

**DEMOGRAPHIC FACTORS AND ENTREPRENEURIAL INTENTION
OF BUSINESS OWNERS IN MAKURDI METROPOLIS, BENUE
STATE, NIGERIA**

ASENGE, EMMANUEL LUBEM¹ & AGWA, TERWASE RICHARD²

Department of Business Management

¹Benue State University, Makurdi, Nigeria

²Department of Business Administration

Federal University of Agriculture, Makurdi, Benue State, Nigeria.

ABSTRACT

This study examined the influence of demographic factors on entrepreneurial intention of business owners in Makurdi Metropolis, Benue State, Nigeria. The study specifically examined the effect of age, gender and education on entrepreneurial intention of business owners. A survey design was adopted for the study and structured questionnaire was used as the instrument for data collection. Three hypotheses were formulated with three objectives. A sample of two-hundred and twenty (220) business owners was randomly selected for the study in Makurdi Metropolis, Benue State. Reliability of the instrument was carried out using Cronbach's Alpha. Formulated hypotheses were test using multiple regression analysis at 0.05 level of significance. This was done with the aid of the Statistical Package for Social Sciences (SPSS 21). Results of the study showed that age significantly affect entrepreneurial intention of business owners. The study also indicated that gender has positive significant effect on entrepreneurial intention of business owners. The study further revealed that education is a significant predictor of entrepreneurial intention of business owners. The study concluded that demographic factors significantly predict entrepreneurial behaviour and the desire for starting new firms by students. The study recommends a change in the educational pedagogies in encouraging university students to increase their perceived attraction towards entrepreneurship.

Keywords: Demographic Factors, Entrepreneurial Intention, Entrepreneurship Education, Age, Gender.

1.0 INTRODUCTION

Entrepreneurship is recognized all over the world as contributing to the economic growth of every country. The study of entrepreneurship has been widely acknowledged by researchers and academicians worldwide. Nabi and Holden (2008) explain that nowadays, higher education facilitates the process of producing an increasing number of graduates in many countries that seeks to promote self or small business employment as a realistic career option. Moreover, educators intend to better prepare their students for a changing market by extending entrepreneurship education beyond the business school (Shinnar, Pruett and Toney, 2009). Entrepreneurship has been regarded as fundamental to the growth of economies in both developed and developing countries. Entrepreneurship provides avenues for young

people especially in developing countries such as Nigeria with high pervasiveness of unemployment rates (Ayodele, 2013).

Unemployment situation in most developing countries have encouraged many youths to set up businesses as a source of livelihood thereby reducing the rate of poverty, creating employment and contributing to economic growth (Ibrahim and Soufani, 2002). Entrepreneurship therefore serves as a panacea in reducing social issues associated with unemployment in Nigeria. According to Sata (2013) entrepreneurship offers significant opportunities for individuals to achieve independence financially as well as benefit the economy by contributing to job creation, innovation and economic growth.

Entrepreneurial intention is the state of one's mind to foster the new business or venture creation. The desire to start up business or establish new venture is enhanced by many demographic factors. Demographic variables such as age, gender, education and family background significantly influence the entrepreneurial intention of students. Entrepreneurship education is incorporated in the curriculum of both secondary and higher institutions in Nigeria. Entrepreneurship education programmes help to develop entrepreneurial intention of students so that they will be able to start new ventures after graduation. Many youths are encouraged to take entrepreneurial paths after school because of the prevalent unemployment rate. According to Shane (2004) universities have been regarded as a source of technological development that is useful to entrepreneurial activity. The present study focused on entrepreneurial intention, because intention towards purposive behaviour can be a crucial antecedent to entrepreneurial behaviour.

In Benue State many students that graduate from different levels of education do not have a job or are working in organizations with meager salaries. Most of the unemployed graduates choose different paths to entrepreneurship and a greater number of them have undertaken ventures on the basis of their innovative ideas and techniques in school. However, most graduates who possess the necessary skills and competence in starting their businesses lack entrepreneurial intention to create new ventures in the future.

