

## **Discrimination in Predicting Entrepreneurial Intentions of the Disabled Students in Nigeria**

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**Abstract:** *Entrepreneurship activities have impacted so much in the areas of job creation and economic growth which are widely recognized across the world. Hence, entrepreneurial intention is important in triggering venture establishment and has significant impact on the venture's success. The purpose of this article is to examine discrimination as a predictor of entrepreneurial intentions of disabled students. The study followed a descriptive survey where both quantitative and qualitative approaches were employed. About 230 questionnaires were distributed to disabled students across the tertiary institutions (Universities, Polytechnics and colleges) in Plateau State-Nigeria. Results reveal that discrimination, attitudes and perceived behavioural control positively influence entrepreneurial intentions of disabled students.*

**Keywords:** *Disability, Discrimination, Entrepreneurship, Entrepreneurial Intention.*

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### **1. INTRODUCTION**

Entrepreneurship activities have impacted so much in the areas of job creation and economic growth which are widely recognized across the world (Kritikos, 2014; Valliere & Peterson, 2009). Job creation through the establishment of ventures is seen to be initiated by entrepreneurs without reflex but intentionally because it helps in explaining the reasons why certain individuals choose to start a business (Krueger et al., 2000). Hence, entrepreneurial intention is important in triggering venture establishment and has significant impact on the venture's success and as such, offers strong validity for the start-up decision (Kautonen et al., 2013; Krueger et al., 2000; Davidsson, 1995). Self-employment among people with disabilities (PWDs) is seen to be one of their motivations for business start-up and is recorded high in developed countries like UK and USA (Pagan, 2009; Kitching, 2014). This is supported by Viriri and Makurumidze (2014) who opined that for the fact that people with disabilities are stigmatized, discriminated and marginalized in every facet of life, they have a higher rate of self-employment. However, the decision to venture into business is seen to be low among people with disabilities (PWDs) in a developing country like Nigeria where the figures of unemployment have steadily risen peaking at 23.4% in 2014 (Udo, 2015; National Bureau of Statistics, 2015). This assertion is confirmed by scholars that just few PWD (18.1%) in Nigeria are self-employed and many of them (about 81.9%) are seen to be unemployed because of discrimination and exclusion (Global Accessibility, 2015).

To respond to the unemployment menace and further encourage entrepreneurship spirit, the Nigerian government initiated programmes through support agencies such as National Directorate for Employment (NDE) in 1987, National Poverty Eradication Programme (NAPEP) in 2001, Small and Medium Enterprises Development Agency (SMEDAN) in 2003 (Akhueomonkhan et al., 2013; Emmanuel et al., 2012; Olayinka 2010). However, the evaluation of these programmes in the area of addressing unemployment among the disabled youths confirms that the action plan was still lacking for not being tailored to the needs of PWDs (Egunsola, Dazala & Daniel, 2012; Yoloje, 2008). Also, the 2007 entrepreneurship education programme launched in the Nigerian tertiary institutions excluded the disabled students (Onyilofor, 2014; Oladejo & Oladejo, 2011).

Entrepreneurship intention (EI) is considered as the first step in business formation and one feature of the literature on entrepreneurs with disabilities is that the intentions for starting their own businesses are heavily rooted in negative motives since failure to find jobs is a key push factor for them to consider self-employment (Cooney, 2008; Lee and Wong, 2004). Consequently, Blanck et al (2000)

identified discrimination as a negative (push) factor that influences entrepreneurial intentions of the disabled. On the other hand, Holub (2001); Harper and Momm (1989) argued that a number of positive (pull) psychological factors like independence, freedom associated with self-employment, innovation, perseverance, initiative and freedom from access-related obstacles may make it easier rather than harder for some PWDs to venture into their own businesses. However to East Midlands Development Agency (2009), PWDs make natural entrepreneurs and so the factors that trigger their entrepreneurship intentions are the same as for their non-disabled counter parts. Their argument anchors on the fact that people generally have a more entrepreneurial character and are innately entrepreneurial. So, depending on the triggering factors (whether personality-traits, contextual, motivational or personal background), they would eventually set up a business anyway.

