An Analysis of Students' Attitude towards Self-employment in Tertiary Institutions in Kogi State Using the Theory of Planned Behaviour

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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. This paper therefore analyzes students' attitudes toward self-employment intentions. Students have different traits which perhaps are responsible for shaping their attitudes. The decision to become self-employed is dependent on so many factors. People become self-employed either because they want to explore an existing opportunity or because there are limited paid employment opportunities. High unemployment rate among graduates is one of the major problem facing government of Nigeria at present. The recent effort by the governments at different levels to encourage youth to become self-employed is an indication of the resolve to redirect students' attitudes toward self-self-employment in the country. At this stage, it is important to ascertain what influences the attitude of students and how they vary in their intention toward self-employment. Survey design was conducted to collect data from Tertiary education students of Kogi State. Correlation analysis and analysis of variance (ANOVA) were conducted to examine the relationship among the selected variables and to know the difference among the students on their self-employment intentions using the Theory of Planned Behaviour. It was found that the relationship between self-employment intentions with the students' self-efficacy, innovativeness, risk-taking propensity and students' locus of control are positively significant with high correlations in all the variables used in this research work. The study also reveals that there is no significant difference among students on their self-employment intention variables.

Keywords: Self-employment intention, Entrepreneurship, Students' attitude

I. 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 that 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 the form of unemployment. Nigeria however, is not an exception as the country is now engulfed in an economic recession as she tries to diversify her 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 decision for an individual to become self-employed or to remain as an employee is dependent on some factors. Many studies pointed out how these factors play an important role in motivating and restraining people to become self-employed. The motivating factors make self-employment attractive. For instance, an existing opportunity for profit making may attract young people to start up their own business. Similarly, low wage or dissatisfied conditions of work would make paid employment less attractive. Analyzing factors that influence individuals' decision to become self-employed and why people choose paid employment rather than floating their own business will provide an important guide for policy makers. The reasons why people become self-employed or choose to be employees have been discussed in entrepreneurship literature. Self-employment is being considered synonymous with entrepreneurship. In fact, many studies used self-employment as a proxy for measuring entrepreneurship (Bjuggren, Johansson, & Stenkula, 2012; Rietveld, Hessels & Zwan, 2014).

The major contemporary challenge of most developing countries is combating unemployment among the youth. Over the years, Nigeria is experiencing a decline in the general standard of living largely due to poverty and unemployment among its citizens.

Numerous measures were taken by the government to create jobs for the teaming graduates coming out from the Nigerian tertiary institutions as a way of reducing youth unemployment in the country. But these are to no avail as the number of graduates far outweighs the vacancies created yearly by both government and the private sector. It is pertinent to find out if changing the orientation of students toward self-employment could be efficacious in reversing the trend of youth unemployment in the country. In view of the recent government effort to inculcate entrepreneurial culture among students, it is relevant to ascertain whether in the near future the goal of curving unemployment among graduates is achievable or not.

Students may have different attitudes and can react differently to the expected self-employment behavior. Perhaps they can exhibit a positive or negative attitude toward self-employment depending on their background and other traits. If the students have positive attitudes toward self-employment, it is likely that upon graduation they will start their own business. Conversely, if they form negative attitudes it is unlikely that they will become self-employed. Therefore, the objective of this research is to analyze students' attitudes toward self-employment intentions after graduation. This study would also use a theory developed by Ajzen's (1991), the Theory of Planned Behaviour TPB, that assumes self-employment is determined by the individual's intention to undertake or not to undertake.

II. Statement of The Problem

Fostering entrepreneurship among university students has become an important topic among entrepreneurship researchers. The university is an institution, which students pass on toward working life. Right after graduation, students decide where their career will start. Autio et al.2007 state the following: "It is our impression that career preferences of university students can be influenced, and that university students tend to gravitate toward fashionable career options." Ajzen (2000) explains three factors, which are crucial in changing the intention and the actual behaviour. First of all, the belief and attitude somebody has toward the behaviour. A student could for instance have a positive attitude toward entrepreneurship because one of the parents is an entrepreneur. Other factors influencing the attitude in the entrepreneurial situation are e.g. willingness to take risks, locus of control, need for independence, etc. (Krueger et al., 2007). The second factor is a social factor termed subjective norm.

This factor refers to the social pressure from the environment on the individual to perform or not to perform the behavior; e.g. parents who encountered negative experiences with entrepreneurship, could pressure their children not to start their own business. The third factor influencing intention is the perceived behavioral control. The idea is that the actual behaviour does not only dependent on the motivation or intention to perform certain behaviour, but also on the perception of the difficulty of performing the behaviour. This perception can be developed through for instance experience.

