Zheng, Genshu and Hui in 2012, the researchers analyzed the influencing factors of students' entrepreneurship intentions as individual and psychological factors, family background factors and socio-economic environment factors. They found all these factors as significant influences on students' entrepreneurial intentions. From the above, the influencing factors of entrepreneurial disposition can therefore be broadly grouped as follows; Entrepreneurship Education, Environmental Factors and Personality traits.

Entrepreneurship Education

Entrepreneurship Education is a type of education designed to change the orientation and attitude of the recipients, and in the process equips them with the skills and knowledge to enable them start and manage a business enterprise (Suleiman and Wan, 2013). Entrepreneurship education is sometimes viewed as a three-dimensional construct. The first dimension sees Entrepreneurship education as a matter of culture or state of mind that encompasses those aspects of entrepreneurship that focus on values, beliefs and attitudes as these play a critical role in shaping one's attitude towards entrepreneurship, entrepreneurship intentions or inclination. The second dimension views entrepreneurship education as a matter of behavior which relates to specific skills such as identifying and seizing opportunities, making informed decisions and developing social skills to be able to communicate well with stakeholders. The last dimension sees entrepreneurship education as a matter of creating specific situations which relates to influence of entrepreneurship in the creation of new ideas, new firms and enterprises (Norman, Douglas, Takaruzza and Morgen, 2016). This kind of education seeks to provide student with the knowledge, skills and motivation to encourage and enhance entrepreneurial capabilities in a variety of setting.

Environmental Factors

Environmental factors in this context consists of all factors external to an individual such as family and friends, government legislation, government support factors and the state of the economy. Specifically, these factors include; unemployment and poverty rate in the country, available technology, infrastructural facilities (road networks, power, and communication), encouragement from family and friends, availability or non-availability of finance, and current political ideology of government.

Personality Traits

Personality is defined as those characteristics of the person that account for consistent patterns of feelings, thinking, and behaving (Mayer, 2007). However, there are several other definitions of personality from which a common view reflects that personality is a psychological system, composed of a group of parts that interact, develop and that impact a person's behavioral expression (Mayer, 2007). Literature establishes a link between personality and entrepreneurship such that some 40 personality traits have been identified as being associated with entrepreneurship, but 6 have special importance and they are; Internal locus of control, high energy level, Need for achievement, self-confidence, Awareness of passing time and tolerance for ambiguity (Daft, 2012).

- i. Internal locus of control: this is the belief by individuals that their future is within their control and the external forces have little influence.
- ii. High energy level: this entails high levels of passion which is a recipe that help entrepreneurs to overcome inevitable obstacles and traumas.
- iii. Need to Achieve: this is a human quality linked to entrepreneurship in which people are motivated to excel and pick situations in which success is likely.
- iv. Self-Confidence: self-confidence is a feeling of self-assurance arising from an appreciation of one's own abilities. People who start and run a business must act decisively (Concise Oxford Dictionary, Tenth Edition). They need confidence about their ability to master the day-to-day task of the business. They must feel sure about their ability to win customers, handle the technical details, and keep the business moving.
- v. Awareness of Passing Time: a key personality traits of an entrepreneur is that they tend to be impatient and they feel a sense of urgency. They want things to progress as if there is no tomorrow.
- vi. Tolerance for ambiguity: this is the psychological characteristics that allows a person to be untroubled by disorder and uncertainty.

Overview of Entrepreneurship education in Nigeria Universities

The importance of entrepreneurship cannot be overemphasized. Entrepreneurship is vital to the development of Nigeria and the universities as well as other Higher Education institutions must all play the vital role of educating the people on entrepreneurship skill and competencies (Kurotimi, Abara and Francis, 2016). Entrepreneurship Education in Nigeria universities and other tertiary institutions can be traced back to a decade ago. According to Willie, Oladele, Olalekan, Abiodun, Abolaji, Helen, Maruf, and Muhammed. (2009), formal entrepreneurship education in Nigeria universities started when the federal government of Nigeria in 2006, through the National Universities Commission (NUC) mandated every university in Nigeria to establish an Entrepreneurship Development Centre (EDC) and to offer courses in entrepreneurship to all students using a curriculum developed by the NUC.

