

Effect of Entrepreneurship on Wealth Creation in Adamawa State, Nigeria

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Abstract - Entrepreneurship is one of the ways of creating wealth in every economy. A country might remain backward not for lack of natural resources or dearth of investment capital but because of its inability to tap the entrepreneurial talents existing in that society for wealth creation. This study focuses on the effect of entrepreneurship on employment generation and improved standard of living in Adamawa State. The population for the study comprises 1,694 Small and Medium Scale Enterprises (SMEs) operating within Mubi Metropolis of Adamawa State. The sample size of 324 was determined using Taro Yamane method of 1973. A combination of purposive and simple random sampling was used to select the respondents. Descriptive statistics and one sample t-test were employed for the data analysis and test of hypotheses respectively. The results show that entrepreneurship generates significant employment and also has significant effects on the standard of living in Adamawa state. It is recommended that the government, at all levels, should provide an enabling business environment that will encourage entrepreneurship. Policy makers equally, should not only introduce practical skills acquisition programs but design it to foster creativity and innovation. This will encourage entrepreneurship to create more employment opportunities and raise the standard of living of the people in Adamawa State.

Keywords: Employment Generation, Entrepreneurship, Standard of Living, Unemployment, Wealth Creation.

1. Introduction

Wealth creation through entrepreneurship development has become so imperative in the economic transformation of developing economies. This is obvious while considering the level of achievements recorded by the Asian countries like China, India, Malaysia, and Indonesia and so on in the '90s.

Economic development countries with increased entrepreneurial initiatives tend to have experienced a greater decrease in unemployment rates as well as recorded sustained increase in standard of living [2]. A considerable agreement, therefore, exists regarding the need to promote

entrepreneurship as a strategy for economic transformation. The level of economic development experienced by societies has significantly depended on the depth of entrepreneurship development that is present within that society. Entrepreneurs historically have altered the course of economic history in the world [3]. The principal focus of Entrepreneurship is wealth creation and improved livelihood by means of making available goods and services [3]. This usually leads to an upward change whereby the real per capita income of a country encounters sustained increase over time, which is tantamount to economic growth. Thus entrepreneurship development is an indispensable tool for economic transformation. However, the extent to which the above leads to wealth creation and improved standard of living is unclear. Diverse economic, social and political problems of different magnitudes are facing the nations of the world and the developing economies are not excluded [4]. It is possible that these diverse problems have adversely affected the economies of these countries. Such effects include the high unemployment rate, poor standard of living, epidemics and so on that are currently facing the countries (Williams, et al., 2012). Generally, some important factors that greatly influence the backwardness of a country are lack of adequate entrepreneurial abilities, inability to effectively utilize the dormant entrepreneurial endowments and resources available in that society. This contradicts the general belief that backwardness results from a lack of natural resources and shortage of investment capital [5]. Methodology for the study of the envelope air tightness of residential buildings in Spain: A case study. Unemployment problem in Nigeria is a hydra headed phenomenon going by its many-sided nature. Unemployment, underemployment and unmitigated rural-urban migration have come to characterize the Nigerian labour market [6]. Effect of corruption on corporate governance in selected area offices of deposit money banks in Enugu State, Nigeria. International research journal of management, IT and social sciences. This has been compounded by a frightening number of joiners as schools, polytechnics, universities, and the likes, churn out graduates in a geometric progression. According to the National Manpower Board [7], the Nigeria labour market could barely absorb 10% of the over 3.8 million persons turned out by the Nigeria educational system on a

yearly basis. A good percentage of these unemployed people would have been absorbed by entrepreneurial activities if they were to be sufficient and more viable than the country's current trend in entrepreneurship. The impacts are also seen on the rate of social vices like robbery, kidnapping, prostitution, human trafficking, child abuse and unfair labour practices experienced mostly by the unemployed youths [8]. A lot of research works have been directed towards entrepreneurship and its strength to spawn employment and improve the standard of living of the people. Nevertheless, none has investigated specifically the effect of entrepreneurship on wealth creation in Adamawa State. The study will contribute to the body of knowledge on entrepreneurship in developing economies. Thus, the study is organized as follows. In section 2, there is the literature review on the concept of entrepreneurship, the motivation for entrepreneurship, entrepreneurship and employment creation, entrepreneurship and improved standard of living and McClelland's human motivation theory. Section 3 discusses the research method and context. In section 4, the results, hypotheses and discussion of findings are presented, while section 5 provides the conclusion and recommendations respectively. The broad objective of this study is to determine the effect of entrepreneurship on wealth creation in Adamawa State. This objective will be achieved by answering the following research questions: What is the effect of entrepreneurship on employment generation in Adamawa state? What is the effect of entrepreneurship on standard of living in Adamawa state?

