

Socio Cultural Environment and Entrepreneurship Development in Nigeria

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The study investigates the effect of socio-cultural environment on entrepreneurship development in Nigeria with a particular reference to North Central zone of Nigeria. The study used survey research design employing the use of point in time data through structured questionnaire administered to 400 owners of SMEs across North Central zone of Nigeria and the population was 432280 owners of SMEs according to SEMDAN report, 2013 and was reduced using Taro Yamane formula to 400. The study proxies socio-cultural environment as religion, norms and culture. Entrepreneurship development was proxied as innovation, risk taking, finance and creativity. The study used correlation, regression, mean and test of normality with the aid of statistical software packages and the finding reveals that there is a significant relationship between socio-cultural environment and entrepreneurship development in North Central zone of Nigeria. Other findings were that religion significantly leads to entrepreneurship development in North Central zone of Nigeria. Also, culture significantly leads to entrepreneurship development in North Central zone of Nigeria. Thus, the study also concluded that norms of the people such as folkways, laws, taboo and mores significantly contribute to entrepreneurship development in North Central Zone of Nigeria. The study recommended that entrepreneurs should try to respect socio cultural environment and continue to create and innovate their goods and services in respect of people's culture, religion and norms since they significantly contribute to entrepreneurship development in North Central Zone of Nigeria.

Keywords:

Entrepreneurship development,
Socio-cultural environment,
Religion,
Norms and culture

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Background to the Study

Socio-cultural environment of business is dynamic with changing features with the demand of modern technology in this era. Understanding socio-cultural environment demands that the business operate within the mandate and control of the society in which the business is coordinating its activities. Entrepreneurship development is a sure ground to create and innovate products, ideas, goods, and services that are unique and are in-line with people's value, culture, norms, beliefs and life style. The development of entrepreneurs in Nigeria can be viewed as a process of taking uncalculated risk that may result to profit or loss in the near future, if the society encouraged innovation or creativity in consonance with the risk taking by the entrepreneurs. Therefore, entrepreneurship development is useful in any society. The importance of socio-cultural environment is overemphasized in the sense that it helps entrepreneurs to ascertain the functional business ideas that can be established in the society and avoid those that can be avoided. Entrepreneurs need environment that is conducive and profitable to operate in order to generate high return on investment and ensure that money spent accounts on profit. The finance is also needed by entrepreneurs to help develop, create and innovate products that can satisfy the society. Socio-cultural environment can influence entrepreneurship development by ensuring that entrepreneurs' operate within given societal standard that is acceptable by the members of the community or state.

Over the years, socio-cultural environment of business remains dynamic and uncontrolled by the owners of business (entrepreneurs) and government of each state, villages, local governments, communities, clans and towns have set out their social values, culture and norms in order for entrepreneurs to operate and grow in the society. Yet, entrepreneurs are not developing or creating new products, innovating new products and taking business risks in order to ensure effective finance for future investment. From the extant literature, studies have been conducted in Africa, United Kingdom and United States of America as well as Nigeria. But all these studies none of the studied used North Central Zone of Nigeria to examine the effect of socio-cultural environment on entrepreneurship development.

Objectives of the Study

The objective of the study is to examine the effect of socio-cultural environment on entrepreneurship development in North Central Zone of Nigeria.

The specific objectives are to:

- a. Determine the effect of religion on entrepreneurship development in North Central Zone of Nigeria
- b. Evaluate the effect of culture on entrepreneurship development in North Central Zone of Nigeria
- c. Examine the effect of norms on entrepreneurship development in North Central Zone of Nigeria.

Scope of the Study

The scope of this study is restricted to socio-cultural environment and entrepreneurship development in North Central Zone of Nigeria. The period of 10 months is used in this study from January, 2017 to October, 2017 and this period is chosen because government of Nigeria in this new dispensation promotes self-employment. The study is limited to religion, culture, norms, creativity, innovation, risk taking and finance.

Significance of the Study

The study is significant to the North Central states of Nigeria and Nigeria in general because it will help them to identify areas of socio-cultural environment that they can modify or improve to help entrepreneurs to develop them. The study is also significant in the sense that entrepreneurs will be guided in this study to make good investment, innovation, creativity and risk taking decision. The study will help academia, researchers and students since it will be used as a reference material to them. The model developed in this study will guide other researchers who wish to carry out research in this area of study and finally this study contributes to knowledge by filling the research gap identified in this study.