This mandate was to take effect from 2007/2008 academic session with the objectives to empower the students, to create of employment, Diversification in business and individual confidence (Yakubu and Nwite, 2007 in Nwite, 2016). The content of entrepreneurship education in Nigeria is meant to be diverse and encompassing covering knowledge acquisition, changes in attitude and skill acquisition. In furtherance to this, Gibb (1998) cited in Lame and Yusoff (2013) argue that entrepreneurial skills that should be taught must include; intuitive decision making, creative problem solving, managing interdependency on a know-who basis, ability to conclude deals, strategic thinking, project management, time management, persuasion, selling, negotiation and motivating people by setting an example. These skills are based on several underlying qualities, such as self-confidence, self-awareness, a high level of autonomy, an internal locus of control, a high level of empathy with stakeholders, especially customers, a hard working disposition, a high achievement orientation, a high propensity to take (moderate) risks and flexibility.

Methodology

This study was designed to examine the factors that influence the disposition of undergraduate students regarding entrepreneurship in IBBUL, Niger State. In order to address the objectives of the study, a survey research design was adopted to gather primary data for analysis. Hence, the study utilizes a structured questionnaire with five points Likert scale for this purpose due to the relatively large sample size of the study. Statistical tools such as relative frequency, percentages, mean and standard deviation were used to describe and analyze the data. Statistical Package for Social Sciences (SPSS 22) was used to perform a multiple regression analysis to test hypotheses 1, 2, 3 and chi square test for association to test hypothesis 4.

Population and sample size of the study

The population of this study is made up of the total number of 300 levels and 400 levels students of some selected faculties and departments of Ibrahim Babangida University Lapai (IBBUL) who have undergone or are currently undergoing entrepreneurship course(s) and from which the sample size for the study is drawn using Yamane formula as follows: Sample

$$\text{size (n)} = \frac{N}{[1+N(e^2)]}$$

Where N = population size n = sample size and e = level of precision or confidence level.

Therefore, given the population of 1,913 students and 95% confidence level, the sample size is computed as follows:

N = 1,913, e = 95% confidence level (0.05), n = ?

$$n = \frac{N}{[1+N(e^2)]} = \frac{1,913}{[1+1,913(0.05^2)]} = \frac{1,913}{[1+1,913(0.0025)]} = \frac{1,913}{[1+4.71]} = \frac{1,913}{[5.78]} = 218.56 \text{ approximately } 219$$

Table 1: Population and sample size

Sampled Faculties	Sampled Departments	Academic Levels	Total No. of students	Proportion of depts. to population & sample size	Proportion of levels to depts. & sample size
FEA	Continuing Education & Community Dev.	300L=245	419	22% of 219 = 48	28
		400L=174			20
	Education and Counselling Psychology	300L=276	465	24% of 219 = 53	31
		400L=189			22
	Human Kinetics and Health Education	300L=53	106	6% of 219 = 13	7
		400L=53			6
FMSS	Business Admin/ Accounting	300L=201	375	20% of 219 = 44	24
		400L=174			20
	Economics	300L=135	253	13% of 219 = 28	15
		400L=118			13
	Sociology	300L=162	295	15% of 219 = 33	18
		400L=133			15
TOTALS			1913	219	219

Source: Student Data ID card Capture Schedule (2016), ICT Ibrahim Badamasi Babangida University Lapai, Niger State.

Furthermore, a multi-stage sampling was adopted to select two faculties and three departments from each faculty namely; Faculty of Management/Social Sciences with sampled departments as Business Administration, Economics, and Sociology and Faculty of Education and arts with sampled departments as Continuing Education & Community development, Education & Counseling Psychology, and Human Kinetics and Health Education. A quota purposive sampling method was used to select equal number of male and female students from each level. In addition, the research instrument was pretested to ascertain its reliability using Cronbach's Alpha test. Thus, the test result is presented below.

Table 2: Cronbach's Alpha Test

Variables	Variable type	Cronbach's Alpha	Number of items	Rank
DE	Dependent	0.552	5	4
EE	Independent	0.776	5	1
EF	Independent	0.575	4	3
PT	Independent	0.701	7	2

Source: Researchers computation, 2017 via IBM SPSS. 22

Key: DE= Disposition towards Entrepreneurship; EE= Entrepreneurship Education,

EF= Environmental Factors, PT= Personality Traits

The Cronbach's Alpha test in table 3 above shows the reliability of the instrument used for the study. The scale for dependent variable DE has an alpha value of 0.552 with 5 items, while the independent variables of EE, EF, PT has alpha variable of 0.776, 0.575 and 0.701 and 5, 4, and 7 items respectively. Lastly, Based on convenience sampling the researcher personally administered the instrument to the respondents whom duly completed the questionnaires and returned them.

