E-LEARNING, FINANCIAL SUPPORT AND ENTREPRENEURSHIP INCLINATION: A RELATIONAL STUDY OF STUDENTS IN HIGHER INSTITUTIONS IN KATSINA STATE.

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Abstract

Entrepreneurship has emerged as a major area of business because it identifies how innovation can be transformed into product and services with commercial value for individual and economy at large. This justifies the inclusion of Entrepreneurship into the curriculum of Tertiary institutions with more emphasis on practical, so as to aid job creation and realization of high-income on a micro and macro scale by individuals and government. Thus, to trigger higher entrepreneurial inclination this study sought to find out if interaction, staff support, learners support and financial support can enhance entrepreneurial inclination amongst students in tertiary institutions; Katsina State - Nigeria. The Instrument employed for the survey was the questionnaire, to gather information from students of 17 tertiary Institutions that cut across the three senatorial districts. 432 copies of the questionnaire were used for the model analysis using the partial least square structural equation modeling technique Smart PLS2. The relationship was observed to be positively significant connecting each variable and entrepreneurial inclination of students in tertiary institution; Katsina State - Nigeria. The study is of the opinion that government and other policy makers can do more to unearth new innovations by supporting entrepreneurial inclination amongst students.

Keywords: Entrepreneurship Inclination, Financial Support, E-Learning, and Tertiary Institutions.

Introduction:

Entrepreneurs have become the more active human factor in production because of their ability to coordinate other forms or resources. They are seen as an influencing force andan incentive fortheeconomicgrowth ofanycountry. Their task has growing complications nowadays, as a result of the growing responsibilities and requirements to achieve the high moneymaking status. In other to realize the desiredsustainability of early startups and entrepreneurs, the need for the formation of a very innovative entrepreneurship framework that has major focus on how to operate a business in the best and environmentally responsible way. Furthermore, entrepreneurship can also be seen as a functional framework with the ability to produce and preserve a sustainable society, meaning that if entrepreneurship functionsproperly, it canproduce the much expected gains and financial progress alongside development (Soomr, Ghumro, & Shah, 2020).

The role of entrepreneurship within a developing economy is seen to be more expository and descriptive, because it acts like the brainbox that drives the forward acceleration of most developing economies (Anwar & Saleem, 2019). Thus, taking Nigeria as a case study, new business creation is widely encouraged and supported by the government and key stakeholders; is the

need to promote economic growth. In most developing economies; Nigeria inclusive, the generation of employment is a key challenge that requires the transformation to entrepreneurship culture supported by technology, innovation and financing. Much of the research in the field of entrepreneurship documented findings thata strong positive relationship connecting entrepreneurial activities andmacro-economic growth measured by jobcreationbetweenbothruralandurban areas does exist, thereby stimulating productivity. Israr and Saleem (2018) were of the opinion that the growing significance of entrepreneurship over the last decade is pivotal for stakeholders because it serves as the foundation for policies that enhance entrepreneurial activities by creating more interest in young minds to engage their abilities.

Entrepreneurshipas a subject and a course of studyhas become popular in universities, colleges of education and polytechnics over the last decade (Buzeye, 2013). This is because students perceive support which they get from the education differently, influenced by their age group. Moreso, education is more effective in the lower age groups of students (Eminoglu & Gungormus, 2019). This position shows the significance of starting entrepreneurial education early enough as it develops self-confidence and innovation. Since entrepreneurship is greatly fashioned by several elements such as political, pedagogical and economic actors; the involvement of key stakeholders is very important to boost entrepreneurial activities in the economy (Ramli et al., 2018).

The growing need to increase entrepreneurial activities in Nigeria would be hinged upon the availability of growing entrepreneurial intentions spurred by the right environment and resources. The E-learning platform exposes students to online learning and online markets which is a growing space and brand for entrepreneurship. This gained prominence immediately after the pandemic and lockdown in Nigeria (Garcia, 2021). Similarly, Salihu (2022) opined that one of the most significance of entrepreneurship is entrepreneurship education. Entrepreneurship education alongside finance are key drives of entrepreneurship globally(Soomro et al., 2020).