Research Hypotheses

The hypotheses are stated below:

- H₀₁: There is no significant relationship between religion and entrepreneurship development in North Central Zone of Nigeria
- H₀₂: There is no significant relationship between culture and entrepreneurship development in North Central Zone of Nigeria
- H₀₃: There is no significant relationship between norms and entrepreneurship development in North Central Zone of Nigeria

Concept of Socio-cultural Environment

Socio-cultural environment are intangible elements which affect people's actions, relationship, perception, life style, beliefs and way of life, and their survival and existence. It includes elements, conditions and influences which shape the personality of a person and potentially of his attitude, disposition, action, behaviour, decisions and activities (Adeleke et al., 2003).

According to Hofstede (1980) culture is collective activities of the mind, which distinguishes the people of one group from another. Terpstra and David (1991) states that culture is learned, shared, compelling interrelated set of symbols, whose meanings provide a set of orientations for people of a society. Schein (1992) notes that culture is a pattern of basic assumption that are invented, discovered, or developed by a given individual organization or group. According to Cultural Policy for Nigeria (1988) view culture as the totality of the way of life evolved by a people in their attempt to meet the challenges of living in their environment, which gives order and meaning to their social, political and economic aesthetic and religious norms and modes of organization, thus, distinguishing a people from their neighbours. Culture is the total behavior that characterizes a particular group of people in the society.

Berger (1991) suggests that religion is an important cultural root associated with the development of entrepreneurship in North America and religion is a set of beliefs that is held by a group of people. Religion is the collection of cultural systems, beliefs and world views that establishes symbols that relate humanity to spirituality and, sometimes to moral values and in Nigeria such as practices are Christianity, Islam, traditional religion and Paganism.

The term norms refers to something that is usual, typical, or standard for the society and it is also an accepted standard or a way of behaving or doing things that most people agree with in the society (Cambridge, 2017). Norms also refer to as a situation or type of behaviour that is

expected and considered to be typical unique for the member of a given society. The conceptualization of norms is that it is the agreed standard or rules guiding the behaviour of members of the society in a given situation and the norms are laws, taboo, mores and folkways.

Concept of Entrepreneurship

European Commission (EC, 2013) defines entrepreneurship as an individual's ability to turn ideas into action. It also the activities that included creativities, innovations and risk taking in order to achieved organizational objectives. According to Meredith et. al, (1991) entrepreneurship is the process of organizing and coordinating the factors of production and taking necessary decisions to establish a business enterprise and keep it in line with the pattern of demand and market values. Hisrich and Peters (2002) define entrepreneurship as the process of creating something new, assuming the risk involved and reaping the reward attached. Akpor-Robaro (2004) defined entrepreneurship as the capacity or ability to see opportunities and from there, originate a new business idea and organize resources to implement it (innovative/creative entrepreneurship); or to organize resources in a new way to implement an existing business idea (imitative entrepreneurship). It involves creating a new product or presenting an existing product in a new way with value added. Ogundele (2000) relates entrepreneurship to the process of emergence of individuals as business owners and their behaviour with regards to business management.

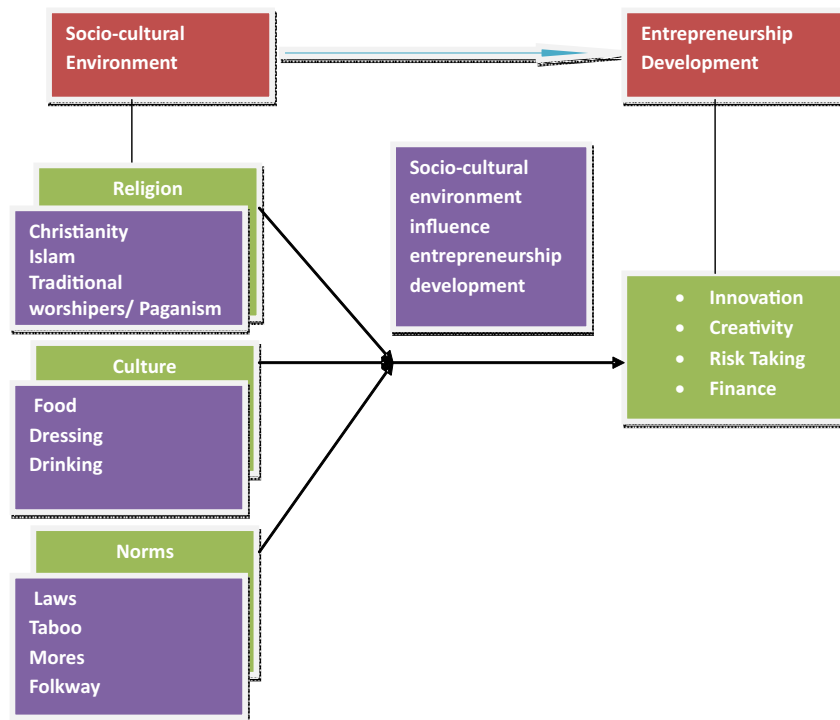
According to Zwingina and Opusunju (2017) innovation is the process of novelty which implies that new things is done, or old things is done in new ways to increase performance in terms of sales, profitability and market shares in an organization. To them, it is an application of technological, institutional, human resources and discoveries to productive processes, resulting in new practices, products, markets, institutions' and firms that need expansion. However, innovation is a process of doing business in a new way by applying technology, marketing, processes, product and social methods in order to perfect it.