Thus, this study sheds more light and overcomes the weaknesses of previous studies by anchoring our arguments on theoretical foundations (Social Disability Model and theory of Planned Behaviour) to establish the predicting role of discrimination alongside perceived behavioural control and attitude on entrepreneurial intentions among disabled students in the Nigerian tertiary institutions. The paper is organised into five (5) sections starting with the brief overview of the research study followed by the theoretical framework, reviewed literature and hypotheses, methodology, results and discussions, conclusions and recommendations.

### 1.1. Theoretical Background

For investigating discrimination in predicting entrepreneurial intentions of the disabled students in Nigeria, this study invokes Social Disability Model and Theory of Planned Behaviour.

#### 1.1.1. Social Model of Disability

The Social Model of Disability (SMD) emphasizes that individuals with disabilities have struggled to live full and productive lives as independently as possible in a society laden with stigma, discrimination, attitudinal and environmental barriers (UPIAS, 1976; Finkelstein, 1980; Oliver, 1996 & Corker, 2000). Most theories assume that entrepreneurs are able people, thereby excluding the disabled. In the light of that, the disabled who have strong intention of becoming entrepreneurs always desire for inclusion that will enable them take risk, be resilient and have autonomy (Asch & Fine, 1988). Hence, a number of PWDs (Helen Keller, Louis Braille, Henry Wood) have disproved the wrong assumptions about them by demonstrating to the world that there are abilities in disabilities through offering their full productive capacities, particularly in the area of job creation (Westphal, Bonanno & Mancini, 2010).

#### 1.1.2. Theory of Planned Behaviour (TPB)

The theory of Planned Behaviour (TPB) (Ajzen, 1991) and its underlying theories provide the theoretical and epistemological framework that attempts to explain all behaviours over which people have the ability to exert self-control. It is an extension of the theory of reasoned action (Ajzen & Fishbein, 1980) made necessary by the original model's limitations in dealing with behaviours over which people have incomplete volitional control.

The central factor in the theory of planned behaviour is the individual's intention to perform a given behaviour. The theory emphasizes that individuals are rational in considering their actions and that decision is made under uncertainty. Rational decision implies that either optimum results are expected or decision making unit is aware of all the impacts and consequences (Basu, 1997; Eppen, 1998).

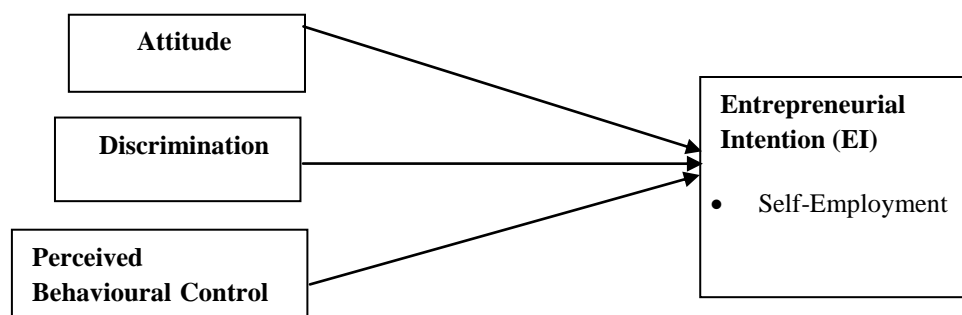


Fig1. Conceptual Framework

Source: Authors' conception from literature review

By introducing “perceived behavioural control” to subjective norms and attitudes, TPB clearly explains the relationship between behavioural intention and actual behaviour. Widely used in social psychology and its applicability to the entrepreneurship domain, Ajzen's intentions-centred theory of planned behaviour is attractive, well grounded in theory, and robustly predicts a wide variety of planned behaviours.

Fig1 is a conceptual frame work highlighting inter-variable relationships in the study. Entrepreneurial intention is the dependent (criterion) variable. It is hypothesized that discrimination, attitude and perceived behavioural control (independent variables) explain changes in entrepreneurial intention. The relationship is shown by the model above.