Autio et al. (2005) suggest: "the greater the degree to which behavior can be controlled, the greater is the influence of intentions on the eventual behavior." Studies of Gaddam, 2008, Gelderen et al., 2008, Souitaris et al., 2007, Raab et al., 2005) discussed business trainings have its own impact on the level of entrepreneurial skills among students.

It would appear that career choice is a cognitive process driven by beliefs, attitudes and experiences and prior research confirms that entrepreneurial careers fit a similar pattern (Davidsson 2004; Katz 2006; Shaver and Scott 2007).

Krueger et al. (2006) found that personal and situational variables indirectly influenced entrepreneurial intentions through influencing key attitudes and perceptions. However, the role entrepreneurship education, university's role in creating and promoting entrepreneurial environment wasn't in depth analyzed in previous studies. This research therefore aimed at analyzing of students' attitudes toward self-employment in tertiary institutions in Kogi state

III. Aim and Objectives of The Study

The General aim of the study is to Analyze Tertiary education students' entrepreneurial/self-employment intention in Kogi State.

Specific Objectives

1. To describe the level of self-employment intentions of Tertiary Education students in Kogi State.
2. To describe the students' attitude towards entrepreneurship/self-employment
3. To examine determinants of entrepreneurial intentions among Tertiary Education students in Kogi State.
4. To provide useful suggestions and recommendations on how to curb students' lack of interest in self-employment and provide guidelines and information for policy formulation.

IV. Literature Review

Attitude and Self-employment

Attitude is regarded as a mental or natural state of readiness, organized through someone experience, exerting a direct or dynamic influence on the individual's response to all objects and situations to which it is related (Tesser & Schwarz, 2001). Attitude is a mindset or a tendency to act in a particular way due to both an individual experience and temperament. Typically, when we refer to a person's attitudes, we are trying to explain his or her behavior. Attitudes are complex combination of things such as personality, beliefs, values, behaviors, and motivations. Attitude helps us to define how we see situations as well as how we behave towards the situation (Pickens, 2005). Basically, an attitude includes three components: an affect (a feeling), cognition (a thought or belief), and behavior (an action). It provides us with internal cognitions or beliefs and thoughts about people and objects. Although the feeling and belief components of attitudes are internal to a person, it can view through individual resulting behavior.

In the broadest sense of functionality, attitudes facilitate adaptation to the environment (Eagly & Chaiken 1998 in Ajzen, 2001). Among the functions recognized by most theorists are the value-expressive function of attitudes, the knowledge function, the ego-defensive function, the social- adjustive function, and the utilitarian function (Murray et al., 1996). The operations of some of these functions have been investigated in recent studies.

Self-employment refers to the status of an individual who rather than accepting a position as an employee of another person or organization chooses to go into business for him or herself. Self-employment is the act of generating income directly from a consumer as opposed to being an employee of another person, firm or government. Similarly, self–employment is a situation in which an individual works for himself or herself instead of working for an employer that pays a salary or a wage. A self-employed individual earns their income through conducting profitable operations from a trade or business that they operate directly. Self-employment offers individuals a number of advantages, such as freedom to work without supervision, income and wealth creation, but it also has some potential drawbacks, including uncertain levels of income and long working hours. People choose self-employment for a wide variety of reasons. Some desire a change in lifestyle, some are unable to find paid employment, some want to work at home in order to care for small children, and some are retirees seeking additional income. Regardless of the under-lying motivation, however, there are ways for self-employed persons to overcome the potential drawbacks and increase their chances for success.

Self-employment, whether by choice or necessity, does not guarantee success. In fact, nearly two out of every three new businesses fail within five years (Hatten, 2009). But the chances of success can be greatly improved with careful planning, prior savings, and a sound management and marketing strategy.

Self-employment traits and attitudes

There are several traits for self-employed or entrepreneurs as identified in various studies, but this paper limits its analysis to very few as highlighted below;

Locus of control: The concept of locus of control refers to a generalized belief that a person can or cannot control his or her own destiny (Rotter, 1966). Those who ascribe control of events to themselves are said to have an internal locus of control and are referred to as "internals. People who attribute control to outside forces are said to have an external locus of control and are termed "externals" (Spector, 1992; Nwachukwu, 1995). An internal locus of control has been one of the psychological characteristics most often used as predictive of entrepreneurship (Kaufmann & Walsh, 1995).