The term creativity is the precondition for good and unique innovation of a product, ideas, goods and services (Basset-Jones (2005) and it is a unique ability to make creative product is that marketable (Pfeffer, 1979). It is the idea construction of ideas, goods and services which are potential new to the environment and market (Fillis & Rentschler, 2010). According to Opusunju and Blessing (2017) creativity is a process of creating new design of a product, new product design, new packaging or coloring of a product and new ways of doing business or process of using new machine to conduct a business. The term creativity is the act of creation and this creation involve idea generation in the life of a businessman.

Finance is the study of investments which includes assets and liabilities over time under conditions of different degrees of uncertainty and risk. It is a process of investing in any business that is associated with risk (Wisdom, 2003). Finance in this study refers to as investment in stocks, cash and bonds in the productive processes in industry or firms.

According to Ahmed (2009) assert that risk taking is process or engaging in business that involves danger in order to achieve a pre-determine objectives or goal in the organization. According to Patience (2000) defines risk-taking as a situation of ensuring unpleasant or undesirable results in any business dealing. However, risk taking is the process that involves the ability of a businessman to assume risk under certainty, uncertainty and risk.

Relationship between Socio-cultural Environment and Entrepreneurship Development



Source: Zwingina, Opusunju and Murat, 2017

This model is developed by the researchers to guide this work since the previous theories did not provide good fit to what we conceptualized in this study. It is called socio-cultural entrepreneurial model and the model believes that socio-cultural environment influence entrepreneurship development and that the social environment of business such as religion, culture and norms determine entrepreneurship development in terms of innovation, creativity, finance and even risk taking. The model believes that some individuals in a particular societal setting don't like taking risk until they have calculated the risk. While some persons in other environment prevail risk in order to achieve goals. Some socio-environment of business allowed people to create products, ideas, goods and services in any shapes, style and taste but other people environment restricted them by determining the kind and types of innovation and creativity needed in the society. The model believes that there is an association that existed between the variables and that the variables are positive and significant that can forced change in order to help develop entrepreneurs in the region. The model further indicates that the sub forces that also influence entrepreneurship development

and such forces are laws, mores, taboo, Christianity, Islam, Paganism, traditional worshippers, dancing, drinking and food. The model believes that if there is proper monitoring of this environment, entrepreneurs will equally create unique products, goods, and services and innovate good business ideas, products, goods and services in the society. The model explained that finance can be raised by good atmosphere of business social environment. However, the model believes that it can be used in all types of business situations not only entrepreneurship development.

Empirical Review

Happiness and Godwin (2014) examine socio-cultural environment and entrepreneurship development in Israel. The study adopted survey research approach and structured questionnaire design in a five-point Likert scale. The study used SMEs in Israel by administering the questions to the owners of SMEs. The population included all the SME owners and the population was very difficult to determine and the research used the population of the country to arrive at 400 as the sample size using Taro Yamane formula. The study used correlation and the findings indicate that there is positive association between socio-cultural environment and entrepreneurship development in Israel.

Mukhtar (2014) investigates how culture affects the development of Hausa entrepreneurs in northern Nigeria. Data was collected through interviews of 80 respondents who are established entrepreneurs in Kano metropolis from the Hausa ethnic group as well as those that work as their aids. In addition, physical observation, anecdotal sources and secondary data were used for the purpose of discussion and analysis. The study finds that the Hausas have a system where one serves his "master" for as long as he lives without any plan put in place to make the "servant" independent. The paper finds that this is in sharp contrast with the Igbo ethnic group who have a system of apprenticeship which requires that one serves his "master" for a defined period of time.