### 1.2. Literature Review and Hypothesized Relationships

Extant research on entrepreneurial intentions suggests positive relationships between intentions and behaviour and between attitudes and intentions (Bird's model, 1988; Davidsson, 1995; Autio et al, 1997; Tounés, 2006). On the other hand there are few mixed findings regarding the effect of perceived behavioural control, discrimination and attitudes on intentions (Reitan, 1996; Krueger et al., 2000; Cooney, 2008). Additionally, these scanty findings relate to developed economies. Hardly enough empirical research has focused on developing countries, especially Nigeria - a fact that created a gap for this study.

### 1.3. Concept of Disability

Disability is a broad concept which covers impairments, activity limitations and participation restrictions. Participation restriction is a social problem that people encounter when involving themselves in life situations (WHO, 2014). Disability is a complex issue apart from being a health problem since it reflects the relationship between a person's body characteristics and the characteristics of the society to which he/she belongs to or lives in. Removing both environmental and social barriers will solve the problems that disabled people encounter (WHO, 2014). In general, PWDs are seen to be excluded from public services that indirectly discriminate against them by not including their needs (WHO & World Bank, 2011). Furthermore, the attitudes of the society towards PWDs has led to them being negatively treated in areas such as (i) when strangers mock at them, (ii) employers discriminate against them, (iii), bus driver not supporting access needs of disabled passengers and (iv) school children intimidating their colleagues with disabilities.

Disability is also seen as a development issue with bidirectional link to poverty. Hence, Lamb (2009) observed that disability and poverty are positively related because increase disability may lead to increase in the risk of poverty and vice versa. This suggests that reducing poverty indirectly means reducing the risk of disability. Record has it that (WHO, 2014) over a billion people, about 15% of the world's population has some form of disability, and over 80% of them live in developing countries and about 22 (12.9%) million in Nigeria. Besides, the disabled persons are diverse and heterogeneous but people generally discriminate against them by viewing them as wheelchair users, blind and deaf people.

### 1.4. Entrepreneurial Intentions

Intention, an immediate antecedent of behaviour is not performed mindlessly but follows reasonable and consistent behaviour-relevant information that is reinforced by rewards (Ajzen, 1991; Barringer & Ireland, 2010). Entrepreneurial intention (EI) could be defined as willingness of individuals to perform entrepreneurial behaviour, to engage in entrepreneurial action, to be self-employed, or to establish new business (Dell, 2008; Dhose & Walter, 2010). It means then that an individual may have potential to be entrepreneur but not make any transition into entrepreneurship unless they have such intentions. This is seen to be substantially more than merely a proxy for entrepreneurship. It is a legitimate and useful construct in its own right that can be used not just as a dependent, but as an independent and a control variable (Thompson, 2009). Recent empirical evidence confirms that entrepreneurial intentions seem to predict well future start-up behaviour and as such, offers strong validity for the decision (Kautonen et al., 2013). This is so because individuals do not start a business as reflex; they do it intentionally and not accidentally because entrepreneurial intention helps in explaining the reasons why certain individuals choose to start a business. Hence, entrepreneurial intention is an important factor in triggering new venture establishment and has significant impact on the firms' venture success, survival and growth (Krueger et al., 2000). By implication, intentional

process often begins based on an entrepreneur's personal need, values, wants, habits and beliefs. Scholars empirically evidenced that entrepreneurial intention is a valid predictor for entrepreneurial behaviour as entrepreneurial actions always fall into the category of intentional behaviour. In addition, studying entrepreneurial intention provides valuable insights for researchers to understand entrepreneurial process and predict entrepreneurial activities in better way through identifying antecedents of entrepreneurial intention. Also, the intentions to be self-employed will eventually determine later entry into self-employment (Liñán, 2004; Kolvareid and Isaksen, 2006; Dell, 2008; Ismail et al., 2009).

### 1.5. Attitude and Entrepreneurial Intention

In order to understand how attitude influences entrepreneurial intentions, we started by adopting the Theory of Planned Behaviour (TPB) developed by Ajzen (1991). TPB model is important because of its detailed and consistent theoretical specification with the great amount of cross-disciplinary research explanations (Armitage and Conner, 2001; Sheeran et al., 1999). Attitude, being one of the core conceptually independent determinants of TPB refers to the degree to which a person has a favourable or unfavourable evaluation of the behaviour in question. Hence, the more positive an individual's perception is regarding the outcome of starting a business, the more favourable their perceived desirability towards that behaviour should be and, consequently, the stronger the individual's intention to go ahead and start a business (Van Gelderen et al., 2008).