Thus, locus of control may be viewed from a theoretical viewpoint as a potential determinant of whether or not a person involved in self-employment or small business is aware of and seeking to explore opportunities overlooked by others within a given environment. Also, a person with an internal locus of control is more likely to believe environmental influences, such as the economy, can be influenced rather than passively accepted (Ward, 1993 in Boydston & Hopper, 2007).The claims that locus of control significantly contributed to the prediction of entrepreneurial intention corroborate the work of Kundu & Rani, (2007), Robinson et al. (1991) who found that "perceived person control of business outcomes is concerned with the individual's perception of control and influence over his or her business. The results of many empirical studies show that internal locus of control is related to individual entrepreneurial intention (Mazzarol et al., 1999, Entrialgo, Fernandez & Vazquez, 2000).

Self-efficacy: Individual's beliefs about his or her competencies and zeal/power to utilize such competencies in accomplishing a given task. These beliefs either accurate or not is an estimation of how well one can marshal one's cognitive, physical and emotional resources to accomplish specific goals (Maddux & Gesselin, 2003 in Ayodele 2013). Self-efficacy therefore is all encompassing because it has something to do with believing in oneself to successfully execute and accomplish some tasks that will produce desired

end results (Bandura, 1997). Markham et al. (2002) in their study affirm that that what motivate individuals to demonstrate entrepreneurial behavior is their self-efficacy belief, rather than their objective ability. Factors such as education and past experiences are potent factors that may influence individual's belief in starting a new venture (Hollenbeck & Hall, 2004). Some scholars and researchers are of the opinion that self-efficacy cannot be completely distinguished from some other personality traits such as locus of control. While locus of control emphasizes authority over the aftermaths of activities or actions; self-efficacy on the other hand is grounded on confidence in oneself in undertaking particular tasks (Boyd & Vozikis, 1994).

According to Wilson, Kickul, & Marlino, (2007), self-efficacy is purview in nature and differs based on various chores and circumstances, while Chen, Greene, & Crick, (1998) asserts that self-efficacy cannot be completely isolated from other related chores or performances. It should be noted, however, that one of the essential constituents' model of entrepreneurial intention is self-efficacy, (Segal, Borgia & Schoenfeld, 2005; Ajzen, 2002). Segal, Borgia & Schoenfeld, (2005) assert that individual with high entrepreneurial self-efficacy has the tendency to become self-employed. Zhao, Seibert, & Hills (2005) emphasized the mediating role of entrepreneurial self-efficacy on the relationship between entrepreneurship courses and university students' entrepreneurial intention. A research conducted by Herath, Herath, & Azeez (2006) revealed that personal characteristics and knowledge play key roles in individual and business performance.

Innovativeness: Drucker (1985) argued that innovation is the tool of entrepreneurship. Innovation is defined as adding something new to an existing product or process (Okpara, 2007). The product or process has already been created from scratch and has worked reasonably well. When it is changed so that it works better or fulfills a different need, and then there is innovation on what already exists (Okpara, 2007). All innovation begins with creative ideas or rather creativity is the starting point for innovation. Creativity is however necessary but not sufficient condition for innovation. Innovation is the implementation of creative inspiration. Harris (1998) in Okpara (2007) states that creativity is an attitude, the ability to accept change and newness, willingness to play with ideas and possibilities, a flexibility of outlook, the habit of enjoying the good, while looking for ways to improve it. Therefore, people with innovative mindset are more likely to initiate business and sustain it through continuous improvement.

Propensity for risk taking: Self-employed bear substantial risk by establishing new jobs and firms. Risk taking and self-employment are two associated words studied in entrepreneurial research. In most definitions, entrepreneurs are associated with risk and risk-taking attitude. One of the most important factors in the entrepreneurs' success is their risk taking. Self-employed must be risk takers to realize their ideas. Risk-taking refers to the tendency to engage in behaviors that have the potential to be harmful or dangerous, but in some occasions, it provides the opportunity for achieving something positive.\

V. Research Model

Theory of planned behavior

Entrepreneurial intentions have a psychological nature. "Psychologists have proven that intentions are the best predictors of any planned behaviour, particularly when the behaviour is rare, hard to observe, or involves unpredictable time lags" (Krueger et al., 2007). Since new business ventures are not developed in a day, entrepreneurship could be seen as a type of planned behaviour. In order to understand the behaviour of people, Ajzen (1991) developed the 'Theory of Planned Behaviour' (hereafter TPB). The TPB of Ajzen (1991, see figure 1) helps to understand how we can change the behaviour of people. The central factor in Ajzen's (1991) TPB is the individuals' intentions to perform a specific behaviour. Intentions are assumed to be the motivation to certain behaviour. Thus, the stronger the intention to perform certain behaviour, the more likely it will be performed.