Amodu, Abeh and Yakubu (2015) assess the effects of gender bias and cultural beliefs on growth of entrepreneurship in Nigeria. Gender and cultural dimensions such as restricted access to education, finance, ethnicity, religion and societal perceived roles of women were investigated. The effects of these factors on women entrepreneurial activities is worth studying because entrepreneurship is considered as an important aspect of economic development of both developing and developed nations. The researchers adopted descriptive survey design in a quest to obtain necessary information for the study. 380 women entrepreneurs in three states, North Central Nigeria were purposively selected and investigated. The findings of the study show that women in Nigeria are affected by a number of cultural factors that impede the growth and development of their entrepreneurial intentions.

Boufeldja (2017) study the impacts of socio-cultural environment on psychological characteristics and managerial practices of women entrepreneurs in Algeria. A questionnaire was developed and the study covered a sample of 30 women entrepreneurs from Oran - Algeria, 19 of them are married with children, and 14 of them have a university degree. The results showed that women entrepreneurs have strong personalities, marked by a spirit of adventure and initiative.

Florence, Elegwa, Joseph and Dorothy (2015) examine the influence of socio-cultural factors on growth of women owned micro and small enterprises (MSEs) in rural areas of Kitui County. Growth of micro and small enterprise means increase in sales, profits, employees, production and service lines. The study used descriptive survey as the research design involving a target population of 390 women owned micro and small entrepreneurs drawn from manufacturing, agriculture, commerce and services sectors in Kitui County. Proportionate stratified sampling was used to form a sample of 194 women entrepreneurs. Simple random sampling was applied on the sample to select the respondents from each sector. Questionnaires and observation guide were used to collect data which was analyzed using descriptive and inferential statistics. The results suggested that socio-cultural factors positively influenced the growth of women-owned MSEs

Adebayo (2015) investigates the impact of culture and individual attributes on women entrepreneurial engagement in Kwara state. A cross sectional survey design of 205 women entrepreneurs in Ilorin metropolis was undertaken by means of self-administered questionnaires. A total of 166 copies of correctly filled questionnaires was analyzed using both descriptive and inferential statistics and results were summarized and presented in form of tables and simple percentage. The findings reveal that cultural orientation and individual attributes such as education, working experience, and risk-taking ability significantly influence women entrepreneurial decision. The findings from the study lead to the conclusion that rich cultural background and personal development will improve women entrepreneurial drives.

Theories of Socio-cultural Environment

The Expectancy Theory

This theory was developed by Vroom in 1964 which points out that the propensity to act in a certain way is contingent on the expectation that the act will be followed by certain outcome and the relation between that outcome and the goals of the individual. This theory suggests that the owner-manager would engage in growth-seeking behaviour if growth is consistent with his/personal goals, (2) s/he believes growth-seeking behaviour will lead to growth and s/he believes in her/his ability to yield growth. Mathematically, the propensity to engage in growth-oriented behaviour is the weighted sum of expected outcomes of growth. The relevance of this theory to the current study is that the firms owned by women SMEs in Tanzania will grow if their goals are favoured with the socio-cultural environment in which they operate.

The Theory of Planned Behavior (TPB)

This theory was developed by Ajzen in 1991 which states that the intention to create a firm is influenced by different beliefs grouped in three categories. The first one is personal attitudes toward the enterprise-creation behaviour which refers to whether people have a positive or negative perception about this behaviour. The second is subjective norms which consist of the perceived social pressure to carry out or not entrepreneurial behaviours including parental role modeling, parental support and opinions of important others. The third one is perceived control (self-efficacy or ability to perform the behavior of interest). This implies that, a high sense of self-efficacy will indicate a higher probability to take the decision to start an entrepreneurial process. Generally the theory gives emphasis on the role of intention, which

is assumed to capture the motivational factors that influence behaviour. Intentions are indications of how hard people are willing to try, and how much of an effort they are planning to exert to perform the behaviour (Ajzen, 1991). Therefore the intention of women owner managers SMEs in Tanzania to aim higher performances on their business will be determined by society, or individual beliefs and attitudes toward business growth aspiration.