2. Theoretical Framework

2.1 Concept of Entrepreneurship

Entrepreneurship has been defined and described using varying and diverse terms. Among them is Ahmed and [13] that described entrepreneurship on a three level basis. The first level of entrepreneurship signifies small businesses, firms or establishments; the second level represents new businesses formation while the third level describes novelty, advancements and a network of complex production. Sociologists, psychologists, anthropologists and economists respectively view entrepreneurship from different focal points. The sociologists regard entrepreneurship as being presided over by the societal values and categorical order or hierarchy. They believed that entrepreneurship will thrive in a society that based career progress on hard work, resourcefulness, creativity and good performance [13]. [13] Also states that the psychologists' school of thoughts analyse the attributes of entrepreneurs based on taste, family, social status, value system and the likes. They detached entrepreneurs from the general population, based on varying and diverse personality traits inherent in humans. Such traits like the need for achievement, fervour for creativity, propensity to take risks,

eagerness to be independent, and ardour for leadership among others. The above-mentioned concept highlights the innermost strengths of every individual as being the propelling force for venturing into risks and becoming entrepreneurial. The psychologists held that the entrepreneurial traits of a person can intuitively be regarded as the person's innovative capabilities. As for the economists, the structure or the layout of the economic motivations that are available in the economic and market environment plays a very significant role in the growth of entrepreneurship [9]. [9] Perspective is noteworthy to be mentioned, wherein he pinpointed entrepreneurship as the deliberate or malign and ordered exploration for changes, and in the organized analysis of the prospects such changes might advance for economic or social innovation. Thus by innovation, we can make reference to [10] cited by [11] as; the production of new products, the introduction of new processes, the opening of a new market, identification of new sources of raw material supply and the introduction of new kinds of Industrial organization. [11] Hereby holds forth that an entrepreneur is an individual who "always searches for changes, responds to it and exploits it as an opportunity". While each of these given definitions of entrepreneurship may express entrepreneurship from a marginally different viewpoint, each contains similar notions: changes, novelty, organizing, creativity, innovation, wealth, risk-taking, independence, employment generation or creation and the likes. Thus, this study's definition of entrepreneurship is posited in the psychologist point of view which states that an entrepreneur is a person that is motivated, compelled and energized towards attaining something new or better than what is prevalent.

2.2 McClelland's Human Motivation Theory

This research is based on McClelland's Human Motivation Theory with emphasis on Achievement-based motivational theory (n Ach). [14] is most recognized for his three major types of motivational need, which he stated in his book, "The Achieving Society": Achievement motivation (n Ach), Authority/power motivation (n Pow) and Affiliation motivation (n Affi) [14]. David McClelland's theory on the need for achievement is the most popular among the different psychological theories of entrepreneurship thus, best anchored this study. McClelland highlighted, in his theory, the relationship of achievement motivation or need for achievement (symbolically written as n Ach) to wealth creation via entrepreneurial activities. He wrote "the presumed mechanism by which n Achievement level translates into economic growth is the entrepreneurial class. If the n Ach level is high, there will be an expectation that more people will behave like entrepreneurs"[14]. According to McClelland, it will be expected that there would be a relatively greater increase of entrepreneurship in a society if the average level of

need for achievement in a particular society is relatively high. This is a result of having a high level of n Ach which encourages an individual to pursue challenging objectives, utilize the skills and work hard to achieve desired objectives to accomplish them [14] as cited in [15]. [14] related that McClelland's human motivation theory identifies the needs for achievement as one of the three main driving motivators: the needs for achievement, affiliation, or power. Everyone possesses one of them as a driving force toward actions that yield meaningful results. The theory provides for entrepreneurs a way of identifying and pinpointing people's motivating driving force. This could be used as an efficient tool in wealth and job creation through entrepreneurial activity by effectively assigning to them suitable and appropriate tasks, and keep them motivated on the job. The theory lays emphasis on human motivation and states that Achievers like to solve problems and achieve goals.

2.3 Motivations for Entrepreneurship

People are motivated in different ways to become entrepreneurs. Opportunity and Necessity based entrepreneurship are singled out and discussed in this study owing to their relative level of relevance.