Results and Discussion

This study sought to evaluate the factors that influence undergraduate disposition towards Entrepreneurship. Specifically, it sought to evaluate the disposition of Nigerian Undergraduate Students towards Entrepreneurship, evaluate the factors that influence the disposition of Nigerian University Students towards Entrepreneurship, and to examine whether there is a significant relationship between students' disposition towards entrepreneurship and each of Entrepreneurship

Education, Environmental Factors, and Personality Traits. In light of these, the data gathered are presented and discussed as follows.

Table 3: Demographic Profile of Respondents

Variable	Categories	Frequency	Percentages
Gender	Male	127	58.0
	Female	92	42.0
	Total	219	100
Age	18-22 Years	83	37.9
	23-27 Years	95	43.4
	28-32 Years	35	16.0
	32 Years Above	6	2.7
	Total	219	100
Level	300 Level	123	56.2
	400 Level	96	43.8
	Total	219	100
Faculty	Management and Social Science	105	47.9
	Education and Arts	114	52.1
	Total	219	100
Department	Business Administration	44	20.1
	Economics	28	12.8
	Sociology	33	15.1
	Continuing Education and Community Development	48	21.9
	Education and Counselling Psychology	53	24.2
	Sport Science and Health Education	13	5.9
	Total	219	100
Mode of Entry	Unified Tertiary Matriculation Examination (UTME)	130	59.4
	Direct Entry (DE)	89	40.6
	Total	219	100
Highest Educational Qualification	SSCE	123	56.2
	ND	62	28.3
	NCE	25	11.4
	HND	9	4.1
	Total	219	100
Occupation of head of household	White-collar-job	88	40.2
	Self Employed	131	59.8
	Total	219	100
Employment Status	Employed	38	17.4
	Unemployed	112	51.1
	Self Employed	69	31.5
	Total	219	100

Source: Researchers computation, 2017 via IBM SPSS. 22

Table 4: Disposition towards Entrepreneurship Items	M	SD	R
Entrepreneurship is necessary to reduce problem of unemployment in Nigeria	4.37	0.99	1
Entrepreneurship is a difficult career path in Nigeria.	3.20	1.22	6
There is too much risk involved in doing business in Nigeria	3.39	1.28	5
Entrepreneurship can be taught and learnt	4.23	0.84	2
Entrepreneurship is quite profitable in Nigeria	4.08	0.88	4
I am considering entrepreneurship as a desirable career option	4.15	0.89	3
Grand Mean (GM)	3.91	1.02	-

Source: Researchers computation, 2017 via IBM SPSS. 22

Key: M=Mean, SD=Standard Deviation, R= Rank

Decision Rule: grand mean of 1 -1.99 = Poor/Weak Disposition, 2.00 - 3.49 = Moderate/Average Disposition, 3.50 -5.00 = Strong/ High Disposition

In line with objective number one of the study, table 4 above shows the disposition of respondents towards entrepreneurship. Most respondents are highly disposed towards entrepreneurship as being a necessity for solving the problem of unemployment in Nigeria as evidenced by a mean score of 4.37. As to whether entrepreneurship is a difficult career path to toe in Nigeria, a means score of 3.2 suggests that they are averagely disposed to this fact. In addition, respondents also opined that entrepreneurship can be taught and learnt in school with a mean score of 4.23. A large number of respondents are highly inclined towards entrepreneurship as a desirable career option, the mean score of which is 4.15. In furtherance, with respect to profitability of entrepreneurship in Nigeria and the level of risk involved in doing business in Nigeria, the respective mean scores of 4.08 and 3.39 respectively implies a high and moderate disposition.