Problem Statement/Justification:

The rising rate of unemployment in Nigeria from 27% to 33% between the second quarter of 2020 to the first quarter of 2022 is worthy of note and should be given the necessary attention (National Bureau of Statistics, 2022). Thus, Shahzad et al.(2021) opined that entrepreneurship intention is a key area in entrepreneurship research. This is because it has a way of effectively of generating the passion of people to engage productively by creating new businesses, reflected in the desire and passion of individuals to start a new enterprise and endorsing entrepreneurial activities. This is now common in emerging economies as a result of its important role in unearthing employment opportunities andeconomic growth.

Empirical evidence from the past decades revealed that only few numbers of grandaunts establish business orengage in fulltime entrepreneurial activities, although the literature on entrepreneurship from previous studies focused more on adult entrepreneurs (Anwar & Saleem, 2019). This is a challenge and could be attributed to inclination. However, there is this growing concern of the lack of predisposition, the positive attitudes or adequate skills tobecomeentrepreneurs; by those graduating or in school.

From empirical evidence, most of the studies on entrepreneurial inclination are focused on intrinsic values and factors that relate to individual skills. However, the challenge of entrepreneurship involvement as a result of inclination has not become better-off (Anwar & Saleem, 2019). Though the findings of these studies have added the required literature for this study, there is the need to consider other external factors to the students or younger ones as factors that account for entrepreneurial intention, in a bid to find and proffer solution to unemployment amongst fresh graduates (Shahzad et al., 2021). The implication of this is that Tertiary Institutions are now more saddled with the responsibility of training, developing, and inculcating the entrepreneurial culture in the campuses because empirical studies in entrepreneurshipinclinations are farand few; being an emerging field.

Objectives of the Study:

Themajor goalofthisstudy is tostudytherelationshipbetween e-learning, financial support and entrepreneurshipinclination of students in Katsina State tertiary Institutions. The following are the special objectives that will help to guide the study:

a. To ascertain the connection between Interaction and student entrepreneurship inclination.
b. To understand the relationship between Staff Support and student entrepreneurship inclination.
c. To discuss the connection between Learners Support and student entrepreneurship inclination.
d. To understudy the link between Financial Support and student entrepreneurship inclination

Literature Review

Introduction

In this section, related literatures are reviewedin relation tothe variables of this study (e-learning and financial support). The literature review will also cover the dimensions of e-learning, empirical studies in entrepreneurship inclination, as well as the theory that underpins this study.

Entrepreneurial Inclination.

Educational institutions have become a driving force for change and development, because they play a significant and inevitable role in molding and modeling future citizens of the respective country. This they do, by teaching and instructing; and primarily engaging the student in the practical aspects of what is being taught; which involves entrepreneurship. Thus, the institutions will be able to produce better citizens by providing good environment and facilities to stimulate entrepreneurial inclinations among the students(Krishnan & Monica, 2020). Furthermore, Anwar and Saleem (2019) were of the opinion that the crucial characteristics of entrepreneurship inclination includes: general self-efficacy, risk-averseness, innovativeness, desire for achievement and tolerance of ambiguity. Entrepreneurial Incantation creates the platform to which mentees and students can begin to innovate and think outside the box. This is achievable in the presence of transformational leadership. Thus, the pull and pushfactorsof entrepreneurshipinclinationare compatible and could be incompatible depending on the situation. Push factorsare moreassociated withnegative development that makes one to engage in businessideas while the pull factors relate withpositive events to start an enterprise. Thus, the pull - motivationsis rural and localized andcognitive decline comparedwith motivation. They are more intrinsicand related to internal aspects oremotions.

Perpék et al. (2021) further opined that unemployment;underemployment, unsatisfactorywork,and lack of family support are push factors while the dream

of beingyour ownboss,financialbenefits and self-actualization are pull factorsforstartingabusiness.

E-Learning

Many Universities and Teaching Institutes are promoting E-learning as a from and platform for teaching(Abbasi et al., 2020). This became more prominent in Nigeria during the COVID19 Pandemic, similarly to Pakistan; who never considered it as a part of formal education in major institutions. One important driver of e-learning is Information Communication Technology (ICT). ICT can simply be defined as technologies and communication of information through the use of electronic equipment such as computer. Asad et al.(2020) opined that teaching has grown to become a very complex profession and ICT can aid in simplifying the process.