Multiple studies indicated a strong link between attitude and EI. Most of their findings (Tkachev & Kolvareid, 1999) revealed that perceived desirability has direct and positive effect on entrepreneurial intentions. That goes to show that people who perceive good opportunities for them to start-up a business, or develop favourable attachment towards high status of entrepreneurs, tend to start their own venture (Xavier et al., 2009). Also, the attitude of students was found to have a significant influence on intention. In fact the findings of scholars revealed a very strong influence of attitude on intention whereby attitude is seen to be a deterministic variable for intention, with every variation in attitude directly leading to a variation in same extent for entrepreneurial intention (Leong, 2008; Scholten et al. 2004; Krueger et al., 2000). This goes to show that the more students value the entrepreneurial career path, the stronger their intentions to be entrepreneurs.

In Nigeria and Malaysia, similar studies were conducted and their findings revealed that there is a positive relationship between attitude and EI, meaning that positive attitude toward self-employment to create a new venture successfully appeared to predict stronger levels of entrepreneurial intention (Inegbenebor and Ogunrin, 2010; Frazier and Niehm, 2006; Dakung & Katura, 2014). The implication of their finding (Elfving, Brännback and Carsrud, 2009) lies in the fact that if individuals hold positive attitude towards self-employment, they consider entrepreneurship with their overall goals in life and see an opportunity to form entrepreneurial intention and perform an entrepreneurial action. Hence, stemming from TPB (Ajzen, 1991) and the empirical studies, we set down our hypothesis as thus:

**H1:** *There is positive relationship between attitude and entrepreneurial intentions of the disabled students.*

### 1.6. Discrimination and Entrepreneurial Intention

Throughout history, disabilities have always been misunderstood and dated back as far as Plato and Aristotle's days (the time of Ancient Greece: 427-347 BC & Rome: 384-322 BC) when they mentioned that those born deaf become senseless and incapable of reason (Chadwick, 2003). This concept about people with disabilities (PWDs) ran even into World War II when Hitler started *mercy killing* involving the sick and disabled, which he referred to them as the lives unworthy of living. These ideas set up the stigmas which have been carried throughout history coupled with assumptions that PWDs are helpless dependants. Hence, there has been relatively little interest in them as social beings and contributors to economic development (Chadwick, 2003). For instance, in Tanzania and South Africa, persons with albinism are alienated, ostracized and not seen as normal human beings by other people in the society. The beliefs surrounding them are that they are borne as punishment from God, that it is a curse giving birth to albinos, and that they are immortal and spirits (Stensson, 2008; Blankenberg, 2000). In spite of such discrimination and stigmatization, the disabled have demonstrated full productive capacities, especially in the area of job creation.

One feature of the literature on entrepreneurs with disabilities is that the reasons for starting their own business are heavily rooted in negative motives (Cooney, 2008). It has been recognized that failure to find a job is a key push factor for disabled people considering self-employment. For example, people who have been disabled from young age may have already experienced disadvantage (discrimination and stigmatization) within the education system due to lack of access to facilities and the full curriculum may want to start their own venture. This perceived or actual discrimination is seen as a major factor that triggers EIs among PWDs (Namatovu et al., 2012; Boylan and Burchardt, 2003; Blanck et al., 2000). Also, discrimination is seen to be an important explanation of the higher rates of self-employment that are found amongst people with disabilities than with non-disabled people because many entrepreneurs with disabilities start their own businesses as a result of the obstacles they encounter like lack of physical accommodations, or the need for a flexible schedule, while searching for a traditional job (Blank et al., 2000; Pagan, 2009; Schur, 2003; Holub, 2001). To that effect, PWDs may wish to become self-employed simply to overcome discrimination in the labour market and also to rebuild their self-esteem (Cooney, 2008; Strauser & Berven, 2006; Godley, 2005).