Table 5: Entrepreneurship Education and Disposition towards Entrepreneurship

Items	M	SD	R
As a result of the entrepreneurship course(s) I have taken in school, I am motivated to be self-employed	4.02	0.99	3
My understanding of the actions required to start a business or joining an existing one has been improved through the Entrepreneurship course(s) I took in school.	3.89	0.90	5
Through entrepreneurship courses that I attended in school, I feel my managerial skills to run a business has been enhanced	3.91	0.96	4
Creativity and innovation is key to entrepreneurship and it is being taught in school.	4.19	0.97	2
Entrepreneurship courses in school should adopt a more practical approach to teaching entrepreneurship	4.37	0.87	1
Grand Mean (GM)	4.08	0.94	

Source: Researchers computation, 2017 via IBM SPSS. 22

Key: M=Mean, SD=Standard Deviation, R= Rank

Decision Rule: grand mean of 1 -1.99 = Poor/Weak influence, 2.00 - 3.34 = Moderate/Average influence, 3.50 -5.00 = Strong/ High influence

In line with objective number II of the study, Table 5 above shows that Entrepreneurship education has some influence on the disposition towards entrepreneurship as evidenced from the Grand Mean of 4.08. Specifically, the table shows that entrepreneurship courses in the university motivates students to be self-employed, enhances their understanding of starting or joining an existing business, enhance managerial skills, and teaches creativity and innovation. The respective mean score for these are 4.02, 3.89, 3.91, and 4.19. According to the decision rule, all of these mean scores falls within the high influence. Lastly, it is opined that entrepreneurship courses should adopt a more practical approach towards teaching as evidenced by Mean score of 4.37.

Table 6: Environmental Factors and Disposition towards Entrepreneurship

Items	M	SD	R
With the rate of unemployment and poverty in the country, I think entrepreneurship is a necessity not a choice.	3.99	1.13	1
The available technology in Nigeria today, makes business easy	3.75	1.12	2
Difficulties involved in sourcing for finance is one reason why I am skeptical about being self-employed.	3.47	1.12	4
Infrastructures such as roads, power, and communication in Niger state are sufficient for me to establish and succeed in my own business.	2.75	1.25	6
Government support programmes and policies for entrepreneurs are adequate so I think there is a good chance of being self-employed after graduation.	3.16	1.20	5
My family and friends are favorably disposed to entrepreneurship and encourage me in the same regard.	3.60	1.02	3
Grand Mean (GM)	3.45	1.14	

Source: Researchers computation, 2017 via IBM SPSS. 22

Key: M=Mean, SD=Standard Deviation, R= Rank

Decision Rule: grand mean of 1 -1.99 = Poor/Weak influence, 2.00 - 3.49 = Moderate/Average influence, 3.50 -5.00 = Strong/ High influence

Table 6 above presents the findings in line with objective number 2 of the study. A grand mean of 3.45 (Moderate/Average influence) shows that environmental factors indeed influences respondents disposition towards entrepreneurship. Specifically, respondents opined that unemployment and poverty rates makes entrepreneurship a necessity not a choice. Also, the available technology in Nigeria makes business easy as evidenced by a mean score of 3.75. Similarly, sourcing for funds makes respondents skeptical about being self-employed as reflected by a mean score of 3.47. Infrastructures such as roads, power, and communication facilities are quite insufficient as given by a mean score of 2.75. In addition, the adequacy of government support programmes and policies has a mean score of 3.16 and encouragement from family and friends had a mean score of 3.60.

Table 7: Personality Traits and Disposition towards Entrepreneurship

Items	M	SD	R
I am willing to make sacrifices to gain long term rewards	3.74	0.93	6
I desire to be independent and be a boss of my own	4.37	0.84	1
I am not easily discouraged when faced with major obstacles.	3.88	1.00	4
When I want something I keep the goal clearly in mind.	4.22	0.90	2
Success or failure in business is an individual's choice rather than divine or externally determined (external locus of control)	3.66	1.15	7
I am able to translate ideas into concrete tasks and outcomes.	3.77	0.95	5
I am confident that I can find quick and clever ways to solve complex and unanticipated obstacles should they arise in the future.	3.97	0.98	3
Grand Mean (GM)	3.94	0.96	

Source: Researchers computation, 2017 via IBM SPSS. 22

Key: M=Mean, SD=Standard Deviation, R= Rank

Decision Rule: grand mean of 1 -1.99 = Poor/Weak influence, 2.00 - 3.49 = Moderate/Average influence, 3.50 -5.00 = Strong/ High influence

