



DESIRE FOR INDEPENDENCE AND FINANCIAL STATUS AS DETERMINANTS OF ENTREPRENEURIAL INTENTION AMONG NATIONAL DIPLOMA STUDENTS IN TAXATION IN NORTH-EASTERN NIGERIA

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Abstract

This study Desire for Independence and financial status as Determinants of Entrepreneurial Intention among National Diploma students in Taxation in North-Eastern Nigeria. The purpose of the study was to determine the entrepreneurial intention among National Diploma students in business studies in North-Eastern Nigeria. The study was guided by two objectives, with corresponding research questions and null hypotheses. Relevant literature related to the study was reviewed. The design for the study was descriptive survey. The population of the study comprised 24,625 National Diploma II students of Schools of Business studies of all the Polytechnics in North-Eastern Nigeria. The researcher sampled 379 subjects using proportionate random sampling technique. The instrument for data collection was developed by the researcher through adaptation from the existing instruments. The instrument was validated by 4 experts. The instrument was tested and reliability coefficient of 0.80 was obtained. The research questions were answered using descriptive statistics (mean and standard deviation) while the hypotheses were tested using regression analysis. The study revealed that Desire for independence; has large extent influence on students' entrepreneurial intention. Financial status also has large extent influence on students' entrepreneurial intention of National Diploma students in business studies in North-Eastern, Nigeria. Based on the results, it was recommended, that the students should be encouraged to embrace entrepreneurship education or training in order for them to become self-reliant and wealth creators; The Government should make accessible loans available for graduates of the National Diploma in business studies so as to start up their businesses.

Keywords: Determinants; Entrepreneurial Intention; National Diploma Students; Business Studies.

Introduction

Entrepreneurship intention has been extensively researched in the past decades and continues to be of interest to researchers due to its importance to the development of many countries (Zain, 2019). The literature on entrepreneurship intention includes determinants influencing entrepreneurship intention was reviewed by many researchers. Entrepreneurship has been recognized as one of the necessary conditions for economic development. Many developing countries have evolved policies to support people at different levels to embark on entrepreneurship. Entrepreneurial activities create further business opportunities for exploitation in the economy. In other word entrepreneurship breed more entrepreneurial activities. The

reason of such a wide range speculation is that entrepreneurs are playing a vital role to accelerate economic growth of a country. Entrepreneurs do several business activities which contribute in circulation of funds and create more job opportunities. Lack of student entrepreneurial intent can be vulnerable to the current generation to compete millennial worldwide. In this situation, governments and research scholars are concerned to discover determinant which impact on the decision of choosing entrepreneurial intention by the students. (Reynolds, 2018).

The most difficult challenge confronting leaders in Africa and other developing countries is the problem of poverty and high unemployment among youth. The unemployment trend in Nigeria is ever increasing since 1980. In 2019, unemployment



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rate was 42.4 %, which creates a source of concern by the government and policy makers on how to reverse the trend and its negative implications in the country, (National Bureau of Statistics, 2019). It is also observed that over the years the number of students graduating from tertiary institutions is rapidly skyrocketing. It is alarming that the number available vacancies or openings do not in any way correspond with the number of graduates. This is perhaps due to the harsh economic conditions and unfriendly business environment that forced many businesses to close. The competition for job in labor market becomes very intense to the extent that employment in most cases is no longer secured on equal opportunity basis.

It is further observed that the oil boom has affected people's attitude to work and the psychology of an average Nigerian prefers to avoid investments that require special expertise and creativity. In addition, the school curriculum was not initially geared towards equipping students with skills required for self-employment. Consequently, thousands of graduates from tertiary institutions are roaming in the streets in search of jobs that are not readily available.

The research framework is built on the Entrepreneurial Event Model (EEM) introduced by Shapero and Sokol in 2012. When the model was introduced by the authors, they did not propose it as an intention model, but it was quickly seen and used as such in the literature (Kermit & Monacelli 2013). The aim of the model was to explain the series of processes, stages and activities that lead to launching a business enterprise (Kalliman & Laakkonen, 2014). This model identified three (3) main stages that lead to business formation. The model assumes that inertia guides human behavior, until some event 'displaces' that inertia and unlock previously undesired behavior, individuals may not want to start up business enterprise. For example, a displacement such as the death of spouse (that is, a 'bread winner'), might alter the perception of the desirability to become self-employed by the widow. Shapero and Sokol (as cited in Ediagbonya) classify these life path changes