Svetlana (2020) is of the opinion that organization of e-learning facilities by universities and other tertiary institutions should involve the creation of virtual universities, pedagogical measurements, development of students' competencies and adjustments to the educational processes. These will ensure that they achieve the desired levels of formation and development that is in line with the educational goals of the institution of learning. Asad et al. (2020) were of the opinion that ICT plays a vitalrole in changingmajor aspects of human endeavor's and has influenced fields just like health/medicine, tourism management, business/civic law, banking, engineering, etc. Furthermore, Uppal et al. (2018) commented on the orientation of online studies by highlighting that online students tend to be goal oriented and innovative, thereby preferring appreciating the added value attained through e-learning. Though there are more tendencies of losing focus and not finishing the desire course work. This medium however exposes students to independent studies that spark up innovation. ICT helps long-lasting effects of learning by introducing models animations and videos. This further enhances inter personal and intra personal skills of learners and instructor using computer based communication and e-learning instructional materials(Asad et al., 2020).

Jung (2011) is of the opinion that seven (7) dimensions exist in assessing e-learning quality. They are: "Institutional Quality Assurance, Interaction, Staff Support, Mechanism, Institutional Credibility, Learner Support, Information and Publicity and Learning Tasks". This study takes not of three which are: Interaction, Staff Support and Learner Support.

Financial Support

There are variousforms of financialsupportthat an entrepreneur has access to. There is the requirement of a non-generic or to adapt or adopt based on the needs of graduates or business owners in setting up theirownbusiness, because of the various forms and capital involvement in startup.Basedon Ahmad,NikandNik (2011) who studiedentrepreneurialinclinationamong students of a polytechnicinMalaysiadiscovered that students with technical background wereless interested in entrepreneurship because of the lack of financial support and aid.Israr and Saleem (2018)see financing as a key drive to entrepreneurship inclination and opined that institutional support is important in determining entrepreneurial intention. Thus, training centers, entrepreneurial education plans, giving financial support; are among the roles that government can provide for new business start-ups. Also, the availability of financial capital is pivotal in entrepreneurship implying that entrepreneurs have been studied to need of capital from other sources other their savings, because they hardly finance a

new business completely by themselves. Empirical researches have shown that inadequate capital is a major challenge of entrepreneurs, and capital can be made available in the form of gifts, friendly loans, family supportor interest-loans from financial institutions.

Furthermore,HabsahandFauziah(2003)found that "86%ofentrepreneursstarttheir businessventure with their personal savingsasacapitalandanother 14% fromfriendsand family". This implies that an enterprise runningbeginswithany of the following;ownsavings,financialsupport from family, friends or other financial institutions, especially those with small business. However, those who need morecapital can access finance from otherinstitutions, for the need of diversifyingstartup, expansion and accumulating.(Shamsul, 2012).Financialsupportis a critical factorinascertainingandmotivating individual's abilitytobeanentrepreneur.Mostindividuals consider lack of financial supportfromparents,government, or any agenciesas achallengeand a high risk.

Empirical Studies:

Babatunde and Durowaiye (2014) did a study on the impact of entrepreneurial education on entrepreneurship intentions among Nigerian undergraduates in Nigeria. Study questionnaires were distributed based on stratified and simple random sampling to 120 degree students of Landmark University in Kwara-Nigeria. The findings of the study indicated that entrepreneurship education to influence the intention of students to start a business. Distributing 120 questionnaires for this type of a study is a major downplay of the work. The sample size should have been higher.

Hussain (2015)in his study on the effect of entrepreneurial education on entrepreneurial intention of Pakistani students, collected data from 499 students.The findings of the study revealed that entrepreneurial education and entrepreneurial intention relate positively. In line with the above, it was recommended that teachers should focus on imparting theoretical knowledge to potential entrepreneurs.

Mustapha and Selvaraju (2015) conducted a similar study on the relationship between entrepreneurial education and entrepreneurship inclination. 178 questionnaires were distributed to three public universities in Klang Valley. Data were analyzed using hierarchical multiple regression analysis. Results showed the significant and positive correlation between entrepreneurship education has a positive effect on students' intention to be entrepreneurs. The sample size of the study was inadequate, to have great confidence in their findings.

Carr and Sequeira (2007) studied family support as a mediating variable between family business background and entrepreneurial intention of a large southwest U.S. city. Using 308 respondents for analysis, the study found family support to have an effect on entrepreneurial intention. The study failed to make any recommendations at the end of their study.