Ajzen (1991) explains three factors, which are crucial in changing the intention and the actual behaviour. First of all, the belief and attitude somebody has toward the behaviour. A student could for instance have a positive attitude toward entrepreneurship because one of the parents is an entrepreneur. Other factors influencing the attitude in the entrepreneurial situation are e.g. willingness to take risks, locus of control, need for independence, etc. (Krueger et al., 2000). The second factor is a social factor termed subjective norm. This factor refers to the social pressure from the environment on the individual to perform or not to perform the behaviour; e.g. parents who encountered negative experiences with entrepreneurship, could pressure their children not to start their own business. The third factor influencing intention is the perceived behavioral control. The idea is that the actual behaviour does not only dependent on the motivation or intention to perform certain behaviour, but also on the perception of the difficulty of performing the behaviour. This perception can be developed through for instance experience. Further research of the TPB (Ajzen, 1991) identifies antecedents of each of these factors, which have been included in figure 1 as well (Krueger et al., 2007).

Autio et al. go even further with stating that, "previous research successfully tested the theory of planned behaviour." It is stated that attitudes explain approximately 50% of the variance in intentions, and intentions explain approximately 30% of the variance in

behaviour. Autio et al. suggest: "the greater the degree to which behaviour can be controlled, the greater is the influence of intentions on the eventual behaviour." Thus, the importance of intentions in explaining entrepreneurial behaviour is intensifying.

Intentions are the best predictors of entrepreneurship, though it is difficult to fully understand the reasons behind an entrepreneurial intention. In the last couple of years various models of entrepreneurial behaviour have been developed. The models discussed in this chapter explain: the influence of attitude according to the theory of planned behaviour; the importance of self-efficacy in predicting our behaviour; and the significant role of personality traits and contextual factors as explained in a recent model of entrepreneurial intent. Intentions are the single best predictor of any planned behaviour. Knowing all the antecedents of entrepreneurial intention, and their role in predicting the entrepreneurial behaviour is hard and still needs further research. At least the current researchers agree that intentions help to explain and model why many entrepreneurs choose for self-employment.

According to this theory, when people have time to plan how they are going to behave, the best predictor of that behavior is one's intention. In other words, to predict what people are going to do, you need to know what they intend to do. This may seem obvious - after all, if you intend to do something, you'll definitely do it, well, not necessarily. Intention doesn't always accurately predict behavior when there is a reflex or conditioned response involved. For example, someone with a phobia may intend to stay calm and collected when faced with their fear, but may end up having a panic attack instead. Still, the vast majority of our planned behavior - eating out, watching a movie, reading a book, playing a game, and so on - doesn't involve an involuntary response, so intention is still the best overall predictor. But, again, it is not the only piece of the puzzle. The equation below shows all of the important pieces of the theory of planned behavior. As previously mentioned, intention is believed to be determined by three things: attitude, perceived control, and subjective norms.

The theory of planned behaviour consists of seven measurable variables and the eight factor, actual behavioral control is as of now unmeasured due to the nature of the internal and external variables. The external or internal factors can change unexpectedly thus stopping the intended performance of a behaviour. Intention is the closest determent to the actual behaviour. Attitudes towards the behaviour, subjective norms, and perceived behavioral control are antecedents to intention. The remaining variables are beliefs; behavioral beliefs, normative beliefs, and control beliefs play a central role in the theory of planned behaviour. They are assumed to provide the cognitive and affective foundations for attitudes, subjective norms and perceptions of behavioral control
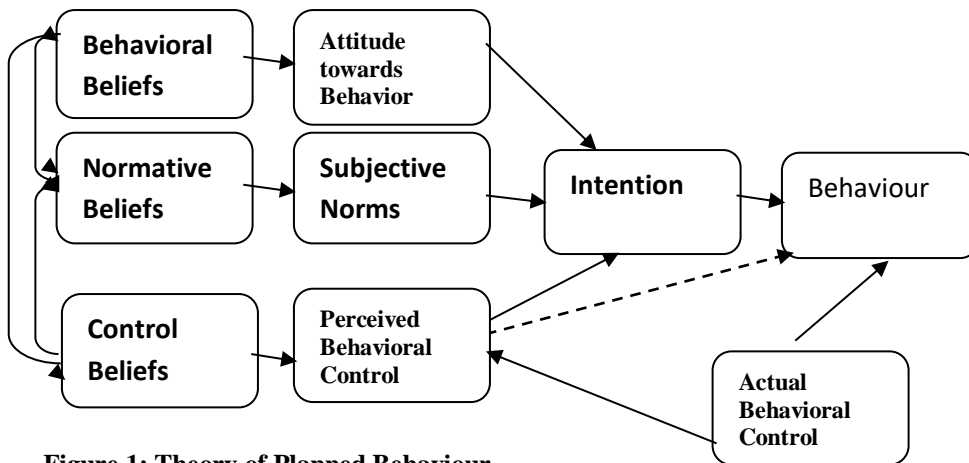