into three and they include: negative displacement, between things and positive pull. The family as a social unit comprises members who constitute the significant others in our environment today. So far, the role of the family in venture creation decisions has been explained from three different perspectives; the classical perspective, the cognitive perspective, and the social embeddedness stance (Aldrich & Cliff, 2013). The last among these perspectives argues that people are implicated in networks of social relations. researchers, therefore, concur with the words of Aldrich and Martinez (2016) that individuals' decisions to start a business is not derived from a vacuum, but they often engage in consultations and are subtly influenced by significant others in their respective environment. More importantly, the family play three key roles in venture creation decision making; a source of financial and human resources (Zhang, & Wong, 2013), a source of information and credible values (Aldrich, 2015), and a source of role models (Krueger, 2013). Hence, the family is considered to be influential, especially, in the early stages of the life cycle of a business venture (Kyler, 2017).

The Desire for Independence theory of McClelland (2011) is one of the most applied theories on entrepreneurship. According to its traditional definition, the desire for independence is the impetus that forces the person to struggle for success and perfection (Sagie, 2014). Individuals who have a strong need to achieve are among those who want to solve problems themselves, set targets and strive for these targets through their own efforts, demonstrate a higher performance in challenging tasks and are innovative in the sense of looking for new and better ways to improve their performance (Unpaz, 2015). While Madumere-Obike, (2011) identified the Desire for Independence as a basic need that influences behavior, McClelland first established the construct in the entrepreneurship literature by positing that a high Desire for Independence predisposes a young person to seek out an entrepreneurial position to attain more achievement satisfaction that could be derived from other types of positions (Entrialgo, 2015). With



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numerous comparative studies conducted among entrepreneurs and non-entrepreneurs, it appears that the desire for independence has a more significant relation with entrepreneurship than other characteristics mentioned in the literature (Hansemark, 2011).

Piore, and Sabel, (2015) suggests that financial status are important drivers of entrepreneurship. During an economic crisis this role is even strengthened, because of the paucity of business opportunities. The period of economic situation or crisis boost entrepreneurial opportunities. When unemployment is high and rising, the choice to become an entrepreneur depends also on the extent to which self-employment is perceived as a viable second best alternative to unemployment. Financial status and the prospect of unemployment may lead some people to seek for an alternative.

With respect to its methods and theory, economics is perhaps no more heterogeneous than most disciplines in the social sciences. But its undefined nature is specifically problematic because the field is lacking the institutional and structural framework that supports established disciplines in acquisition of resources, ensures control of parts of the labor market and a common socialization of its practitioners in academic training and work experiences. Several researchers have discussed options for a future development of economic (e.g. Boyd 2014 & Mueller 2016), but the paper at hand is not conceptual. Rather than to elicit from the literature a paradigm for economic its primary purpose is to outline a topography of the currently existing research, to overview and systematize theoretical and methodological currents, subject-areas and understandings of the purpose of financial status.

Statement of the problems

Although efforts have been made to create entrepreneurs among graduates, their number is still relatively low. The question arises is that if the students are ready to enter the business world upon graduation, the issue of unemployment among these graduates should not arise since they have the alternative to start their own businesses rather than working for others. On other hand, lack of National

Diploma student's involvement in entrepreneurial field is mainly due to family, society, individual and government commitments such as needing time for making policy, parenting and family seriousness on the matters (Ab-Rahman, et. al., 2016). The problem of redundancy of tertiary institutions graduates has been on the increase and affecting the Nigerian society in many ramifications. Problems of poverty, stealing, robbery, kidnapping, insurgency, violence in Nigeria have been associated with unemployment (Sani, 2016). Aghazamani and Akossou (2010) explains the reasons family background, society and government involving in business as economic environments changing, lack of household income, internal family and society events, and a change in family/society structure changing. Thus, motivation and encouragement aspects based on students need to be considered for entrepreneurship and training in higher learning institutions (Ismail, 2010).

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

Aim and Objectives of the Study

The purpose of the study was to determine the Entrepreneurial Intention among National Diploma students in business studies in North-Eastern Nigeria. Specifically, the study seeks to:

- i. Assess the influence of desire for independence on entrepreneurial intention of National Diploma students' in taxation in North-Eastern Nigeria.



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- ii. Determine the influence of financial status on entrepreneurial intention of National Diploma students' in taxation in North-Eastern Nigeria.