In the words of Ajzen (2012) intention is the direct antecedent of any behavior and it plays a role towards attitude of behavior, subjective norm, and alleged behavioral control. It is therefore imperative to appreciate the factors that influence a person's plans of starting a business. Previous studies indicate that entrepreneurship intention foster the path to new venture creation by students (Autio *et al.*, 2001; Wang and Wong, 2004; Choo and Wong, 2006; Fox *et al.*, 2008). Soomro and Yuan (2015) however found no difference between intentions among male and female students and between students of both universities. Minniti *et al.*, (2004) also found no statistical differences between male and female rates of entrepreneurship in different countries.

In Nigeria, a study by Ayodele (2013) on demographic factors and entrepreneurial intention of university students indicated that demographic factors have positively influenced entrepreneurial intentions of students. Izedonmi and Okafor (2010) also found significant effect of entrepreneurship education on students' entrepreneurial intentions in Nigeria. There are no consistent results showing the relationship between demographic characteristics and

entrepreneurial intention of students in universities and this necessitates further investigation on this topic. The gap in the literature is filled by the current study which examines the effect on demographic factors on entrepreneurial intention of business owners in Makurdi metropolis, Benue State. To achieve this objective, the following questions were posed: What is the effect of age on entrepreneurial intention of business owners? What is the effect of gender on entrepreneurial intention of business owners? What is the effect of education on entrepreneurial intention of business owners?

2.0 LITERATURE REVIEW

2.1 Demographic Factors and Entrepreneurial intention

Researchers have been interested in studying the demographic factors affecting the entrepreneurial intention. According to Ashley *et al.* (2009) there are number of individual factors that motivate a person's decision to become an entrepreneur. These can be categorized as demographic factors and psychological factors. Ismail (2009) explained that demographic factors that affect entrepreneurial intention include age, sex, education and work experience. Gibson and Gibson (2010) argued that demographic factors such as household income, gender and race for ethnicity significantly affect the innovative attitude of students. Factors such as age and gender have been proposed to have an impact on entrepreneurship intention (Kristiansen & Indarti, 2004). Welmilla *et al.*, (2011) explain that demographic characteristics such as age, gender, culture, ethnicity, family background and religion have been closely linked to entrepreneurial intention and entrepreneurial behaviors.

Entrepreneurial intention is the state of mind that drives individuals to create new businesses. Entrepreneurial intention is defined by Thompson (2009) as a self-acknowledged conviction by a person that they intend to set up a new business venture and consciously plan to do so at some point in the future. According to Rasli, Khan, Malekifar and Jabeen, (2013) entrepreneurial intention is the state of mind that promotes the development or establishment of new business. Entrepreneurial intention also refers to the mindset that influence the choice of entrepreneurship (Peng, Lu and Kang, 2012) and offering critical insights into underlying processes including opportunity recognition (Krueger, *et. al*, 2000).

Quan (2012) asserted that entrepreneurial intention is either impulsive or deliberate. He explained that impulsive entrepreneurial intention refers to intention without realistic control of business resources. It can be influenced by personal characteristics, culture or demographic factors. Deliberate entrepreneurial intention as explained by Quan (2012) is the willingness of the individual to venture into business due to the feasibility of entrepreneurial behaviors. It depends on external resources such as prior experience or network building. In this study entrepreneurial intention refers to the state of mind that directs and fosters the behaviour of students towards the creation of new ventures in the future.