Figure 1: Theory of Planned Behaviour

VI. Methodology

This study was characterized by quantitative nature in which the problem of the research shows the linkage between entrepreneurial intensions of tertiary education students in Kogi State and its antecedents: the study was cross-sectional in which the data was collected from June-August 2022. The framework presented in figure 2 brings Theory of Planned Behavior, participation in entrepreneurship intentions, university entrepreneurial environment, and two personality traits together in one model. This study was designed to examine students' attitudes toward self-employment in tertiary institutions in Kogi State using the theory of planned behavior. 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 correlation and ANOVA of the variables used in this research work.

Population and sample size of the study

The population of this study is made up of the total number of 2300 students of some selected Tertiary schools in Kogi State from which the sample size for the study is drawn using Yamane formula as follows: Sample

$$n = \frac{N}{1 + N(e)^2}$$

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

Furthermore, a multi-stage sampling was adopted to select two institutions each from the three senatorial districts of Kogi. A quota purposive sampling method was used to select equal number of male and female students from each institution. In addition, the research instrument was pretested to ascertain its reliability using Cronbach's Alpha test. Thus, the test result is presented below.

Furthermore, a multi-stage sampling was adopted to select two institutions each from the three senatorial zones; namely, Kogi State University, Anyigba, College of Education, Ankpa (Eastern Zone), College of Education Technical, Kabba, College of Agriculture (ABU), Kabba (Western Zone), Federal College of Education, Okene, School of Nursing, Obangede (Central Zone). In addition, the research instrument was pretested to ascertain its reliability using Cronbach's Alpha test. Thus, the test result is presented below.

Table 1: Cronbach's Alpha Test

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

Source: Researchers computation, 2022 via IBM SPSS. 22

Key:

EI= Entrepreneurship **Intention**

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 EI has an alpha value of 0.552 with 5 items ranking, 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 ranking respectively. Lastly, based on convenience sampling, the researcher personally administered the instrument to the respondents whom duly completed the questionnaires and returned them back for analysis.
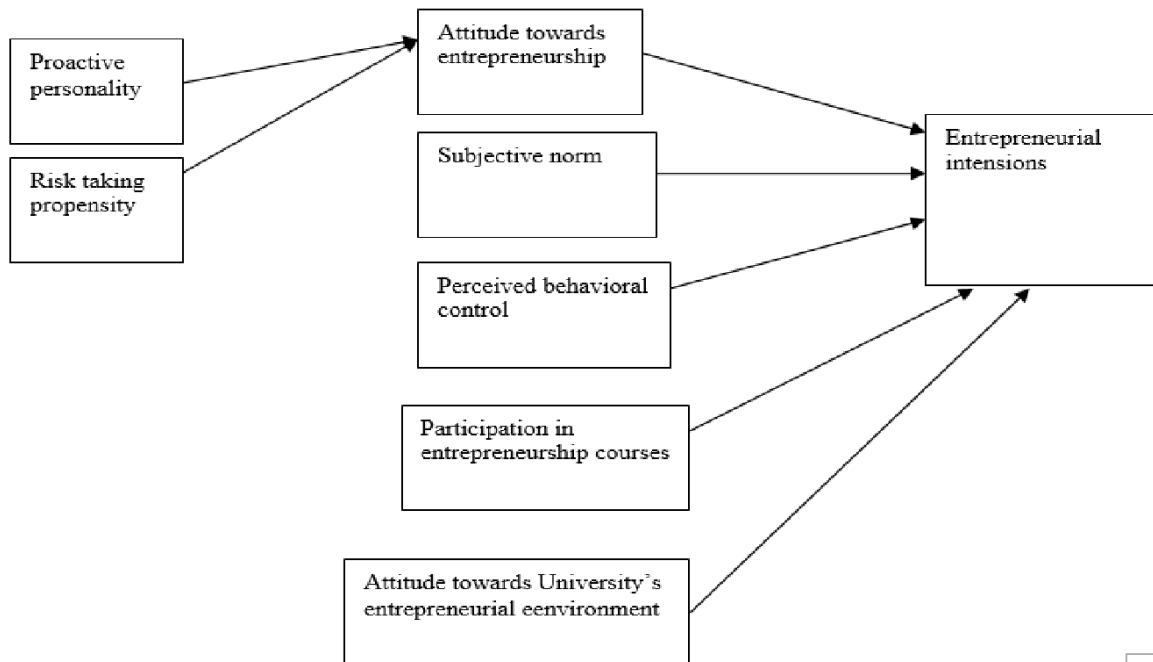
Figure 2 conceptual framework of the study