A) Opportunity - Based Entrepreneurship

This explains a situation where an entrepreneur voluntarily starts a business to pursue his passionate big idea. They tend to be knowledgeable in high quality and more committed to business success as they usually have records of systematic preparation for their business venture [15]. The survey carried out by [16] found that most entrepreneurs saw economic downtime as the right time to embark in new market opportunities. In the same vein, economists, business leaders and academicians conclude that economic recession tends to favour the naturally innovative temperament of entrepreneurs [16]. This supports and justifies the relevance of this study to the Nigerian economy at this crucial time that the country is strategizing and taken steps to get it out of the current economic recession. People could be motivated to venture into entrepreneurial activities so as to cushion the effects of the recession on them. Hence, become self-employed and improve their standard of living.

B) Necessity - Based Entrepreneurship

In this case, an entrepreneur has no other viable option to life. It is not a matter of choice but it has become compulsory to choose entrepreneurship as a career in order to earn a living [16]. A good example is the Nigerian Civil War of 1967-1970 when the embargo on the economy by the Government forced the secessionist Biafra to improvise fuel pump from coconut and palm oil [17]. The rate of unemployment in Nigeria today

has given many people no other choice than becoming self-employed and this, in turn, has a positive impact on wealth creation and economic growth. Necessity-based entrepreneurship can contribute to employment generation as more of the unemployed youths will find entrepreneurship as the last result to making ends meet and this, in turn, will affect their standard of living.

2.4 Entrepreneurship and Employment Creation

Entrepreneurship provides employment opportunities in any country by engaging the young schools leavers; it helps to reduce the rate of crime to a bearable minimal level, and reduces immorality in the country [18]. Other importance of entrepreneurship includes, among others, the substantial contributions of the SMEs to the Gross Domestic Product (GDP), employment generation, increase in local value added, as well as the technological development in Nigeria. Since most entrepreneurs operating in Nigeria are indigenous, they understand the terrain more than the foreign bodies [18]. Another imperative of entrepreneurship in Nigeria is the retained earnings or plough back profit. This happens when entrepreneurs reinvest their profit into their businesses instead of investing same in foreign countries. When such profits are retained in Nigeria, they help in the development of the whole country. Entrepreneurship activities encourage social interaction and promote peace in the country. Entrepreneurship has equally helped in the advancement of local technology in the county. Industrialists have been said to have gone out virtually to acquire new technologies for the production of goods and services [19]. With the injection of these technologies, development of locally produced goods is enhanced rather than the over reliance on the imported goods.

2.5 Entrepreneurship and Improved Standard of Living

Entrepreneurship allows improved rural livelihoods when the businesses established, make it possible for individuals and families to increase their income and eventually start to acquire assets—create wealth. The relationship between average self-employment income and the self-employment rate is mixed. Income volatility affects self-employment rates and countries with stable self-employment income streams have growing self-employment rates [17]. This shows that entrepreneurship, based on self-employment, may be seen as a way to increase or sustain income and contribute to improved standard of living if the opportunities are present. The rate of necessity entrepreneurship experienced a sharp increase during the Great Recession—growing from 16.3 % of new U.S. ventures in 2007 to 24.7 % in 2009 [17]. If these necessity ventures are to lead to improved standard of living in the rural areas, a better understanding of the need of necessary wealth to help these entrepreneurs to successfully use self-

employment as a strategy in increasing level of income and resilience would be helpful. In the same vein, this will help some of these self-employed to become innovative to make a difference, consequently employing others in the region, may be an important policy consideration as well.

3. Methodology

This study seeks to determine the effect of entrepreneurship on wealth creation in Adamawa State. The study is based on the quantitative approach in which a survey method was adopted. The population for the study is 1,694 which comprises all the small and medium-scale enterprises owners/managers operating within Minna metropolis who are registered with Adamawa State SMEDAN office, [20]. The sample size of 324 was determined using Taro Yamane sampling technique. Hence, a total of 324 copies of questionnaires were distributed to the respondents, out of which 296 copies were completed and returned. A combination of purposive and simple random sampling was used to select the respondents. Data were collected from primary sources and presented using tables. Statistical Package for Social Sciences (SPSS) version 20.0 software was used for the data analysis, using descriptive statistics to obtain mean scores. The mean scores were afterwards compared with the average mean of 3 in order to arrive at a decision. The average mean is computed as $5+4+3+2+1=15/5 = 3$. Any mean equals to 3 and above was accepted while any mean less than 3 was rejected. Responses to the questions were rated across a five (5) point Likert scale of Strongly Agree (SA), Agree (A), Undecided (U) Disagree (D) and Strongly Disagree (SD). The hypotheses were tested using one sample t-test. Efforts were made to ensure the validity of the research instrument by giving it to five experts to ensure that it measured the appropriate concept and well-structured. A pre-test of all the questions using Cronbach's Alpha reliability test was conducted and the result shows reliability coefficient of 0.995 ensuring that the instrument was reliable.