Furthermore, findings also provided evidence that PWDs become entrepreneurs because they want to escape from job related challenges. Entrepreneurship is a means of avoiding bad situation and this confirms to other authors' view of seeing entrepreneurial activity as a last choice career path (Makau, 2014; Pagan, 2009; Dubini, 1988). This triggering factor falls under the necessity-driven entrepreneurship where individuals are pushed into self-employment. It has been found that people start business because they face discrimination in looking for job and because they want to increase their social status as stated earlier. PWDs are seen to be in this group since they are the most affected in this regard and in some cases, they are referred to as *socially discriminated entrepreneurs* (Mishra, 2005; Blank et al., 2000; Pagan, 2009; Schur, 2003; Holub, 2001). In line with the proposition of social disability theory (UPIAS, 1976; Finkelstein, 1980; Oliver, 1996 & Corker, 2000), it therefore follows that people with disabilities who are discriminated and excluded from society are seen to be pushed to take the initiative of starting their own enterprise. Hence, we hypothesized as thus:

**H2:** *There is positive relationship between discrimination and entrepreneurial intentions of the disabled students.*

### 1.7. Perceived Behavioural Control and Entrepreneurial Intention

Perceived behavioural control refers to the perceived ease or difficulty of performing a behaviour (Ajzen, 1991). This concept deals with the non-volitional elements inherent in all behaviours and thus, reflects past experience, as well as anticipated impediments and obstacles (Ajzen, 2002b). Amongst the various factors influencing entrepreneurial intention, motivation in the form of rewards has been studied (Bird, 1989; Volery, Doss, Mazzarol, and Thein, 1997). The motivational factors can be categorized into intrinsic rewards and extrinsic rewards. Intrinsic rewards refer to the psychological factors focusing on the satisfaction of being one's own boss, being in control of one's own destiny or taking full responsibility for the success of new venture and extrinsic rewards refer mainly to financial gain (Choo and Wong, 2006). While extrinsic goals concentrate on wealth and personal income, intrinsic goals focus on recognition, challenge, autonomy, family security, and excitement (Auken, Fry, and Stephens, 2006). Recent studies utilizing the Valence Model of Expectancy Theory (Brice and Nelson, 2008) confirm a strong relation between intentions to pursue entrepreneurial careers and preference for independence. It represents the desire to be own boss and having autonomy to pursue personal interest. Need for independence is about the control belief, freedom from supervision, rules and bureaucracy, which is an aspect of perceived behaviour control (Reynolds, 1997).

One of the approaches in studying entrepreneurial intention is through demographic factors and human capital (Liñán and Chen, 2009). The traits such as achievement orientation, willingness to take risks, and meeting challenges, are considered indicators of entrepreneurial intentions (Raijman, 2001). People with such attributes are believed to have higher potential in starting new ventures. Such traits can be cultivated more readily when the individual has prior work experience or start-up experience as the increased knowledge gives individuals a better awareness about the existence of alternative career option (Liñán, 2004). Empirical study conducted on Mexican immigrants in Chicago shows that individuals thinking about starting businesses have slightly higher human capital characteristics in level of education, proficiency in English, and some informal self-employment experience (Raijman, 2001). On individual basis, social identification (human value) can influence intention. The extent an

individual believes in his/her capability and is being appreciated by other people can impact his/her intention to pursue entrepreneurial occupation (Grundstén, 2004).

As self-efficacy is considered part of the perceived behavioural control, it is important to understand such theory in the entrepreneurial behaviour context (Krueger, et al., 2000). The self-efficacy theory is about an individual's belief in own ability to achieve intended goal through own efforts and actions (Bandura, 1997). Such beliefs can have both positive and negative influence on entrepreneurial intention. Self-efficacy is accumulated through the development of cognitive, social, linguistic and physical skills. Empirical research has shown the impact of self-efficacy on social undertaking, learning of educational tasks, overcoming substance abuse and organizational performance (Sequeira, et al., 2007). In entrepreneurship research, studies have found that self-efficacy influences entrepreneurial intention (Boyd and Vozikis, 1994; Krueger and Brazeal, 1994; Kuehn, 2008; Shane, 2003). Applying the controllability of behaviour with self-efficacy venture creation process, more realistic perceptions on entrepreneurial activity can be expected (Ajzen, 2002). Thus, Entrepreneurial Perception is a component of perceived behavioural control. The hypothesis on perceived behavioural control can be stated as:

**H3:** *There is positive relationship between perceived behavioural control and entrepreneurial intentions of the disabled students.*