VII. Hypothesis

From the above model, the followings were the hypothesis proposed for this study:

Null-Hypothesis(H0):

H0. There is no significant relationship between Students' Attitude Towards Entrepreneurial Intension and (SSN, LPBCS, PPS, RTPS, SEIEE and SETEE).

Alternative-Hypothesis(H1):

H1a: There is no significant relationship between Students' subjective norm and Students' Attitude Towards Entrepreneurial Intension.

H1b: There is no significant relationship between Level of perceived behavioral control of students and Students' Attitude Towards Entrepreneurial Intension.

H1c: There is no significant relationship between Proactive personality of students and Students' Attitude Towards Entrepreneurial Intension.

H1d: There is no significant relationship between Risk taking propensity of students and Students' Attitude Towards Entrepreneurial Intension.

H1e: There is no significant relationship between Students' evaluation of their institutions' entrepreneurial environment and Students' Attitude Towards Entrepreneurial Intension.

H1f: There is no significant relationship between Students' attitude towards entrepreneurial environment and Students' Attitude Towards Entrepreneurial Intension.

VIII. Data Analysis

The study used four variables to ascertain how each relate to self-employment intention and determine whether the students vary in their self-employment intention. However, correlation analysis and Analysis of variance (ANOVA) have been employed to examine the relationship among the selected variables and to understand differences if any among the students on their self-employment intention respectively.

Table 2: Demographic characteristics of students in tertiary institutions in Kogi State

Characteristics	Frequency	Percentage
Gender		
Male	594	62.3
Female	360	37.7
Total	954	100
Program of Study		
BSc	342	35.8
NCE	123	12.9
HND	120	12.6
ND	113	11.8
Pre ND	69	7.2
Pre NCE	111	**11.6**
SCHEW	76	8.1
Total	**954**	**100**
Year of Study		
First Year	292	30.6
Second Year	287	30.1
Third Year	243	25.5
Fourth Year	132	13.8
Total	**954**	**100**
Religion		
Christianity	552	57.9
Islam	310	32.5
Others	92	9.6
Total	**954**	**100**

Table 3: Entrepreneurial Intention

Entrepreneurial intention	Frequency	Percent
No intention	**642**	**67.3**
High intension	**312**	**32.7**
Total	**954**	**100.0**

Table 4: Students' Attitude Towards Entrepreneurial Intentions (SATEI)

Indicators of attitude	Negative Attitude		Positive Attitude		Indifferent	
	No	%	No	%	No	%
In business, it is preferable to be an entrepreneur, rather than a large firm employee	63	19.4	56	19.4	69	20.2
I can earn more money to be self-employed than working for someone else	59	18.2	55	19	63	18.5
I would rather find a new company than be the manager of an existing one	51	15.7	44	15.2	60	17.6
Starting my own business sounds attractive to me	55	17.1	51	17.6	54	15.8
I personally consider entrepreneurship to be a highly desirable career alternative for people with my professional and education background	44	13.6	36	12.5	45	13.2
I am too busy with classes to consider starting my own business	52	16	47	16.3	50	14.6
students' attitude towards entrepreneurship (summery index	Favorable attitude 289(47.1%) mean score=21 Unfavorable attitude 324 (52.9%)					

Table 5: Students' Subjective Norm (SSN)

Indicators of subjective norm	Unfavorable subjective norm		Favorable subjective norm		Indifferent	
	No	%	No	%	No	%
My family and friends support me to start my own business	127	30.1	66	34.6	118	34.6
If I became an entrepreneur, my family would consider it to be good.	170	40.3	85	44.5	125	36.7
If I became an entrepreneur, my close friends would consider it to be good.	125	29.6	40	20.9	98	28.7
Students subjective norm (**summery index**)	Better subjective norm 191(31.2%) Lower subjective norm 422 (68.8%) mean score= 10					

Table 6: Level of Perceived Behavioral Control of Students' (LPBCS).