4. Discussion of Results

Table 1 Questions on hypothesis one:

Entrepreneurship does not have a significant effect on employment generation in Adamawa state.

Descriptive Statistics

Appendix 2	N	Min	Max	Mean	Std Devia
Question_1	296	1.00	5.00	4.7230	.66200
Question_2	296	1.00	5.00	4.6318	.75209
Question_3	296	1.00	5.00	4.6419	.72729
Question_4	296	1.00	5.00	4.4966	.91317
Question_5	296	1.00	5.00	4.6791	.72371
Valid N	296	1.00	5.00	4.7230	.66200

Source: Authors computation

Table 1 above presents mainly the mean (average) as regards each variable for the first five questions in the questionnaire and their respective standard deviation (degree of dispersion). The results on the first item in the questionnaire show that entrepreneurship has reduced the level of unemployment in Adamawa state as indicated by a mean score of 4.7230 which is above the average mean score of 3. Question two in the table equally shows that anybody can be an entrepreneur irrespective of his/her background as indicated by the mean score of 4.6318. Question three in the table also presents a mean score of 4.6419 indicating that more people can be gainfully engaged through entrepreneurship. Question four further reveals that entrepreneurship helps to reduce rural urban migration as indicated by a mean score of 4.4966. Finally, question five in the table shows that entrepreneurship serves as a springboard and training ground for the people as presented by a mean score of 4.6791 compared with the average mean score of 3.

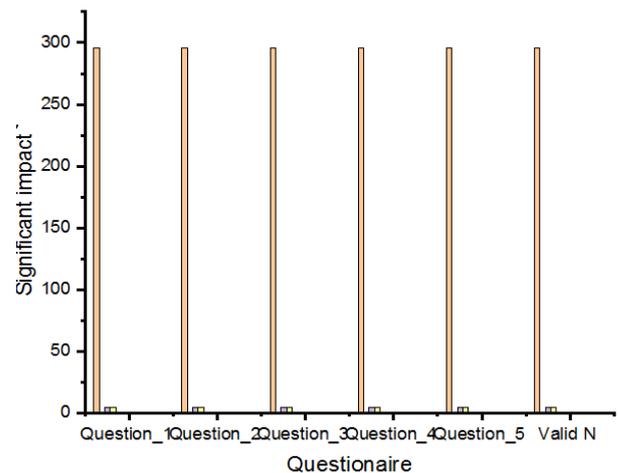


Table 2 Questions on hypothesis two:

Entrepreneurship has no significant impact on standard of living in Adamawa state.

Descriptive Statistics

Appendix 2	N	Min	Max	Mean	Std Devia
Question_6	296	1.00	5.00	4.6216	.67302
Question_7	296	1.00	5.00	4.5068	.83967
Question_8	296	1.00	5.00	4.7196	.66823
Question_9	296	1.00	5.00	4.6858	.69813
Question_10	296	1.00	5.00	4.6554	.74754
Valid N	296				

Source: Authors computation

Table 2 above shows the mean (average) and the respective standard deviation (degree of dispersion) in respect of each variable for the five questions on the significant

impact of entrepreneurship on standard of living in Adamawa State. The results on the sixth item in the questionnaire show that entrepreneurship increases people’s income as indicated by a mean score of 4.6216 which is above the average mean score of 3. Question seven in the table equally shows that entrepreneurship increases general consumption level as indicated by the mean score of 4.5068. Question eight in the table also presents a mean score of 4.7196 indicating that entrepreneurship helps in mobilizing domestic savings. Question nine further reveals that entrepreneurship reduces the rate of crime in the society as indicated by a mean score of 4.6858. Finally, question ten in the table 2 and figure 1 shows that entrepreneurship reduces the level of poverty in Adamawa state as presented by a mean score of 4.6554 compared with the average mean score of 3.

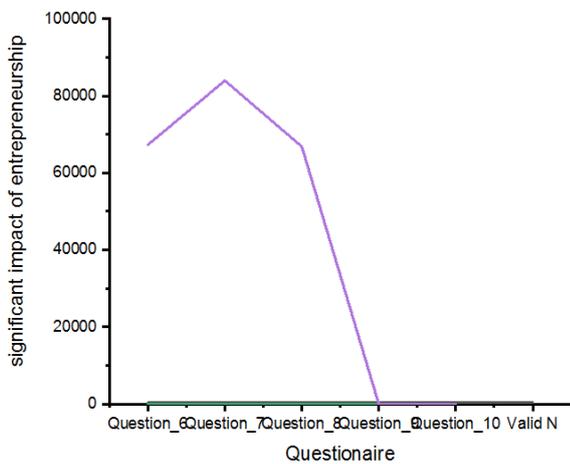


Figure 1: Significant impact of entrepreneurship

4.1 Test of Hypothesis

One-Sample t-test was used to test all the null hypotheses formulated.