## **2. METHODOLOGY**

The study was undertaken to examine discrimination in predicting entrepreneurial intentions of the disabled students in Nigerian tertiary institutions. One may wonder why the choice of this population? It is simply because the concept of disability entrepreneurship is now a subject of great interest all over the world and the disabled are becoming more inclined in running and managing their own ventures. This is possible through preliminary interactions before administering the data collection instrument. About 230 questionnaires were distributed to the respondents (i.e. disabled students of University of Jos, Plateau State University, Plateau State Polytechnic, Federal College of Education Pankshin and College of Education, Gindiri). Data collected were presented using simple descriptive statistical method (percentage) and the hypotheses tested using Structural Equation Model (SEM).

## **3. MEASUREMENTS**

Entrepreneurial Intentions measures were derived modified from Entrepreneurship Intentions Questionnaire (EIs Questionnaire) by Linan & Chan's (2009). It was measured by utilising a 6-point Likert scale, ranging from 1 (strongly disagree) to 6 (strongly agree). Measures for discrimination were derived from Williams et al., (2008) and Trammell (2010). Attitude scales were adapted and modified from Ajzen (1991) and Liñán and Chen (2009), while measures for Perceived behavioural control were derived from scholarly works of Bandura (1983), Ajzen (1991) and Liñán and Chen (2009). All the scales were measured by utilising a 6-point Likert scale, ranging from 1 (strongly disagree) to 6 (strongly agree) based on previously published studies.

## **4. PRESENTATION OF RESULTS/FINDINGS**

A total of 211 questionnaires were properly filled and retrieved for this study (the collected questionnaires showed a 97.1% response rate). However, we discovered missing values (unanswered questions) in the course of coding. The questionnaires were coded, analysed and tested for reliability and validity of instrument. The Cronbach Alpha test was used to check for the reliability of the questionnaire. A value of 0.70 showed that the instrument is reliable and good for further analyses. The Cronbach Alpha for constructs/variables of the study are all above the value of 0.70. This is shown in table 1.

**Table1.** *Reliability Statistics*

<b>Construct</b>	<b>Cronbach's Alpha</b>
Entrepreneurial Intention	.732
Attitude	.829
Discrimination	.765
Perceived Behavioural Control	.894

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**Table2. Personal Profile**

Gender	Male	Female	Total		
	68%	32%	100%		
Age Group	16-25	26-35	36-45	46-Above	Total
	59%	29%	12%	Nil	100%
Disability Category	Crippled	Deaf	Blind	Albinism	Total
	36%	23%	25%	16%	100%
How you acquired the Disability	At Birth	Later in Life	Total		
	46%	54%	100		
Course of Study	Business Related	Non Business Related	Total		
	23%	77%	100%		