Extant literature have shown that the entrepreneurial intentions of undergraduate students in universities are influenced by their family members, academics, attending courses on entrepreneurship, gender differences, age variation and personality traits (Chen & Chen, 2015; Gerba, 2012; Zain, Akram, & Ghani, 2010). Murah and Abdullah (2012) in their study

of entrepreneurial intention of computer science students found that their entrepreneurial intentions were influenced by entrepreneurial experience in childhood, family background, personality type, and future plans. A study by Peng, Lu and Kang (2012) on entrepreneurial intentions and its influencing factors on University Students in Xi'an China showed that experience by students have significant effect on entrepreneurial intention. Family background factors however have no significant impact on student's entrepreneurial attitude, subjective norm, entrepreneurial self-efficacy and entrepreneurial intention.

3.0 AGE AND ENTREPRENEURIAL INTENTION

Age is regarded as an important factor that fosters entrepreneurial intention. Previous studies have shown that age a demographic characteristic triggers entrepreneurial intentions (Welmilla *et al.*, 2011). Findings by Storey (1994) revealed that people mostly decide to establish their own firms between the ages of 25-45 years old. Antoncic (2009) in agreement with other researchers established that age is directly related with the success of the business. The most vigorous period of entrepreneurship as reported by Lévesque and Minniti (2006) is over the age of 25. Similarly, Karadeniz and Özçam (2009) reported that, mostly in developing countries the entrepreneurs are in age groups of 25-34 at an early stage and 35-44 age groups are of early stage entrepreneurs in the developed countries.

Contrarily, Ferreira (2003) established that age seems to be negatively related to innovation and growth orientation (Ferreira, 2003). Tanveer, Akbar and Ahmed (2013) also averred that age is a contentious factor in explaining entrepreneurial intention. To them, there are limited chances to become an entrepreneur as the age increases, but age is positively related to a firm's success. Raposo, do Paço and Ferreira (2008) also share similar result that individuals up to the age of 24 do not feel like starting their own business as entrepreneurs. They argued that entrepreneurs get more opportunities as their ages increase, but their willingness to become an entrepreneur decrease as they become old.

The above literature shows that there are differences in opinions of researchers as regards the effect of age of individuals on their entrepreneurial behaviour and intentions. From, the studies it is clear that most of the researchers are in agreement that individuals show have the desire in starting their ventures when they are young compared to when old. This implies that, younger people should show higher intention for entrepreneurial behaviour than their older counterparts. Thus, we hypothesized that:

H₀₁: Age has no significant effect on entrepreneurial intention

4.0 GENDER AND ENTREPRENEURIAL INTENTION

Gender has been described as another important predictor of entrepreneurial behaviour and intention. Previous studies have argued that there are gender differences in business start-ups and entrepreneurial intentions and attributes (Shinnar, Giacomini, & Janssen, 2012; Díaz-García & Jiménez-Moreno, 2010; Yordanova & Tarrazon, 2010). Radipere and Dhliwayo (2014) argued that gender has an impact on entrepreneurial success which translates to firm performance. There are mixed results on the influence of gender as antecedent of

entrepreneurial intention. Females are reported to be less likely to establish their own businesses than men (Verheul *et al.*, 2005). Renzulli, Aldrich and Moody (2000) asserted that there are gender variations in business start-ups because homogeneous networks disadvantage women in their ability to access information and recognize business opportunities when compared with their male counterparts.

Other researchers have also argued that the rate of male engagement in entrepreneurial activities is far above female because women are discriminated in many societies hence males have more entrepreneurial intentions than their female counterparts (Davidsson, 1995; Crant, 1996; Wilson *et al.*, 2007). In their opinion, Raposo *et al.*, (2008) averred that women are less capable and confident in managing businesses like the men even though many women want economic and personal independence. These findings are supported by Reynolds *et al.*, (2002).