Table 7 above presents the finding of personality traits and disposition which is in line with objective number two of the study. It shows that Personality traits influences Disposition towards entrepreneurship as evidence by Grand Mean of 3.94 (Strong/High influence). willingness to make sacrifice for long term profit has a mean score of 3.74, desire to be independent has a mean score of 4.37, perseverance in the face of obstacles has a mean score of 3.88, focus and clarity of goal has a mean score of 4.23, external locus of control has a mean score of 3.66, ability to translate ideas into concrete tasks and outcome has a mean score of 3.77, and self-confidence in finding quick and clever way to solve complex problems has a mean score of 3.97.

Table 8: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.526 ^a	.276	.266	.46736

Source: Researchers Computation, 2017 via IBM SPSS. 22

From the table above, the R column is one measure of the quality of the dependent variable DE (Disposition towards Entrepreneurship); a value of .526 indicates a moderate level of prediction. The R square is also called the coefficient of determination which is the proportion of variance in the dependent variable (DE) that can be explained by the independent variables (EE, EF, PT). Thus from the above, a value of .276 implies that our independent variables explains 27.6% of the variability of our dependent variable. This is to say that 27.6% of the variability of Disposition towards Entrepreneurship (DE) in IBBUL is explained by Entrepreneurship Education (EE), Environmental Factors (EF) and Personality Traits (PT). While 27.6% R² value seems low, it does not render the model useless. Perhaps it only means that there are other variables which explains the remaining 71.4% variability which are not captured in this study or model. Similarly, Frost (2013) posit that fields that attempt to predict human behavior such as psychology, typically has R² values lower than 50% because humans are simply harder to predict than, say, physical processes.

Table 9: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.918	3	5.973	27.344	.000 ^b
	Residual	46.962	215	.218		
	Total	64.879	218			

a. Dependent Variable: DE

b. Predictors: (Constant), PT, EF, EE

Source: Researchers computation, 2017 via IBM SPSS. 22

The F-ratio in the ANOVA table above tests whether the overall regression model is a good fit for the data. Thus it shows that the independent variables (EE, EF, and PT) statistically significantly predict the dependent variable as evidenced by the p value (Sig.) above. Thus the result; $F(3, 215) = 27.344$, $p < .05$ (i.e. the regression model is a good fit).

Table10: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.652	.272		6.077	.000
	EE	.178	.052	.222	3.416	.001
	EF	.012	.063	.012	.184	.854
	PT	.391	.059	.408	6.583	.000

Source: Researchers computation, 2017 via IBM SPSS. 22

The unstandardized coefficients from the table above indicates how much the dependent variable varies with an independent variable when all other independent variables are held constant. Thus the Regression Equation is given as: $Y = 1.652 + 0.178(EE) + 0.012(EF) + 0.391(PT)$. From this regression model, Personality traits has the highest coefficient of

0.391 while entrepreneurship education has a low coefficient of 0.178 and environmental factors has the lowest coefficient of 0.012.

Table 11: Correlations

		DE	EE	EF	PT
Pearson Correlation	DE	1.000	.352	.213	.479
	EE	.352	1.000	.404	.308
	EF	.213	.404	1.000	.274
	PT	.479	.308	.274	1.000
Sig. (2-tailed)	DE	.	.000	.001	.000
	EE	.000	.	.000	.000
	EF	.001	.000	.	.000
	PT	.000	.000	.000	.
N	DE	219	219	219	219
	EE	219	219	219	219
	EF	219	219	219	219
	PT	219	219	219	219

Source: Researchers computation, 2017 via IBM SPSS. 22

The correlation table above shows the relationships between all the variables under study. The Pearson correlation shows positive correlation between Disposition towards entrepreneurship and each of Entrepreneurship Education, Environmental Factors, and Personality Traits which are given by .352, .213, and .479 respectively. While Entrepreneurship Education has a fair correlation with disposition towards entrepreneurship, Environmental Factors has a very low correlation and Personality Traits has a moderate correlation. In addition to this, the significance levels of this is given by .000, .001, and .000 respectively.

Test of Hypotheses

H₀₁: Entrepreneurship Education has no significant relationship with Entrepreneurial Disposition.