H₀₂: Financial status has no significant influence on entrepreneurial intention among National Diploma students in taxation in North-Eastern Nigeria.

Research Questions

The following research questions will guide the study:

- i. What is the influence of desire for independence on entrepreneurial intention of National Diploma students' in taxation in North-Eastern Nigeria?
- ii. What is the influence of financial status on entrepreneurial intention of National Diploma students in taxation in North-Eastern Nigeria?

Hypotheses of the Study

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

H₀₁: Desire for independence has no significant influence on entrepreneurial intention among National Diploma students in taxation in North-Eastern Nigeria;

Methodology

This study adopted a descriptive survey research design. The study aimed to determine the existing conditions concerning the influence of five determinants on entrepreneurial intention among National Diploma students. A descriptive survey design was deliberately chosen because of its suitability for studies that involve determine, assessing and reporting a given situation as it exist. The area of study was conducted in the North-East Geo-Political Zone of Nigeria. The geo-political zone comprises of six states namely, Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe states. The study covered all the 10 polytechnics in the zone.

The population of the study was 24,625 (ND II) 2018/2019 academic session final year students, School of Business Studies of all the Polytechnics in North-Eastern Nigeria. The population is as shown in Table 1.

Table 1: Population Distribution of National Diploma Students in Business Studies (ND II) Final Year 2018/2019 Academic Session in North-Eastern Nigeria

S/N	Institutions	States	Students
1.	Federal Polytechnic Mubi State	Adamawa	3,221
2.	Adamawa State Polytechnic, Yola State	Adamawa	2593
3.	Abubakar Tatari Ali Polytechnic, Bauchi	Bauchi State	3,202
4.	Federal Polytechnic, Bauchi	Bauchi State	3,631
5.	Ramat Polytechnic, Maiduguri	Borno State	2076
6.	Gombe State Polytechnic, Bajoga	Gombe State	443
7.	Federal Polytechnic Balli	Taraba State	2,998
8.	Taraba State Polytechnic, Jalingo	Taraba State	2,152
9.	Mai-Aloma State Polytechnic Geidam	Yobe State	1,487
10.	Federal Polytechnic Damaturu	Yobe state	1,922
Total			24,625

Source: Office of the Heads of Departments of the Various Institutions.

The sample was 379 students as suggested by The Research Advisors (2006) Table of sample Size. The sample of the study is as presented in Table 2.

**Table 2: Distribution of the Sample Size for the Study**

S/N	Institutions	States	Number of Students
1.	Federal Polytechnic Mubi, State	Adamawa	49
2.	Adamawa State Polytechnic, Yola State	Adamawa	42
3.	Abubakar Tatari Ali Polytechnic, Bauchi	Bauchi State	49
4.	Federal Polytechnic, Bauchi	Bauchi State	57
5.	Ramat Polytechnic, Maiduguri	Borno State	45
6.	Gombe State Polytechnic, Bajoga	Gombe State	08
7.	Federal Polytechnic Balli	Taraba State	34
8.	Taraba State Polytechnic, Jalingo	Taraba State	45
9.	Mai-Aloma State Polytechnic Geidam	Yobe State	23
10.	Federal Polytechnic Damaturu	Yobe state	27
Total			379

In trying to equate the sharing of the questionnaires among the final year (ND II) Students of polytechnics, a proportionate random sampling technique was used in selecting 379 respondents as sample size. Sekaran and Bougie (2010) suggest that simple random sampling can be considered as a form of proportionate random sampling, in which a predetermined proportion of people are sampled from each group.

E.g. No of students per each Institution

Total No of students in the all Inst x 100%
= total % divide by 100 x total sample.

The instrument for data collection was structured questionnaire titled “Determinants of Entrepreneurial Intention among National Diploma Students in Business Studies” (DEINDSBS). The rating scale was an adopted 5-point scale of Strongly Agree (SA) =5, Agree (A) =4, Undecided (UD) =3, Disagree (D) =2, Strongly Disagree (SD) =1. The instrument consists of 72 items.

The content and face validity of the instrument were validated by four experts, two from Faculty of Technology Education, one from Faculty of Management science of the Abubakar Tafawa Balewa University, Bauchi, respectively and one from Faculty of Management Science and Entrepreneurship Development, Bayero University, Kano. The reliability of the instrument was 0.80. The data collected for the study was analyzed in two

stages as follows: In the first stage, the research questions for the study were analyzed using Mean and standard deviation. This is because Mean and standard deviation has the greatest reliability than other measures of central tendency (Uzuoagulu, 2012). Descriptive statistics enables a researcher to summarize data meaningfully using graphs, figures or tables in order to provide simpler interpretation of the data (Laerd Statistics, 2013; Sutanapong & Louangrath, 2015; Pallant, 2019). Therefore, in order to answer the research questions, the mean ratings were used; an index score of at least 3.0 was used as the benchmark for agreeing and a mean score of less than 3.0 was considered as index score for disagreeing.