A study by Leroy *et al.*, (2009) on gender effects on entrepreneurial intention among Belgian undergraduates in Europe found that there are gender differences in the factors that shape entrepreneurial intentions. They conclude that men seem to prefer entrepreneurship because of financial independence and creativity. Ferk, Quien and Posavec (2013) also found gender differences between male and female entrepreneurs regarding managerial competencies. In relation to the literature on gender studies, there are different opinions as regards the effect of gender on entrepreneurial intentions and these views are based on different societies. Therefore, there is mixed evidence on the relationship between gender and entrepreneurial intention. It is therefore hypothesized that:

H₀: Gender has no significant effect on entrepreneurial intention

5.0 EDUCATION AND ENTREPRENEURSHIP INTENTION

Global Entrepreneurship Monitor (2010) define entrepreneurship education as the process of imparting knowledge and skills and developing the competencies of learners, as part of accepted education programs at either the primary, secondary or tertiary-level educational institutions. Liñán (2004) explains that entrepreneurship education attempts to develop in the participants the intention to perform entrepreneurial behaviors, knowledge and desirability of the entrepreneurial activity. Studies have shown the entrepreneurship intention can be fostered through learning process (Wang and Wong, 2004; Wu and Wu, 2008; Ishfaq, 2016). Peterman and Kennedy (2003) who assessed the influence of entrepreneurship education on students' entrepreneurship behaviour found significant relationship between entrepreneurship education and entrepreneurial intention.

Ishfaq (2016) found a significant difference between students who participated in entrepreneurship course and those who do not in terms of entrepreneurial intention. Autio *et al.*, (1997) in a study on entrepreneurial intention of university students in various cultural contexts found that the encouragement from university environment positively affects the entrepreneurial confidence and intentions of university students. This is supported by Wang and Wong (2004) who emphasised the importance of entrepreneurship education in schools

and concluded that entrepreneurial dreams of many students are hindered by inadequate preparation of the academic institution.

In their study, Ibrahim and Soufani (2002) indicated that the school and education system play a critical role in identifying and shaping entrepreneurial traits and competencies of students. Other studies have established that entrepreneurship education, particularly technical education that provides technological training for students is crucial in enhancing entrepreneurs' innovation skills and competencies (Garavan & O'Connell, 1994; Galloway & Brown, 2002). The literature reviewed showed that entrepreneurship education significantly affect the desire and skills of participants in engaging in entrepreneurship and their future business performance. From the literature, the hypothesis is stated as thus:

H0₃: Education has no significant effect on entrepreneurial intention

6.0 THEORETICAL FRAMEWORK

This study is anchored on Ajzen's (1991) Theory of Planned Behaviour (TPB) which is considered most relevant to the study. The Theory of Planned Behaviour (TPB) explains how intentions can predict actual behaviour. The aim of the theory is to explain why people behave in certain ways. The theory is used in determining the factors that influence individuals to start new business ventures. The theory also suggests that entrepreneurial behaviour is influenced by three determinants: attitude towards behaviour, subjective norms, and perceived behavioural control. Attitude towards behaviour (ATB) means the appraisal of the behaviour, which is the extent to which a person has favourable or unfavourable attitude towards behaviour. Subjective norm (SN) which is the second element refers to the social pressure to perform the behaviour. The last determinant, perceived behaviour control (PBC) means the perceived difficulty to perform a particular behaviour. The three determinants show that in order to increase a person's intention to perform behaviour, the attitude and subjective norm towards that behaviour has to be more favourable and perceived behaviour control has to be greater. This means that the more favourable the attitude and subjective norm and the greater the perceived behaviour control is, the stronger should be the intention of an individual to perform the behaviour under consideration (Ajzen, 1991).

Ajzen's Theory of Planned Behavior (TPB) is relevant to the present study because it shows that efforts and skills are required for any intention. This implies that certain intentions guide the entrepreneurial behaviour of business owners or create paths to entrepreneurship development and this affects the performance of their businesses.