Research Methodology

The study adopted survey research design and this is used because the researchers employed the use of primary data. The primary source of data is used because the study used point in time data and structured questionnaire administered to the respondents who are the owners of SMEs in North Central Zone of Nigeria. The study used six states and in addition to Federal Capital Territory which make it a total of seven states. The population of the study included all the SMEs owners in North Central Zone of Nigeria. The population was 432280 owners of SMEs according to SEMDAN report, 2013 and was reduced using Taro Yamane formula to 400. The study used mean, test of normality, correlation matrix and regression in analyzing the data. The reason for using correlation is to determine the cause and effect relationship between the variables and correlation was also used to determine the strength of the relationship between the dependent and independent variable. The test of normality is adopted because the data were not normally distributed and it was corrected by converting the data. The SPSS 22, e-view and excel statistical packages were used to analyze the data. The reason is that each software solved a given statistical problem uniquely. The questionnaire was designed in a five point likert scale and was administered randomly to the seven states of North Central zone of Nigeria by research assistants that assisted in the administration of the questionnaire. The researchers employed research assistants from these zones to administer the questionnaire to owners of SMEs in these zones and the administered questionnaire were after two weeks returned using different transport services across the zones to the researchers. 57 copies of questionnaire were administered to six states randomly and it was only 58 copies that were administered to FCT since the researchers reside in the state. The formula for Taro Yamane formula is stated below:

It is shown below:

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

Where N is the population size

E is the margin error (assume 5%)

$$1 = \text{constant} =$$

$$e = 0.05$$

$$n = \frac{432280}{1 + 432280(0.05)^2}$$

$$n = \frac{432280}{1 + 432280(0.0025)}$$

$$n = \frac{432280}{1 + 1080.7}$$

$$n = \frac{432280}{1081.7}$$

$$n = 400$$

The regression model is estimated below:

$$Y = \alpha + \beta x$$

Where Y is the dependent variable

α = intercept

β = coefficient

x = independent variable

Statistical Models for the Regression are:

$$END_{+} = \alpha + \beta_1 RLG + \beta_2 CL + \beta_3 NRMS + \mu \text{ ----- 1}$$

Where:

END₊ = Entrepreneurship Development (proxies as innovation, creativity, risk taking and finance)

RLG = Religion and also has a secondary indicants such Christianity, Islam, traditional worshippers and Paganism

CL = culture and this culture is also proxies as dancing, dressing and clothing, food and drinking.

NRMS = Norms and also proxies as folkways, laws, taboo and mores.

α = Intercept or Constant

β = Slope of the regression line with respect to the independent variables

μ = error term

Correlation Models

$$r = \frac{\Sigma(X)(Y)}{\sqrt{(X^2)(Y^2)}} \text{ -----equation 2}$$

Where:

r = correlation coefficient

Σ = Summation

Y = dependent variable (entrepreneurship development)

X = independent variables (religion, culture and norms).

The study tested for reliability of the instrument by administering copies of questionnaires to the owners of small and medium scale entrepreneurs' in North Central Zone. A total of 23 copies of questionnaire were pre-administered by one of the researcher's and the information obtained were analysed and presented in the table below.

Table 1: Reliability test

Variables	Number of questions	Cronbach's Alpha
Entrepreneurship Development	4	0.77
Religion	4	0.77
Culture	4	0.77
Norms	4	0.77

Source: Researcher's computation (2017)

However, the Alpha value is reliable.

Analysis and Discussion

Table 2: Analysis of Return Rate

Respondents (SMES Owners)	Questionnaires Administered	Questionnaires not Returned	Questionnaire Returned	Percentage (%)
FCT	58	21	37	12.94
Nasarawa	57	16	41	14.33
Niger	57	24	33	11.54
Benue	57	11	46	16.08
Kwara	57	8	49	17.13
Plateau	57	6	51	17.82
Kogi	57	28	29	10.14
Total	400	114	286	100

Source: Field Survey, (2017)

Table 2 indicate that the highest state that returned their copies of the questionnaire is Plateau state and was followed by Kwara State while Benue state also returned a responsible number of questionnaire. The implication of the above is that the owners of SMEs in these states responded to the questionnaire properly.