In the second stage, the null hypotheses that were tested at 5% level of significant using simple regression analysis which is more appropriate, and the reason for choosing simple regression is that, it is a statistical technique for explaining the relationship between a number of independent variables and continuum dependent variable (Tabachnick & Fidell, 2013). Regression analysis is a statistical technique that can be used to determine the linear relationship between two or more variables. In addition to the description of relationships, regression can be use a step further from description to prediction (Gogtha, Despande & Thatte, 2017). Therefore, any null hypothesis that P-value is more than ($p > 0.05$), was accepted and alternative hypothesis was rejected and any null hypothesis that P-value is



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less than ($p < 0.05$), was rejected and alternative was accepted (Orodho, et al., 2016). Statistical Package for Social Science (SPSS version 23) was used for analyzing the data.

Results

Research Question One

Table3: Descriptive Statistics of Desire for Independence on Entrepreneurial Intention

S/N	Items	Mean	SD	Remark
1	For me, stability and safety in work is very important	3.84	.950	Agree
2	I want to be my own boss/ to be independent	3.86	.880	Agree
3	I would love to have a challenging, interesting and exciting job	3.80	1.004	Agree
4	For me, it is very important to be autonomous in any work	3.90	.944	Agree
5	I really like to have authority and decision power	3.83	.957	Agree
6	I would rather make my own mistake than to take orders from someone else	3.89	.912	Agree
7	I enjoy making my own decision	3.90	.924	Agree
8	I would rather have a great deal of responsibility than be under somebody	3.91	.890	Agree
9	I will try hard to improve on past performance	3.59	1.113	Agree
10	To start my own business would be the best way for me to take advantage of my education	3.73	1.089	Agree
11	I am confident that I can succeed if I start my own business	3.73	1.121	Agree
12	I am ready to withstand any challenges in creating new business	3.68	1.164	Agree
Grand Mean		3.80	.844	Agree

Source: Field work (2020)

The descriptive statistic was carried out to ascertain the mean response of the respondents concerning the influence of the desire for independence on entrepreneurial intention of National Diploma students. The statistical evidence documented in table 3 showed that the mean scores of all the twelve

items are above 3 .0 while the grand mean of desire for independence was found to be 3.80. This implies that the desire for independence determine entrepreneurial intention of National Diploma students in taxation.

Research Question Two

Table 4: Descriptive Statistics of Financial status on Entrepreneurial Intention

S/N	Items	Mean	SD	Remark
1	I have access to capital that I can start business	3.83	.957	Agree
2	Banks and other financial institutions do not easily give credit to start-ups	3.89	.912	Agree
3	I have money through my personal savings to become an entrepreneur after graduation	3.90	.924	Agree
4	Laws and government regulations are an obstacle to create a company	3.91	.890	Agree
5	I will have money from my parents to start a small business	3.59	1.113	Agree
6	I will have money from my friends to start a small business	3.73	1.089	Agree
7	I have access to borrow money from my relatives to become an entrepreneur	3.73	1.121	Agree



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8	I have courage to borrow money from a bank to start a small business	3.68	1.164	Agree
9	I have to move violently to raise the capital necessary to start a small business	3.86	1.056	Agree
10	If I had the opportunity and resources, I'd like to start a firm	3.95	.986	Agree
11	Having money, I can control the creation process of a new firm	3.69	1.109	Agree
12	If the government assists, I know how to develop an entrepreneurial project	3.53	1.169	Agree
Grand Mean		3.77	.961	Agree

Source: Field work (2020)

The result of descriptive statistics presented in Table 4 indicated that all the twelve items of the variable financial status are having mean scores of above 3.0. The mean scores of financial status items are ranges between 3.53 and 3.91. The variable also had a grand mean of 3.77 which also above the 3.0. The result implies that financial status determines entrepreneurial intention of National Diploma students in taxation.

Null Hypothesis One

Desire for Independence has no significant influence on entrepreneurial intention among National Diploma students in taxation in North-Eastern Nigeria.