Decision rule: If $P(\text{Sig.}) < 0.05$ then the null hypothesis should be rejected. Alternatively if $P(\text{Sig.}) > 0.05$ then the null hypothesis should be accepted.

Therefore, from the table above, the $P(\text{Sig.})$ for Entrepreneurship Education is .000. This figure is less than .05 (i.e. $P < .05$) as such the null hypothesis (H₀₁) is rejected. The interpretation is that Entrepreneurship Education in IBBUL indeed has a significant relationship with the disposition of undergraduate students towards entrepreneurship.

H₀₂: Environmental Factors has no significant relationship with Entrepreneurial Disposition

Decision rule: If $P(\text{Sig.}) < 0.05$ then the null hypothesis should be rejected. Alternatively if $P(\text{Sig.}) > 0.05$ then the null hypothesis should be accepted.

From the table above, the P value (Sig.) for Environmental factors is .001. This figure is less than .05 (i.e. $P < .05$) as such the null hypothesis (H₀₂) above is rejected. However, judging from the coefficient in regression model, the relationship between Environmental Factors and Disposition of undergraduate students of IBBUL towards Entrepreneurship is weak.

H₀₃: Personality traits has no significant relationship with Entrepreneurial Disposition

Decision rule: If $P(\text{Sig.}) < 0.05$ then the null hypothesis should be rejected. Alternatively if $P(\text{Sig.}) > 0.05$ then the null hypothesis should be accepted.

The table above shows that the P value (Sig.) for Personality Traits is .000. This figure is less than .05 (i.e. $P < .05$) as such the null hypothesis (H_{01}) is rejected. This means that there is a significant relation between the personality traits of undergraduate students of IBBUL and their Disposition towards Entrepreneurship.

Conclusion and Recommendation

From the findings, results, and discussions, the study concludes that the Undergraduate students' of Ibrahim Badamasi Babangida University Lapai, holds both favorable and unfavorable dispositions towards entrepreneurship. Particularly, they view entrepreneurship as being a necessity for reducing the problem of unemployment in Nigeria, even though they hold a mixed opinion as to how difficult a career path it is to toe because it involves certain risk and is equally profitable. They also believe that entrepreneurship can be taught and learnt in school and they are highly inclined towards entrepreneurship as a desirable career option. The study also concludes that all the independent variables of Entrepreneurship Education and Environmental Factors (such as poverty rate, unemployment rate, available technology etc.) has a significant influence on Undergraduate student's disposition towards entrepreneurship while personality Traits (such as risk taking, external locus of control, focus etc.) has a weak relationship with disposition towards entrepreneurship.

In light of the above conclusions therefore, the study recommends that a comprehensive attempt to promote entrepreneurship be taken by all stakeholders (government, tertiary institutions, and the society at large) focusing largely on the provision of sound and viable economic environment, adequate and practical entrepreneurship education that equip undergraduate students with useful skills and also support and encouragement from family, friends, and the society so as aid the undergraduate students translate their inclination towards entrepreneurship into real business ventures which will at least make them self-employed and employers of labour. Specifically, the government needs to revamp the state of infrastructure such as roads, water, and power, as well as liaise with the commercial banks to reduce the stringent conditionality imposed on securing loans/finance. These will help reduce cost of doing business drastically as well as encourage entry into entrepreneurship. On the part of tertiary institutions, entrepreneurship education should not remain theoretical but practical and compulsory for every student where they will be taught one or more practical entrepreneurial skill before graduation.

In this regard, schools must have their entrepreneurship centers fully equipped and trainers who are practitioners of various profession as their key facilitators rather than school lecturers who possess little or no practical skills of entrepreneurship. Lastly, on the part of family, friends, and society, encouragement and support to undergraduate should be provided such that they desist from the mockery on small business ideas embarked upon by graduates and the expectations on youth to secure white collar jobs be reduced. In addition, members of the society who are experts in their various businesses and profession can offer voluntary services to the entrepreneurship centers of tertiary institutions so as to reduce the cost of running such centers by the institutions. Family and friends could also encourage undergraduates and youths by providing them with soft loans if they are capable of doing so. In a nut-shell, a comprehensive and elaborate attempt of this nature coming from all stakeholders and geared towards a common goal is expected to curb or minimize the problems of poverty, unemployment, and bottlenecks of entrepreneurship in the country.

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