7.0 MATERIALS AND METHODS

The study adopted a descriptive survey design. The use of survey design enabled the researcher to collect different opinions from the respondents which were used for data analysis to achieve objectives of the study. The sample of the study consists of 220 final business owners who were randomly selected from a population of 365 registered businesses. The sample includes 127 male business owners and 93 female business owners. Questionnaire was used as the instrument for data collection. The questionnaire was designed

using four-point Lickert scales with options ranging from strongly agree, agree, disagree and strong disagree. A pilot test was carried out on 30 students to ensure consistency of the measurement instrument and the result showed overall Cronbach's Alpha as 0.849. The reliability test result for the variables was as follows: Age (0.817), Gender (0.849), Education (0.837) and Entrepreneurial Intention (0.892). The questionnaire was thereafter amended and revised accordingly. The researcher ensured that ethical considerations were upheld throughout the study. The researcher informed and explained to the respondents the purpose of the study in which they were asked to participate and the benefits that were expected from the study. Data were collected through face to face method with the aid of two research assistants in three days by visiting business owners in their business premises. This was done to ensure that respondents were given enough time to answer the questions and to obtain a high response rate. Data collected were presented in tables using means and standard deviations while multiple regression was used to test the formulated hypotheses with the aid of Statistical Package for Social Sciences (SPSS 21).

8.0 RESULTS AND DISCUSSION

Descriptive and inferential statistics are used for data presentation and analysis as well as test of hypotheses based on responses collected from the participants.

Table 4.1: Responses on the Effect of Age on Entrepreneurial Intention

Item	N	Minimum	Maximum	Mean	Std. Dev.
My age would influence greatly my intentions to be an entrepreneur	220	1	4	2.75	1.068
Young people are likely to sustain their business ventures	220	1	4	2.83	1.116
Old entrepreneurs have greater and more practicable business ideas than their young counterparts	220	1	4	2.59	1.052
The age of an individual is related to the success of his/her business	220	1	4	2.66	1.086

Source: Field Survey, 2019.

The result in Table 4.1 revealed the responses collected from the respondents on the effect of age on entrepreneurial intention and items 1, 2, 3 and 4 were presented using mean scores and standard deviation. The respondents agreed with all the questions since the mean scores were high above 2.50 which is the cut-off point score. The mean scores ranged from 2.59 to 2.83 and this implies that age as a demographic factor significantly affect the entrepreneurial intention of entrepreneurs.

Table 4.2: Responses on the Effect of Gender on Entrepreneurial Intention

Item	N	Minimum	Maximum	Mean	Std. Dev.
Gender have an influence on your intentions to be an entrepreneur	220	1	4	2.62	1.181
Males have more intentions towards entrepreneurship than females	220	1	4	2.54	1.029
Males are more willing to take risk in business than females	220	1	4	2.45	1.973
Females have less possibility in starting their business as an entrepreneur	220	1	4	2.60	1.143

Source: Field Survey, 2019.

The data presented in Table 4.2 showed the responses collected from the respondents on the effect of demographic gender on entrepreneurial intention and items 1, 2, 3 and 4 were presented using mean scores and standard deviation. The respondents agreed with the questions and the mean scores were above the 2.50 cut-off point score apart from the third question. It was doubtful to conclude that males are more willing to take risk in business than females. The mean scores ranged from 2.45 to 2.62 and this implies that demographic gender demographic have significant effect on entrepreneurial intention of business owners. The result however shows that males have more desire in starting and managing their businesses compared to their female counterparts.

Table 4.3: Responses on the Effect of Education on Entrepreneurial Intention

Item	N	Minimum	Maximum	Mean	Std. Dev.
Education enhances my ability to become an entrepreneur	220	1	4	2.52	1.089
Entrepreneurship skills are acquired through education	220	1	4	2.58	1.078
Knowledge acquired through entrepreneurship education is necessary to start a business	220	1	4	2.57	1.088
Entrepreneurship education stimulates entrepreneurial spirit	220	1	4	2.66	1.127

Source: Field Survey, 2019.