H₀₁: Socio-cultural environment and Entrepreneurship Development in North Central Zone of Nigeria

Table 3: Religion

Items- Religion	5(%)	4(%)	3(%)	2(%)	1(%)
The business activities are guided with Christianity principles in North Central zone of Nigeria	95(33.21)	100(34.96)	12(4.19)	23(8.04)	56(19.58)
Islamic rules guide the establishment of any business venture in North Central Zone of Nigeria	89(31.12)	78(27.27)	13(4.55)	45(15.73)	61(21.33)
Traditional Worshipers detect types of that run and operated in North Central Zone of Nigeria	39(13.64)	35(12.24)	20(6.99)	93(32.52)	99(34.62)
Pagans freely establish any types of business in North Central Zones of Nigeria	98(30.42)	87(30.42)	33(11.53)	49(17.13)	19(6.64)

Source: survey, 2017

The above table indicates the percentage of respondents in each questions based on the variables that describe the primary indicant. It was observed that majority of the respondents agreed and strongly agreed, undecided and disagreed on the above variables which are indicated in percentage on the bracket.

Table 4: Mean of Religion

Variables	5	4	3	2	1	FX	N	Mean	Ranking	Remarks	Sectorial mean
Christianity	95	100	12	23	56	1013	286	3.54	2 nd	High	3.22
Islam	89	78	13	45	61	947	286	3.31	3 rd	High	
Traditional worshipers	39	35	20	93	99	680	286	2.38	4 th	Low	
Paganism	98	87	33	49	19	1054	286	3.68	1 st	high	

Source: Author's Computation, 2017

The table indicates that religion as a variable for socio-cultural environment has a high sectorial mean which implies that religion is a determinant of socio-cultural environment in North Central Zone of Nigeria. Paganism ranked first and followed by Christianity in influencing business decision while Islam ranked third. The traditional worshipers ranked 4th and is very low which implies that it does not influence business decision in North Central Zone in Nigeria.

Table 5: Culture

Items- Culture	5(%)	4(%)	3(%)	2(%)	1(%)
Businesses are influence by the nature of dressing in North Central Zone of Nigeria	88(30.77)	91(31.82)	33(11.53)	41(14.34)	33(11.53)
Business are influence by the type of food eating in North Central Zone of Nigeria	67(23.43)	119(41.61)	13(4.55)	56(19.58)	31(10.84)
North Central Zone of Nigeria hardly engaged in alcoholic drinks	13(4.55)	41(14.35)	11(3.85)	92(32.17)	129(45.11)

Source: survey, 2017

Table 5 shows the percentages of respondents based on the variables that describe culture and it is noted that majority of the respondents agreed, strongly agreed, undecided and disagreed on the above variables which are indicating in percentages on the bracket.

Table 6: Mean of Culture

Variables	5	4	3	2	1	FX	N	Mean	Ranking	Remarks	Sectorial mean
Dressing	88	91	33	41	33	1018	286	3.56	1 st	High	3.01
Food	67	119	13	56	31	993	286	3.47	2 nd	High	
Drinks	13	41	11	92	129	575	286	2.01	3 rd	Low	

Source: Author's Computation, 2017

The table indicates that culture as a variable for socio-cultural environment has a high sectorial mean which implies that culture is a determinant of socio-cultural environment in North Central Zone of Nigeria. Dressing ranked first and followed by food in influencing

business opportunities. The drinks ranked 3rd and is very low which implies that majority of the people do not drink alcoholic drinks in the North Central Zone of Nigeria.

Table 7: Norms

Items- Norms	5(%)	4(%)	3(%)	2(%)	1(%)
Business are guided by folkways in North Central Zone of Nigeria	23(8.04)	44(15.38)	9(3.15)	109(38.11)	101(35.31)
Business are established based on certain laws in North Central Zone of Nigeria	111(38.81)	123(43.01)	10(3.49)	22(7.69)	20(6.99)
There is taboo to do some business in North Central Zone of Nigeria	131(45.80)	110(38.46)	5(1.75)	17(5.94)	23(8.04)
Businesses are guided by mores in North Central Zone of Nigeria	101(35.31)	99(34.61)	18(6.29)	23(8.04)	45(15.73)

Source: Survey, 2017

Table 7 portrays the simple percentage description of the respondent's involvement in participating in the exercise and this exercise describe culture as a variable for socio-cultural environment and it subrogates such as folkways, laws, taboo and mores on the bracket.