Indicators of perceived behavioral control	High PBC		Low PBC		Indifferent	
	No	%	No	%	No	%
I am confident that I would succeed if I start my own business	68	26.2	86	24.4	99	29
It would be easy for me to start my own Business	76	29.2	78	22.1	88	25.8
To start my own firm would probably be the best way for me to take advantage of my education	70	26.9	84	23.8	81	23.8
I have the skills and capabilities required to succeed as an entrepreneur	46	17.7	105	29.7	73	21.4
Students PBC (**summery index**)	Better PBC=260(42.4%) Lower PBC=353(57.6%) mean score=14					

Table 7: Proactive Personality of Students (PPS)

Indicators of proactive personality	High proactive personality		Low proactive personality		Indifferent	
	No	%	No	%	No	%
I enjoy facing and overcoming obstacles to my ideas	70	23.4	65	20.7	75	22.1
Nothing is more exciting than seeing my ideas turn into reality	64	21.4	72	22.9	65	19.1
I excel at identifying opportunities	55	18.4	60	19.1	61	17.9
love to challenge the status quo	62	20.7	65	20.7	73	21.4
I can spot a good opportunity long before others can	48	16.1	52	16.6	67	19.6
Students high proactive personality (**summery index**)	High proactive personality=299 (48.8%) Low proactive personality 314 (51.2%) mean= 17					

Table 8: Risk Taking Propensity of Students (RTPS)

Indicators of risk-taking propensity	High risk taking propensity		Low risk taking Propensity		Indifferent	
	No	%	No	%	No	%
I can take risks with my money, such as investing in buying shares/stocks.	70	23.8	102	32	95	27.9
When I travel I tend to take new routes	28	9.5	82	25.7	78	22.9
I like to try new foods, new places, and totally new experiences	80	27.2	77	24.1	66	19.4
will take a serious risk within the next six months	52	17.7	32	10	56	16.4
You are willing to buy a lottery if 100.000 Naira will be disposed among 10 people who are willing to buy the lottery.	64	21.8	26	8.2	46	13.5
Students risk taking propensity (**summery index**)	High risk taking propensity=294(48%) Low risk taking propensity= 319 (52%) mean= 14					

Table 9: Students' Evaluation of their Institutions' Entrepreneurial Environment (SEIEE)

Indicators of students' evaluation towards entrepreneurship education and their school environment	Positive attitude		Negative attitude	
	No	%	No	%
I know many people in my school who have successfully started up their own business	75	15.9	32	22.9
In my school, people are actively encouraged to pursue their own ideas	79	16.6	24	17.1
In my school, you get to meet lots of people with good ideas for a new business	70	14.8	20	14.3
Entrepreneurship courses at my school prepare people well for an entrepreneurial career	69	14.6	19	13.5
In my school there is a well-functioning support infrastructure to support the start-up of new firms	73	15.4	15	10.7
Entrepreneurship cannot be taught	50	10.6	12	8.6

Entrepreneurial or business related examples are included in classes	57	12.1	18	12.9
Evaluation towards Tertiary educations' entrepreneurial environment (summery index)	Favorable attitude= 473(77.1%) Unfavorable attitude= 140(22.9%) mean=18			

Table 10: Students' Attitude towards Entrepreneurial Environment (SATEE)

Indicators of students' attitude towards entrepreneurial environment	Positive attitude		Negative Attitude		Indifferent	
	No	%	No	%	No	%
The town where my school is located is an excellent to start a Business	67	22.6	72	22.7	78	22.9
The local community supports entrepreneurs	63	21.3	67	21.1	74	21.7
It is easy to raise the money needed to start a new business in the host community	54	18.2	58	18.3	65	19
There are programs exempting student loan repayments for more students to pursue a business venture after graduation	57	19.3	62	19.6	72	21.1
Private sector have support for students based business start-ups	55	18.6	58	18.3	52	15.2
students' attitude towards entrepreneurial environment (summery index)	Favorable attitude= 296(48.3%) Unfavorable attitude=317(51.7%) mean=15					