Phuong and Hieu (2015) carried out a similar study on perceived support and entrepreneurship intentions of students pursuing undergraduate degrees in Vietnam. 185 questionnaires were used for analysis which confirm that perceived support directly influence entrepreneurial intentions. Similarly, Israr and Saleem (2018), Saengchai and Jermsittiparsert (2019), Garcia (2021), Singh and Misra (2021), Konstantin (2021), Shahzad et al.(2021), and Salihu (2022) all studied entrepreneurial inclination and identified that there are factors that influence entrepreneurial inclinations. The implication of this is that entrepreneurship thrives on the

availability of these inclinations that span innovation and creativity.

Theoretical Framework: Theory of Planned Behavior

The theory of planned behavior propounded by Azjen in 1991 is used to underpin this study, with Entrepreneurial Inclination the output variable in the study is. This theory posits that "behavioral intentions are a function of an individual's attitude toward the behavior, the subjective norms surrounding the performance of the behavior, and the individual's perception of the ease with which the behavior can be performed (behavioral control)". For the purpose of this study the term'attitude toward behavior', and 'subjective norms' were used as proxies to planned behavior. Furthermore in defining attitude toward behavior; Azjen (1991) opined that "the individual's positive or negative feelings about performing a behavior is determined through an assessment of one's beliefs regarding the consequences arising from a behavior and an evaluation of the desirability of these consequences." When exposed to entrepreneurship education, students might begin to develop positive feelings towards becoming an entrepreneur.

On the other hand, Azjen (1991) defined subjective norm as "an individual's perception of whether people important to the individual think the behavior should be performed" This represents family support as used in the present study. Azjen (1991) found a correlation and similarity amongst attitude to behavior, behavioral intention, subjective norm and behavioral intention.

The study in showing the relationship amongst the variables came up with the following Hypothesis for testing.

Ho_1: Interaction does not affect entrepreneurship inclination of students in tertiary institutions, Katsina – Nigeria.

Ho_2: There is no correlation between Staff Support andentrepreneurship inclinations of students in tertiary institutions, Katsina – Nigeria.

Ho_3: Learners Support does not affect entrepreneurship inclination of students in tertiary institutions, Katsina – Nigeria.

Ho_4: Financial Support does not affect entrepreneurship inclination of students in tertiary institutions, Katsina – Nigeria.

Methodology:

Study Area Description: In view of the research objectives, the population of this study is made up of every Tertiary Institutions in Katsina State. As at the time of submitting this proposal, there are 17 Tertiary Institutions; consisting of Universities, Polytechnics, Collages of Education, School of Nursing and Health Science and Specified Tertiary Institutions. Katsina is made up of 34 Local Government and 3 Senatorial Districts; namely: Katsina Central, Katsina North and Katsina South. This classification accounts for the number of local governments; 11, 12 and 11 respectively. Katsina Central has 11 Tertiary Institutions, Katsina North has 4, and Katsina South has 2. This accounts for 65%, 23% and 12% of the Tertiary Institutions in the State respectively. Thus, using this proportion; the questionnaire would be distributed across the Tertiary Institutions. As at the time of conducting this proposal ,the total population of students is unknown across the 17 tertiary institution, thus the study will use the formula for infinite population as developed by Rose, Spinks, and Canhoto (2015). According to Rose *et al.*(2015)sample size of an infinite population is determined by:

a. Sample Size of the Study: Since the population of the study is regarded to be infinite,

$$n_r = \frac{4pq}{d^2}$$

Where:

n_r = actual sample size needed ,

p= proportion of the population with same characteristic,

q = 1- p and d = margin of error.

As recommended by Rose *et al.*, (2015),p is set at 0.5,q = 1 – q = 1 – 0.5 = 0.5, d = 0.05, resulting to the following equation below:

$$n_r = \frac{4 \times .5 \times .5}{.05^2} = \frac{1}{.0025} = 400$$

The minimum size of the sample is 400, and to cater for non-response bias or falling short of the minimum sample size of 400 when questionnaires are retrieved from respondents, Israel (2013) advised that a certain percentage (30%) should be added to the tabulated minimum sample size. Thus, 30% of 400 added to 400 will make it 520copies of questionnaires to be distributed to the respondents of the study.

b. **Sampling Technique:** stratified sampling technique will be used in distributing questionnaires to respondents from the 17 tertiary Institutions across the state. This is done to ensure wide coverage that covers the whole of the state. Thus, the 520 copies of questionnaires will be divided by 17, to get the number of questionnaires to be given to each tertiary institution. The Table below presents information on the names of the 17 Tertiary Institutions in Katsina –Nigeria.

c.