Table 8: Mean of Norms

Variables	5	4	3	2	1	FX	N	Mean	Ranking	Remarks	Sectorial mean
Folkways	23	44	9	109	101	637	286	2.22	4 th	Low	3.49
Laws	111	123	10	22	20	1141	286	3.99	2 nd	High	
Taboo	131	110	5	17	23	1167	286	4.08	1 st	High	
Mores	101	99	18	23	45	1046	286	3.66	3 rd	High	

Source: Author's Computation, 2017

The table shows the sectorial mean of 3.49 which is above the average of 3.00 which implies that the variable use in describing norms are unique in this study and that mores, taboo and laws are the unique sub variables that are used to influence the activities of business in North Central Zone of Nigeria while folkways does not really influence business activities in North Central Zone of Nigeria.

Table 9: Entrepreneurship Development

Items- Norms	5(%)	4(%)	3(%)	2(%)	1(%)
There is effective creativity in North Central Zone of Nigeria	56(19.58)	34(11.89)	12(4.19)	78(27.27)	106(37.06)
There is effective innovation in North Central Zone of Nigeria	35(12.23)	67(23.43)	33(11.54)	90(31.47)	61(21.33)
Businesses in North Central Zone always take risks	133(46.50)	111(38.81)	1(0.35)	23(8.04)	18(6.29)
There is proper used of finances in investment in North Central Zone of Nigeria	78(27.27)	95(33.22)	12(4.19)	56(19.58)	45(15.73)

Source: survey, 2017

Table 9 indicates respondents level of participate on each of the questions that described the variable 'entrepreneurship development'. The variables are analyse based on simple percentage and are arranged Likert scale format.

Table 10: Mean of Entrepreneurship Development

Variables	5	4	3	2	1	FX	N	Mean	Ranking	Remarks	Sectorial mean
Creativity	56	34	12	78	106	714	286	2.50	4 th	Low	3.18
Innovation	35	67	33	90	61	783	286	2.74	3 rd	Low	
Risk taking	133	111	1	23	18	1176	286	4.11	1 st	High	
Finance	78	95	12	56	45	963	286	3.37	2 nd	High	

Source: Author's Computation, 2017

The table indicates that 3.18 sectorial mean which is above the average of 3.00. The mean value which implies that the variables used are unique to ensure entrepreneurship development in terms of creativity, innovation, creativity, risk taking and finance. The study also indicates that risk taking is the most effective way for entrepreneurs to developed them and also need finance in order to developed in the business they are operating. Innovation and creativity tends to low since so many entrepreneurs in North Central Zone failed to take risks and poor assess to finance in North Central Zone affect the development of entrepreneurs.

Table 11: Test of Normality

Variables	Skewness		Kurtosis		Kolmogorov - Smirnov		Shapiro-Wilk	
	Statistics	Std error	statistics	Std error	statistics	sign	statistics	Sign
RGL	-0.270	.144	-1.279	.289	0.164	0.000	0.90	0.000
CL	-.133	.144	-1.070	.287	0.152	0.000	0.926	0.000
NRMS	-.633	.144	-.370	.287	.112	0.000	.925	0.000
END	-.092	.144	-.370	.287	.120	0.000	.927	0.000

The above table indicates that data set collected from the respondents were not normally distributed since the Skewness and Kurtosis are above -1.199 and +1.199 and the Kolmogorov-Smirnov and Shapiro-Wilk p-value are 0.00 and the standard is that it most above 5% and the Q-Q chart was scattered.

Table 12: Normality Log Results

Variables	Skewness		Kurtosis		Kolmogorov-Smirnov		Shapiro-Wilk	
	statistics	Std error	statistics	Std error	statistics	sign	statistics	sign
Log_RGL	-.752	.144	-.845	.287	.233	.076	.845	.09
Log_CL	-.763	.144	-.494	.287	.221	.51	.879	.10
Log_NRMS	-1.434	.144	1.444	.287	.193	.11	.827	.08
Log_END	-.754	.144	-.412	.287	.627	.42	.821	.09

The above result from the log data set indicates that the data logged are normally distributed since the Skewness and Kurtosis are within this range -1.199 and +1.199 and the Kolmogorov-Smirnov and Shapiro-Wilk p-value are above 5% and the Q-Q chart was not scattered but fixed on the line.

Table 13: Correlation Matrix

	<i>Log_END</i>	<i>Log_RGL</i>	<i>Log_CL</i>	<i>Log_NRMS</i>
Log_END	1			
Log_RGL	0.973248	1		
Log_CL	0.935582	0.950078	1	
Log_NRMS	0.96881	0.96965	0.967502	1

Source: Excel output, 2017

The above table indicates that there is an association between the dependent variable and independent variable. This implies that there is an association between entrepreneurship development and religion in North Central Zone of Nigeria. The culture and norms are associated with entrepreneurship development in North Central Zone of Nigeria.