Result in Table 4.3 presents the analysis of responses collected on the effect of education on entrepreneurial intention and items 1, 2, 3 and 4 were presented using mean scores and standard deviation. The respondents agreed with all the questions since the mean scores were high above 2.50 which is the cut-off point score. The mean scores ranged from 2.52 to 2.66. The implication of the result is that education fosters the entrepreneurial intention of entrepreneurs by improving their skills and competencies.

Table 4.4: Responses on Entrepreneurial Intention

Item	N	Minimum	Maximum	Mean	Std. Dev.
I would choose a career as an entrepreneur	220	1	4	2.96	1.162
I am more comfortable being an entrepreneur rather than working for someone	220	1	4	3.09	1.000
I have the ideas and skills in managing my own business	220	1	4	3.11	.958
I have the ability to face challenges of creating new business	220	1	4	3.15	.902

Source: Field Survey, 2019.

The result in Table 4.4 shows respondents’ views on entrepreneurial intention with demographic factors as the predictors. Items 1, 2, 3 and 4 were presented using mean scores and standard deviation and the respondents agreed with all the questions since the mean scores were above 2.50 cut-off point score. The mean scores ranged from 2.96 to 3.15 and this implies that most entrepreneurs have the desires and intentions in starting their businesses after school.

9.0 TEST OF HYPOTHESES

Table 4.5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.813 ^a	.661	.656	.43471	1.801

a. Predictors: (Constant), Education, Gender, Age

b. Dependent Variable: Entrepreneurial Intention

Source: SPSS Data Output, 2019.

The result in Table 4.5 showed that the regression coefficient (R = .813) indicates a positive relationship between the predictor variables and the dependent variable. The coefficient of determination (R²) was .661 which implies that 66.1 % of the variation in entrepreneurial

intention is explained by demographic age, gender and education which are the independent variables in the study.

Table 4.6: Analysis of Variance (ANOVA)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	76.528	3	26.509	140.284	.000 ^b
Residual	40.817	216	.189		
Total	120.345	219			

a. Dependent Variable: Entrepreneurial Intention

b. Predictors: (Constant), Education, Gender, Age

Source: SPSS Data Output, 2019.

The result of the analysis of variance as presented in Table 4.6 showed that the value of F (140.284) is significant and the significance level (.000) which is less than 0.05 (P-value = 0.000 < 0.05). This implies that over all regression model is statistically significant, valid and fit. The valid regression model indicates that all independent variables (age, gender and education) are capable of explaining the changes in entrepreneurial intention of entrepreneurs in Benue State, Nigeria.

Table 4.7: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	.179	.164		1.089	.277
Age	.673	.045	.709	15.115	.000
Gender	.156	.054	.135	2.893	.004
Education	.144	.042	.139	3.409	.001

a. Dependent Variable: Entrepreneurial Intention

Source: SPSS Data Output, 2019.

The regression coefficient result presented in Table 4.7 shows that, age, gender and education significantly predict the entrepreneurial intention of business owners. The regression coefficient indicates that a change in age would affect entrepreneurial intention by 67.3 %, a unit change in gender would affect entrepreneurial intention by 15.6 % and a unit increase in education would increase entrepreneurial intention by 14.4 %. The result therefore implies that the three demographic factors (age, gender and education) have significant effect on entrepreneurial intention but age has more significant effect as shown by the above result.

Based on the regression coefficient result, the first hypothesis which states that age has no significant effect on entrepreneurial intention was rejected ($P = .000 < 0.05$) and we conclude that age has significant effect on entrepreneurial intention. The result also shows that gender has significant effect on entrepreneurial intention ($P = .004 < 0.05$). The null hypothesis was thus rejected. Hypothesis three also indicates that education significantly affects entrepreneurial intention ($P = .001 < 0.05$) hence, the null hypothesis was rejected.