S/N	Tertiary Institutions	Questionnaires to be given
1	Al-Qalam University Katsina	30
2	Federal University Dutsin-Ma	31
3	Umaru-Musa Yar'adua University	31
4	Federal College of Education Katsina	31
5	Isa Kaita College of Education, Dutsin Ma	30
6	Imam Saidu College of Education, Funtua	33
7	Federal Polytechnic Daura	29
8	Hassan Usman Katsina Polytechnic	31
9	School of Health Technology, KanKia	29
10	SaniZangon Daura School of Health Technology, Daura	29
11	Katsina State College of Nursing and Midwifery, Katsina	30
12	Katsina State Community Midwifery Program, School of Basic Midwifery, Malunfashi	33
13	Yusuf Bala College of Legal and General Studies	29
14	School of Basic and Remedial Studies, Katsina	31
15	Cherish Enterprise Institute, Batsaru, Katsina	31
16	Dialogue Computer Institute, Katsina	31

17	Katsina State Institute of Technology and Management, Katsina	31
Total		520

Research Design: Thisresearchis aquantitative descriptive researchbecause the informationand datacollected was based on survey and questionnaires administered; adjudged firstly by there liability and secondly by the validity factor of the research.

Data Collection Method and Procedure

The questionnaire was used as a data collection tool in this study, based on questions that are relevant to this research. The questionnaire was administered to various students of the tertiary institutions alongside some research assistance in other to obtain a quick response from the participants. The study and research assistants encouraged them to give their honest opinions concerning the topic matter.

Measurement of Variables

The study variables are interaction, staff support, learners support, financial support and entrepreneurial inclination. Interaction and financial support in this study were measured by the four item scale developed by Lechler (2001). Staff support is measured using the four item scale propounded by Turker and Selcuk (2009), while, learners suport was measured using the five item scale of Carr et al. (2007), and finally, entrepreneurial inclination was assessed using the six item scale propounded by Linan and Chen (2009).

Technique of Data Analysis

Partial Least Square Structural Equation Modelling (PLS-SEM) was adopted as a technique to analyzethe data and test the hypothesis on the SmartPls2 software, because it is a tool that works better with small samples and complex models.

Data Analysis and Presentation

There were 520 copies of questionnaires distributed, out of which 443 copies were retrieved from respondents, which constitutes 85% of the distributed questionnaires, which means that 77 copies were not returned to the researcher and they constitute about only 15% of the totally distributed questionnaire. However, 11 of the returned 443 copies questionnaires were deleted as they constitute outliers and deemed not usable. Finally, only 432 copies of questionnaires were used for final analysis, which amount to 83% response rate. This is considered as being very appropriate for the study.

Assessing Model Fit

Table 1

Construct Reliability and Validity

Construct	Items	Loadings	AVE	CR
Entrepreneurial Inclination	E11	0.781	0.691	0.915
	EI2	0.806		
	EI3	0.853		
	EI4	0.854		
	EI5	0.864		
	EI6	0.825		
Financial Support	FS1	0.779	0.643	0.832
	FS2	0.782		
	FS3	0.809		
	FS4	0.837		

Interaction	INT1	0.796	0.694	0.854
	INT2	0.879		
	INT3	0.809		
	INT4	0.847		
Learners Support	LS1	0.778	0.665	0.880
	LS2	0.829		
	LS3	0.858		
	LS4	0.819		
	LS5	0.792		
Staff Support	SS1	0.833	0.785	0.913
	SS2	0.915		
	SS3	0.902		
	SS4	0.892		

Note: AVE represents Average Variance Extracted; CR represents Composite Reliability.