**Table3. Triggers of Disabled Students' Intentions to Start Business**

	SD	D	SMWD	SMWA	A	SA	Total %
<b>Entrepreneurial Intention</b>							
I am ready to do anything to be an entrepreneur	6.7	12.0	10.9	18.1	27.8	26.6	100
I will make every effort to establish my own business	0.7	1.5	3.3	14.8	46.1	33.6	100
My professional goal is to be an entrepreneur	Nil	0.4	3.0	18.5	42.4	35.7	100
I intend to start my own business within the next two years	19.6	11.8	8.7	14.8	30.6	14.5	100
I intend to start my own business within the next five years	6.0	7.0	3.4	10.5	12.0	61.1	100
I intend to start my own business within the next ten years	24.7	17.3	5.0	13.6	18.8	20.6	100
<b>Attitude</b>							
Among the various career options, I would be anything but an entrepreneur	9.6	8.1	10.3	12.2	30.3	29.4	100
Being an entrepreneur would give me great satisfaction	Nil	0.7	1.8	13.7	42.1	41.7	100
Being an entrepreneur implies more advantages than disadvantages to me	1.1	0.7	2.6	12.5	43.5	39.5	100
A career as an entrepreneur is totally attractive to me	0.6	Nil	3.8	9.6	52.4	33.6	100
<b>Discrimination</b>							
I have been treated with less respect than other people	2.3	1.8	0.5	18.3	42.4	34.7	100
I have received poorer services than other people at restaurants, school or stores	0.7	Nil	2.5	12.5	48.5	35.8	100
I have realized that the best option for me is set up my own business rather than look for job	Nil	1.1	1.1	16.9	49.4	31.5	100
My disability will not stop me from achieving my goal in life	Nil	1.4	12.5	Nil	46.5	39.6	100
I will work harder to prove to the world that there is ability in disability	3.7	Nil	2.6	18.1	64.5	29.2	100
People have acted as if they are afraid of my disability	8.8	4.4	11.1	18.1	28.6	29.2	100
I am trying my best to liberate (escape) myself from life's obstacles and depending on other persons	14.8	1.8	3.0	0.4	52.1	27.6	100
<b>Perceived Behavioural Control</b>							
I can always manage to solve different problems if I try hard enough	1.1	2.6	2.6	18.1	64.5	29.2	100
It is easy for me to stick to my aims and accomplish my goals	0.7	1.4	1.5	16.6	41.3	38.4	100
Thanks to my resourcefulness, I know how to handle unforeseen situations	11.0	4.5	9.8	17.1	28.5	29.3	100
I can solve most problems if I invest the necessary effort	0.4	1.5	3.3	14.8	46.1	33.6	100
If I am in a fixed, I can usually think of something to do	Nil	0.4	3.0	18.5	42.4	35.8	100

**Note:** Disabled Students' opinions are expressed in a 6-point scale (1- strongly disagree (SD), 2- disagree (D), 3 - somewhat disagree (SMWD), 4 - somewhat agree (SMWA), 5 - agree (A) and 6 - strongly agree (SA))

**5. INTERPRETATIONS**

Table 2 shows the profile of the disabled students used in this analysis. Among the 230 students from the sample, 68% are male students, 59.4% fall within the age bracket of 16-25 years, 36.2% of them have crippled form of disability, 54% acquired the disabilities later in life and 77% are studying for a non-Business programmes in the various higher institutions of learning.

From table 3 above, it could be seen that the item, “I intend to start my own business within the next five years” under the entrepreneurial intention construct has the highest percentage (61.1%). By implication, it means then that the disabled students are ready to start their own businesses in the next two years (i.e. around 2020). Discrimination as a push factor is crucial in determining entrepreneurial intentions. Hence, 52.1% of the respondents observed that they are trying their best to liberate (escape) themselves from life’s obstacles and depending on other persons. To ascertain their attitudes towards entrepreneurship, 52.4% of the respondents observed that their careers as entrepreneur is totally attractive to them, signifying positive attitudes. Also, the results in the table indicated that 64.5% which constitutes the majority of the respondents said that based on their perceived behavioural control, they can always manage to solve different problems if they try hard enough.

**Table4**

Hypotheses	Path	Estimate	P-Value	Remark
H1: There is positive relationship between attitude and entrepreneurial intention of disabled students	ATT → EI	3.27**	0.00	Accepted
H2: There is positive relationship between discrimination and entrepreneurial intention of disabled students	DSC → EI	0.61*	0.04	Accepted
H3: There is positive relationship between perceived behavioural control and entrepreneurial intention of disabled students	PBC → EI	1.53**	0.00	Accepted

*Significant at 10%; \*Significant at 5%; \*\*Significant at 1%*

**6. DISCUSSION**

Table 4 provides the hypotheses results of the influence of attitude, discrimination and perceived behavioural control factors on disabled students’ entrepreneurship intentions. Attitude towards entrepreneurship is positively related ( $B = 3.27, p < 0.01$ ) to entrepreneurial intention. This finding confirms our hypothesis 1 that there is a positive relationship between attitude and entrepreneurial intentions of the disabled students. The result supports the findings of scholars (Inegbenebor & Ogunrin, 2010; Elfving, Brännback and Carsrud, 2009; Xavier et al., 2009; Leong, 2008; Frazier and Niehm, 2006; Scholten et al. 2004; Krueger et al., 2000; Tkachev & Kolvereid, 1999) which revealed a very strong influence of attitude on intention. In addition, the result for H2 is accepted since it reveals a positive and significant relationship ( $B = 0.61; p < 0.05$ ) between discrimination and entrepreneurial intentions of disabled students. This result is in tandem with the previous findings of scholars (Cooney, 2008; Strauser & Berven, 2006; Godley, 2005; Boylan and Burchardt, 2003; Blanck et al., 2000). Importantly, discrimination of the disabled students whether at school or in the society is positively related to entrepreneurial intention, confirming our Hypothesis 2 that disabled students who have been discriminated will have higher level of entrepreneurial intention. Finally, H3 indicated a positive and significant relationship ( $B = 1.53; p < 0.01$ ), hence is accepted. This goes to show that the direct effect of perceived behavioural control on entrepreneurial intention of the disabled students is significant as documented by Kuehn (2008); Shane (2003); Ajzen (2002) Boyd and Vozikis (1994); Krueger and Brazeal (1994).