Table 11: Summary of Correlation Coefficients

		SATEI	SSN	LPBCS	PPS	RTPS	SEIEE	SATEE
SATEI	Pearson Correlation	1						
SSN	Pearson Correlation	.712	1					
	Sig. (2-tailed)	.000						
LPBCS	Pearson Correlation	.909	.784	1				
	Sig. (2-tailed)	.000	.000					
PPS	Pearson Correlation	.968	.689	.879	1			
	Sig. (2-tailed)	.000	.000	.000				
RTPS	Pearson Correlation	.984	.701	.894	.984	1		
	Sig. (2-tailed)	.000	.000	.000	.000			
SEIEE	Pearson Correlation	.514	.366	.467	.531	.522	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000		
SATEE	Pearson Correlation	.977	.696	.888	.990	.993	.526	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	

The above table 11 shows the simple bi-variant correlations between various variables under the study. It was revealed that the dependent variable (Students' Attitude Towards Entrepreneurial Intension SATEI) was found to be positively significantly associated with independent variables (Students' subjective norm SSN, Level of perceived behavioral control of students LPBCS, Proactive personality of students PPS, Risk taking propensity of students RTPS, Students' evaluation of their institutions' entrepreneurial environment SEIEE and Students' attitude towards entrepreneurial environment SATEE) at ($p<0.01$). The significant association between the dependent and independent variables revealed that there were high positive correlations with the followings: *SSN (0.712), LPBCS (0.909), PPS (0.968), RTPS (0.9840), SEIEE (0.514) and SATEE (0.977) at the 0.001 level of significant.* Those values have shown a very strong positive correlation between the variables used in this research work. It means that a unit increase in the Students' Attitude Towards Entrepreneurial Intension will result to a unit increase in the level of determinant variables among the students.

Table 12: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.986[a]	.972	.972	.08389

a. Predictors: (Constant), SATEE, SEIEE, SSN, LPBCS, PPS, RTPS

The Model summary in Table 12 above, described the overall relationships between dependent and independent variables (R), goodness of fit (R square) and standard error of estimate. To determine the strength of relationship between those variables, the value of R which is assumed to be 0.986 was established to show that the relationship between dependent and independent variable is very strong. Result has shown that 98.6% variation is caused by independent variable. Also, R^2 value shows how close the data are to the fitted in regression line. The R^2 value is 0.972 which indicates that model explains 97.2% of the attributes are responsible for overall students' attitude towards entrepreneurial intension. It means that there exists a positive relationship between all independent variables and dependent variable used in this work. Moreover, this model shows the value of standard error of estimate at 0.08389 which means that actual data 8.39% dispersed from the regression line.

Table 13: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	148.486	6	24.748	3516.551	.000[b]
	Residual	4.265	606	.007		
	Total	152.750	612			

a. Dependent Variable: SATEI

b. Predictors: (Constant), SATEE, SEIEE, SSN, LPBCS, PPS, RTPS

In Table 13, the ANOVE revealed that the P-value is much less than 0.01 which meaning that there is a significant impact between the variables. Hence, the model is accepted. So, it implies that there is a strong impact with the following variables as Students' subjective norm, Level of perceived behavioral control of students, Proactive personality of students, Risk taking propensity of students, Students' evaluation of their institutions' entrepreneurial environment and Students' attitude towards entrepreneurial environment on Students' Attitude Towards Entrepreneurial Intension.

IX. Conclusion and Suggestions

Interaction and combination of these attributes (Students' subjective norm, Level of perceived behavioral control of students, Proactive personality of students, Risk taking propensity of students, Students' evaluation of their institutions' entrepreneurial environment and Students' attitude towards entrepreneurial environment) have significant impact on Students' Attitude Towards Entrepreneurial Intension in Kogi State Tertiary schools. As the result shows, Risk taking propensity of students, Students' attitude towards entrepreneurial environment, Proactive personality of students and Level of perceived behavioral control of students have the highest correlation predictors closed to 1. Thus, it can conclude that Kogi State Tertiary schools Students' Attitude Towards Entrepreneurial Intension is fitted with their students' life style. So, the various schools should give much attention on students' current status and demand before enforcing the Entrepreneurial Intension to them. Moreover, the remaining attributes such as Students' subjective norm and Students' evaluation of their institutions' entrepreneurial environment are significantly protecting the adoption of Entrepreneurial Intension. Hence, the combination of these attributes meets users' expectations a specific need for the Entrepreneurial Intension to be properly adopted. Thus, Kogi schools should encourage the students the important of Entrepreneurial Intension in their various environment. Also, they should development and design the easy method systems that do not require a lot of mental, money and physical effort to accomplish their aims.

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