Both the bare minimum for Composite Reliability (CR) and the Average Variance Extracted (AVE) were attained by all constructs. Those numbers work out to 0.7 and 0.5, respectively (Hair et al. 2014). In terms of CR and AVE, all items loaded at or above 0.7 and 0.5 respectively. The concept then underwent discriminant validity testing utilising the Heterotrait-Monotrait Ratio (HTMT) criteria. If the HTMT value is less than 0.90, discriminant validity has been established amongst two reflective constructs (Hair et al 2015). According to Table 2, the data passed the discriminant validity test has the figures are below 0.9.

Table 2

Discriminant Validity Assessment using HTMT

	1	**2**	**3**	**4**	**5**
1. Entrepreneurship Inclination					
2. Financial Support	0.754				
3. Interaction	0.691	0.673			
4. Learners Support	0.613	0.705	0.618		
5. Staff Support	0.750	0.846	0.693	0.632	

Test of Hypotheses

This section of the paper is devoted for test of the hypotheses of the study. Consequently, the paper tested whether interaction, staff support, learners support and financial support is significant on entrepreneurial inclination of tertiary students in Katsina – Nigeria. To achieve this, a bootstrapped analysis was done.

Table 3

Test of Hypotheses

	Sample Mean	Standard Deviation	T statistics	P Values
INT->EI	0.34	0.09	3.72	0.00
SS->EI	0.28	0.10	2.76	0.03
LS->EI	0.25	0.07	3.48	0.00
FS->EI	0.39	0.09	4.31	0.00

The analysis in Table 3 shows that Interaction (INT) has a positive and significant effect on the Entrepreneurial Inclination (EI) of students ($\beta = 0.34$, $p<0.01$), thus the hypotheses that states that interaction has a significant effect on the entrepreneurial inclination of tertiary students in Katsina state is supported. Similarly, Staff Support (SS) has a positive and significant effect on the Entrepreneurial Inclination (EI) of students ($\beta = 0.28$, $p<0.03$), thus the hypotheses that states that staff support has a significant effect on the entrepreneurial inclination of tertiary students in Katsina state is also supported. In addition, Learners Support (LS) has a positive and significant effect on the Entrepreneurial Inclination (EI) of students ($\beta = 0.25$, $p<0.00$), thus the hypotheses that states that learners support has a significant effect on the entrepreneurial inclination of tertiary students in Katsina state is empirically supported. Finally, Financial Support (FS) has a positive and significant effect on the Entrepreneurial Inclination (EI) of tertiary students in Katsina state ($\beta = 0.39$, $p<0.00$), thus the hypotheses that states that financial support has a significant effect on the entrepreneurial inclination of tertiary students in Katsina state is supported empirically.

Discussion of Findings

The results show that entrepreneurial interaction positively affects tertiary students' propensity to think entrepreneurially. The concept of interaction is similar to that of social capital in that it describes the transaction that takes place between two or more people. Where social contact differs most is in its emphasis on the decision that forges those bonds between people. Therefore, the results indicates that students of tertiary institutions who engage in more social activities while enrolled in higher education would develop a more robust sense of entrepreneurial initiative. The research conducted by Huang et al. corroborates these results (2021). Similarly, the study found that the level of staff support in higher education institutions was substantially correlated with students' propensity to engage in entrepreneurial behavior. The desire of students to become entrepreneurs may be expected to rise dramatically with an increase in staff assistance for students in postsecondary institutions. The study also indicated that the level of learner support significantly affects college students' propensity to engage in entrepreneurial behavior. Students in higher education institutions will naturally become more entrepreneurial if they receive more financial and other forms of assistance for their learning. Overall, the study concludes by stating that financial support is favorable and statistically significant in relation to university students' predisposition toward entrepreneurship. Thus, increase in financial support will lead to a corresponding increase in the entrepreneurial inclination of students in tertiary students.

Conclusion and Recommendation

The study concludes that Entrepreneurship Inclination can be influenced and engendered amongst students of tertiary institutions. The study supports an inclusion of findings and discussions that shows that entrepreneurs can also be made as against only being born, thus no amount of training and development should be overlooked in enhancing entrepreneurship among the young and teaming population. The study therefore recommends that much attention be placed on training, support and development rather alongside unearthing born talents. More so, the need to raise the standard and capacity of our entrepreneurial frontiers to accommodate a wide range of ideas and skill set that will emerge as a result of the pull factors that positive entrepreneurial interaction will provide.

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