Table13: Regression Result

Dependent Variable: LOG_END

Method: Least Squares

Date: 10/26/17 Time: 01:36

Sample: 1 280

Included observations: 280

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.041727	0.017694	-2.358189	0.0191
LOG_RGL	0.355231	0.041953	8.467273	0.0000
LOG_CL	0.173756	0.052660	3.299621	0.0011
LOG_NRMS	0.507230	0.039596	12.81017	0.0000
R-squared	0.969135	Mean dependent var		1.054571
Adjusted R-squared	0.968799	S.D. dependent var		0.210193
S.E. of regression	0.037128	Akaike info criterion		-3.734716
Sum squared resid	0.380460	Schwarz criterion		-3.682790
Log likelihood	526.8602	Hannan-Quinn criter.		-3.713889
F-statistic	2888.716	Durbin-Watson stat		0.130562
Prob(F-statistic)	0.000000			

Source: E-view 9.00, 2017

Decision rule: 5%

The analysis indicates that the coefficient for religion, culture and norms are significant in enhancing entrepreneurship development in North Central Zone of Nigeria. The p-value and t-statistic values of the independent variables are significant at probability value of 0.000 for all the variables. However, the f-statistic value of 2888.716 is significant at p statistic value of 0.00 and a Durbin Watson value of 0.13 which provides evidence of existence of linear relationship between socio-cultural environment (norms, culture and religion) and entrepreneurship development in North Central Zone of Nigeria. The $R^2 = 0.96$ indicates that only 96% of socio-cultural environment (norms, culture and religion) embarked upon by SMEs in North Central Zone of Nigeria can be explain by entrepreneurship development but 4% can explained by other factors not noted in the regression model which is refer to as error term. Therefore we accept the alternative hypothesis that there is a significant relationship between socio-cultural environment (norms, culture and religion) and entrepreneurship development in Nigeria.

Discussion of Findings

From the analysis, there is a positive association between socio-cultural environment and entrepreneurship development in North Central Zone of Nigeria. Also, there is positive association of culture, norms and religion on entrepreneurship development in North Central Zone of Nigeria. However, this indicates that socio-cultural environment of business can allow entrepreneurs in the zone to be creative and proactive in innovating any product that is acceptable within socio-cultural values, culture, norms and religion of the people. The findings also indicates that there is significant effect of socio-cultural environment on entrepreneurship development in Nigeria which implies that SMEs owners operated their businesses within the limit of the culture, norms and religion of the people without adding social problems to the people of the area. The study also found that culture as a way of life of

the people is significant in enhancing entrepreneurship development in North Central Zone of Nigeria. The study also found that religion has a significant relationship with entrepreneurship development in North Central Zone in sense that Christianity, Islam, traditional worshippers and pagans try to encourage entrepreneurship development. The study also found out norms of the people such as folkways, laws, taboo and mores significantly contributes to entrepreneurship development in North Central Zone of Nigeria. The finding is in line to the finding of Happiness and Godwin (2014) who found a positive significant relationship between socio-cultural environment and entrepreneurship development. The study is also in line with socio-cultural entrepreneurial Model, 2017 and the theory state that social and cultural environment is a ensure ground in enhancing entrepreneurship development in any given country or region.

Conclusions and Recommendations

The study concluded that there is a positive association between socio-cultural environment and entrepreneurship development in North Central Zone of Nigeria. Also, there is positive association of culture, norms and religion on entrepreneurship development in North Central Zone of Nigeria. The study also concluded that there is significant effect of socio-cultural environment on entrepreneurship development in Nigeria and culture as a way of life of the people is significant in enhancing entrepreneurship development in North Central Zone of Nigeria. The study also concluded that religion has a significant relationship with entrepreneurship development in North Central Zone in sense that Christianity, Islam, traditional worshippers and pagans try to encourage entrepreneurship development. However, the study also concluded that norms of the people such as folkways, laws, taboo and mores significantly contributes to entrepreneurship development in North Central Zone of Nigeria. The study recommended that entrepreneurs should try to respect socio cultural environment indicants like religion since it aid innovation or create goods and services along these principles since it is significant in realizing entrepreneurship development in North Central zone of Nigeria. They should continue to create and innovate their goods and services in respect of people's culture, religion and norms since it significantly contribute to entrepreneurship development in North Central Zone of Nigeria.

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