Test of Hypothesis One

H₀₁: Entrepreneurship does not have significant effect on employment generation in Adamawa state.

Table 3: One-Sample t Test for Hypothesis one

Questionairer	T	df	Mean Difference	95% Confidence Interval of the Difference	
				Lower	Upper
Quest_1	122.744	295	4.72297	4.6472	4.7987
Quest_2	105.956	295	4.63176	4.5457	4.7178
Quest_3	109.808	295	4.64189	4.5587	4.7251
Quest_4	84.719	295	4.49662	4.3922	4.6011
Quest_5	111.234	295	4.67905	4.5963	4.7618

The results from table 3 above show that entrepreneurship has significant effect on employment generation in Adamawa state, at 1% level of significance as indicated by (sig. level of 0.000). Based on this, the null hypothesis one is rejected.

Test of Hypothesis Two

H₀₂: Entrepreneurship has no significant impact on standard of living in Adamawa state.

Table 4: One-Sample t Test for Hypothesis two

Questionaires	T	df	Mean Difference	95% Confidence Interval of the Difference	
				Lower	Upper
Quest_6	118.144	295	4.62162	4.5446	4.6986
Quest_7	92.343	295	4.50676	4.4107	4.6028
Quest_8	121.514	295	4.71959	4.6432	4.7960
Quest_9	115.476	295	4.68581	4.6060	4.7657
Quest_10	107.144	295	4.65541	4.5699	4.7409

The results from table 4 above show that entrepreneurship has significant impact on the standard of living in Adamawa state, at 1% level of significance as indicated by (sig. level of 0.000). Based on this, the null hypothesis two is rejected.

4.2 Discussion of Findings

The study revealed that entrepreneurship has significant effects on employment generation in Adamawa state. This implied that entrepreneurship has contributed to Adamawa state economic growth in terms of employment generation, accommodation of people irrespective of their backgrounds, reduction of rural-urban migration, as well as serves as a springboard and training ground for the people. This is in agreement with [19], who stated that one of the functions of entrepreneurs in Nigeria’s economy is the creation of employment. He further opined that, in Nigeria of today, the government cannot provide 100% employment for the citizens; entrepreneurship has helped many to be gainfully employed. It helps to reduce unemployment problem in the country i.e., the root of all socioeconomic problems. [19], expressed that SMEs have contributed greatly to Nigeria’s development by the provision of employment, marketing of goods and services and the growth and development of the rural areas. A lot of youths, retired workers and out of school graduates are now gainfully employed in entrepreneurial activities, thereby reducing the unemployment rate and its attendant social complication of armed robbery and white-collar crimes. They contribute to the labour market by absorbing an ever-growing supply. In doing this, they have

sufficiently helped to curtail the rising unemployment in Adamawa state. The study equally revealed that entrepreneurship has significant effects on standard of living in Adamawa state. This implies that entrepreneurship has contributed in the areas of increase in people's income, increase in the general consumption level of the people in Adamawa state, mobilization of domestic savings and reduction in the level of crime in the society. [21] mentions that investment in small businesses helps to transform the traditional sector. It modernizes the people's perception of life and introduces the use of machines instead of manual labour. Again, the skills of men are modernized and synchronized with developments in the new industrial sector. According to [16], he states that some of the economic contributions of entrepreneurs include: (i) Interdependence of business: No business is an entity on its own which does not interact. It must buy from other firms and sell either to different firms or customers in competition; (ii) Maintenance of competition: In a dynamic environment or an age of rapid change, a globalized world, competition can be the vehicle of change, through innovation or through improvement leading to wealth creation. Furthermore, utilization of resources is being accomplished. Resources that might end up to be idle in the hands of people are effectively mobilized (capital and skills) and employed productively. More so, it also induces backwards and forwards linkages which stimulate the process of economic development in the country. It helps to link up various sectors of the economy.

5. Conclusion

Entrepreneurship is a veritable tool for the well-being of every economy in this modern era. If proper attention is given to entrepreneurial development in an economy, a lot of youths retired workers and out of school graduates will be gainfully employed, thereby reducing the unemployment rate and its attendant's social complications of armed robbery, white collar crimes and the likes. Entrepreneurship contributes to the labour market by absorbing a portion of an ever growing supply. In doing this, they have sufficiently helped to curtail the rising unemployment and improve on the standard of living of the people of Adamawa state.

Conflict of Interest

The authors declared that there is no conflict of interest.

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