The result of simple linear regression documented in Table 5 revealed that the desires for independence had a standardized coefficient beta value of .515, *p*-value = .000. The result is therefore, significant and positive. This show that the desires for independence influence entrepreneurial intention among National Diploma students by 51%. Nevertheless, this result does not support the prediction of null hypothesis one H_{01} that desires for independence is not a determinant of entrepreneurial intention of National Diploma students. The result further implies that desires for independence is a strong determinant of entrepreneurial intention of National Diploma students in taxation.

Table 5: Regression Analysis of Desire for Independence on Entrepreneurial Intention

Variable	Standardized AR Coefficients Beta	R	AR	t-value	p-value	Decision
Desires for Independence	.515	.265	.261	8.444	.000	Rejected

Source: Field work (2020)

Null Hypothesis Two

Financial status has no significant influence on entrepreneurial intention among National Diploma students in taxation in North-Eastern Nigeria.

With respect to null hypothesis two H_{02} , the result presented in Table 6 indicated the power of financial status in predicting the entrepreneurial intention of National Diploma

students based on the standardized coefficient beta value of .504, *p*-value = .000. This suggests that the entrepreneurial intention of National Diploma students is predicted 50% by Financial Status. This result does not support the prediction of hypothesis as in above that financial status is not a determinant of entrepreneurial intention of National Diploma students in taxation. H_{02} is therefore, rejected.

Table 6: Regression Analysis of Financial Status on Entrepreneurial Intention

Variable	Standardized Coefficients Beta	R	AR	t-value	p-value	Decision
Financial Status	.504	.254	.250	8.203	.000	Rejected

Source: Field work (2020)



Discussion of the Findings

The results of research question one and test of corresponding null hypothesis one suggested that the desire for independence

significantly influenced the entrepreneurial intention for self-reliance of Polytechnic students in North-Eastern Nigeria. The result further affirmed that earlier submission of Shapero (2010) who maintained the intention to start a business depends both on the 'credibility' of alternative behaviours and the propensity to act upon opportunities. This 'credibility' requires that the behaviour towards self-reliance. Furthermore, Shapero (2010) stresses how potential entrepreneurs are often discovered when a displacement in their attitude of independency. Varieties of intention models have also shows that entrepreneurial intention focus on the pre-entrepreneurial event and make uses of attitude and behaviour for self-reliance (Ajzen, 2012). Krueger *et al* (2013) who earlier reported that entrepreneurial intention can be triggered by a person's attitude towards entrepreneurship. The need to be self-reliant is considered to be the link between intention and action (Carsrud & Brännback, 2013). Similarly, significant relationship was found between the need to be self-reliance and entrepreneurial intention of young entrepreneurs (Sagie, 2014). Kuratko and Hodgetts (2017) suggest that the effort exerted in creating a new venture and the willingness to sustain that venture is associated with the need for independency. McStay (2014) proposes that level of student's previous entrepreneurial experience will influence students' perceived desirability of self-employment. Students' perceived desirability of self-employment will influence self-employment intentions.

Contrary to the finding, Lüthje and Franke (2014) state that: a student might be willing to find a company, regardless of his or her comparatively bad attitude towards entrepreneurship, because he perceives the conditions as very favourable. This consequence is called the trigger-effect and can be achieved through for instance a business incubator programs, entrepreneurship

education and research, or other academic entrepreneurship activities.

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

Conclusion

Entrepreneurial intention is one of the major contributing determinants to the formation, growth, and development of entrepreneurship. Entrepreneurship promotes self-reliance and brings about initiatives. Entrepreneurship has also been considered as an engine of growth for economic growth and development of developed and emerging economies. Academic discussions and policy initiatives are increasing nowadays on the vital role of entrepreneurial development in a society. This has been buttressed by the recent increasing unemployment across the globe. Using the data from ten (10) polytechnics in the North-Eastern, Nigeria, and employing simple regression for the analysis, it was found that,



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desire for independence, financial status is all significant predictors of Entrepreneurial intention (EI). Overall, the result shows the model fits the data well, which has significant implications for policy makers and other stakeholders that wanted to enhance entrepreneurial ability among National Diploma students in taxation in North-Eastern Nigeria.

Recommendations

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

- i. The students should be encouraged to embrace entrepreneurship education or training in order for them to become self-reliant and wealth creators.
- ii. The federal/state government should make accessible loans available for graduates of the National Diploma in business studies so as to start up their businesses.

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