10.0 DISCUSSION OF FINDINGS

Result of the study shows that age has considerably affected entrepreneurial intentions of business owners. Results collected from the respondents indicated that age is negatively related with entrepreneurial intention. Younger people tend to have more desire for starting new ventures when compared with their older counterparts. The result is supported by previous studies which showed that age as a demographic factor triggers entrepreneurial intentions (Antoncic, 2009; Welmilla *et al.*, 2011). Findings by Storey (1994) revealed that younger people are more disposed in establishing their own firms. This result is supported by Ferreira (2003) who avowed that age is negatively related to innovation and growth orientation. Tanveer, Akbar and Ahmed (2013) also averred that age is a contentious factor in explaining entrepreneurial intention. The age of an individual does not necessarily counts in managing a business provided there is the desire and mindset in setting up a business.

Findings of the study also revealed that gender has significant effect on entrepreneurial intentions of business owners. The males are more apt to entrepreneurial intention compared to their female counterparts. This result is in agreement with Verheul *et al.* (2005) who found that females are less likely to establish their own businesses than men. Radipere and Dhliwayo (2014) in their study reported a significant effect of demographic gender on entrepreneurial intention. Similar, results were reported by Reynolds *et al.*, (2002) and Wilson *et al.*, (2007) who found that females have 50% less possibility in becoming entrepreneurs when compared to their male counterparts. Contrarily, Ferk, Quien and Posavec (2013) found that females were better entrepreneurs than their males counterparts probably because of managerial competencies than. The implication of the finding to entrepreneurs is that both males and females have the potentials in starting and managing their businesses if provided with equal opportunities.

Results of the study further indicated a positive effect of education on entrepreneurial intentions of business owners. Entrepreneurship education has propelled the career paths of most entrepreneurs and provided them with competencies and skills in starting new ventures and successfully managing their businesses. The result corroborates previous studies by Ibrahim and Soufani (2002) that showed the critical role played in identifying and shaping entrepreneurial traits and competencies of students through entrepreneurship education. Similar results are found by Galloway and Brown (2002) and Peterman and Kennedy (2003) who in their study found significant relationship between entrepreneurship education and entrepreneurial intention of students. Entrepreneurship education is therefore regarded as an efficient approach in building entrepreneurial knowledge and competencies in students and this should be emphasized by government and policy makers at all levels.

11.0 CONCLUSION AND RECOMMENDATIONS

This study examined the effect of demographic factors on entrepreneurial intention business owners. Demographic characteristics have been shown to significantly predict the entrepreneurial intention and behaviour of business owners. Findings of the study share credence with Ajzen's Theory of Planned Behavior (TPB) which suggests that a certain amount of planning and effort are required for any intention (entrepreneurship) to materialize. The study has confirmed that proper entrepreneurship education exposure enables learners to have positive attitudes towards choosing entrepreneurship as a career. It can be concluded that demographic factors predict entrepreneurial behaviour and the desire for starting new firms. The study is important in entrenching skills and entrepreneurial behaviour among entrepreneurs and would-be entrepreneurs. This will enable policy makers in the educational system to ensure that entrepreneurship education is made compulsory by all schools in Nigeria. The study recommends that unemployed graduates should be encouraged to be self-reliant and there should be no gender differences in entrepreneurial engagements. There should also be a change in the educational pedagogies in encouraging students to increase their perceived attraction towards entrepreneurship after school. The study is limited to business owners in Makurdi metropolis, Benue State, Nigeria hence the need for further studies to cover other towns in Nigeria. The effect of other demographic factors such as income, marital status, occupation and family size on entrepreneurial intentions could also be investigated in future research.

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About the Authors

Asenge, Emmanuel Lubem is a Ph.D student in the department of Business Management, Faculty of Management Sciences, Benue State University, Makurdi. He has published many articles in local and international journals. His research interest is in Entrepreneurship.

Agwa, Terwase Richard is a postgraduate student in the department of Business Administration, College of Management Sciences, Federal University of Agriculture, Makurdi. He has many publications in the area of Entrepreneurship and Business Management.