**7. CONCLUSIONS**

The significant and positive relationship between attitude, discrimination and perceived behavioural control shows that discrimination predicts entrepreneurial intentions of disabled students. Studying entrepreneurial intention is crucial today since the impact of entrepreneurship activities on job creation and the economic growth of a country are recognized all over the world. The major result from the analysis revealed that there is a positive relationship between attitude, discrimination and perceived behavioural control and entrepreneurial intention of the disabled students. Furthermore,



most of the disabled students confirmed that in spite of stigmatization and discrimination, the career of becoming entrepreneurs is totally attractive to them, signifying positive attitudes and so they intend starting businesses in the next five years (i.e. around 2020).

### 8. THEORETICAL IMPLICATIONS

The study is based on multi-theoretical review that contributed to theory development in the field of entrepreneurship by empirically investigating discrimination as a predictor of EIs of disabled students. The first notable theoretical implication of this study is its contribution to the ongoing entrepreneurial intention debate. From the foregoing we assert that in order to understand how discrimination predicts EI of disabled students, there must be to inclusionary practices/programs as a more effective way by higher educational institutions of learning (HEIs) in Nigeria and the society at large to influence disabled students' entrepreneurial intention and encourage venture creation activity on campuses and after their graduation. Previous researchers have acknowledged the fact that discrimination, being a push factor is crucial in influencing EI of persons with disabled. For example, scholars (Blank et al., 2000; Pagan, 2009; Schur, 2003; Holub, 2001) have established PWDs are motivated to start their own businesses as a result of the obstacles they encounter like lack of physical accommodations, or the need for a flexible schedule, while searching for a traditional job. The second theoretical implication relates to the importance attached to attitude and perceived behavioural control. Empirical evidence (Inegbenebor & Ogunrin, 2010, Xavier et al., Kuehn, 2008; Shane, 2003; Ajzen, 2002) has suggested that attitude and perceived behavioural control influence EI.

### 9. METHODOLOGICAL IMPLICATIONS

One major methodological implication is the role of multi methods approach in predicting EIs. This study attempted to build upon prior works in the area of EIs by combining both quantitative and qualitative data to predict EIs of disabled students. This will provide terminological and conceptual clarity and coherence (Tashakkori & Teddlie, 1998). Support for the multi method and mixed designs is derived from extant literature that reveals that mixed designs remains largely unstudied (Newman & Benz, 1998; Tashakkori & Teddlie, 1998).

### 10. MANAGERIAL AND POLICY IMPLICATIONS

The first major managerial implication concerns the recruitment of discrimination, attitude and perceived behavioural control influence on EIs. Tertiary institutions in Nigeria may want to hire and train lecturers who are resourceful and have the skills/competence in teaching entrepreneurship that will enhance the intentions of disabled students in starting a venture. Another managerial implication relate to providing a conducive atmosphere that fosters lifelong learning for disabled students by the Nigerian tertiary institutions.

### 11. LIMITATIONS OF THE STUDY

The study is only restricted to Plateau State – Nigeria. Further research could be conducted to cover all the States in the North-Central region of Nigeria. Also, this study employed the cross-sectional approach. A longitudinal approach should be employed to study the trend over a period of at least two years. Finally, the three (3) factors identified as predictors of entrepreneurship intentions may not be sufficient enough in explaining the phenomenon. Hence, there are other factors that may contribute in influencing entrepreneurship intentions of disabled students that were not part of this study.

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