

Personal Initiative, Social Networking and Entrepreneurial Inclination among Disabled Students of Tertiary Institutions in Plateau State

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Abstract: Entrepreneurship is vital in the areas of innovation, job creation, nations' economic and societal advancement. In view of that, Social networking is seen to be important in moderating the relationship between personal initiative and entrepreneurial inclination. This study focuses on investigating the moderating role of social networking on personal initiative and entrepreneurial inclination relationship of disabled students. The study followed a descriptive survey where quantitative approach was employed. Out of the total number of (210) questionnaires administered to disabled students across the five Tertiary Institutions (University of Jos, Plateau State Polytechnic, Plateau State University, College of Education Gindiri and Federal college of Education Pankshin) in Plateau State, Nigeria, two hundred and seven (207) were retrieved but only two hundred and three (203) were used for analysis after eliminating wrongly filled questionnaires by the respondents and the unit of analysis was at the individual level. Analysis of data involved the use of statistical package for Social Sciences SPSS version 23.0 and AMOS version 23. Hypotheses were tested using structural equation model. Results revealed that personal initiative (proactiveness, resilience and innovation) significantly and positively influences entrepreneurial inclination. Also, social networking does not moderate (Weakens) the relationship between personal initiative and entrepreneurial inclination of disabled students of Tertiary Institutions in Plateau State. The present study will help policy makers and government to give special attention to disabled students by encouraging innovativeness and proactiveness among them thereby boosting their entrepreneurial spirit. Also, the society should help encourage and support the disabled students through positive interaction and networking to help boost their entrepreneurial inclination. Like any other research, this study is limited in the following ways. Since only a single research methodological approach was employed, future research could undertake a mixed approach and triangulate to validate the current findings. Further, a longitudinal approach should be employed to study entrepreneurial inclination trends among disabled students over years.

Key words: Entrepreneurial Inclination; Social Networking; Disability; Personal Initiative,

I. INTRODUCTION

Entrepreneurship practice among normal persons as well as physically challenged persons is crucial in enhancing the economy of a nation. The intention of persons with disability to participate in entrepreneurship activities varies from developed to developing society. For instance, in Australia,

about 60% of persons with disabilities develop intentions and eventually go into entrepreneurship activities (Boellstorff, 2019; Dhar & Farzana 2017; Maritz et al., 2016 Renko et al., & 2015; Cooney, 2008). This is because of the availability of intervention programs such as Australian National Disability Strategy 2012–2020 and National Disability Insurance Scheme (Uribe-Toril et al., 2019; Clegg & Bigby, 2017; Hagner & Davies, 2002). In Nigeria the case is different given the fact that only few Persons with disabilities (25%) develop the intention to go into business or participate in entrepreneurship activities (Dakung. R., Munene. J.C., Balunywa. W., Ntayi. J., & Ngoma. M. 2019). With the rise of unemployment rate of 33.3% in Nigeria according to bureau of statistics fourth quarter report (2020) due to COVID-19 pandemic, which according to GEM Report 2020/2021 has led to massive layoffs and closures in many countries thereby making persons with disability to be mostly affected, such that the barrier of marginalization/discrimination is high which has excluded them from engaging in entrepreneurial activities thereby making about 80% to be unemployed. (Stemple, 2020) established that entrepreneurs with disabilities face unique external business challenges to success, including unequal opportunities, limitations in infrastructure and facilities, unwanted pity, and lack of awareness about the disabled. Similarly, despite the substantive contribution of entrepreneurs with disabilities and the importance of ability and disability as a contextualizing influence, they face barriers in gaining access to self-employment. Again the theoretical development in understanding PWDs' involvement in entrepreneurial activities in Nigeria is still lacking.

With this development, a number of programs through support agencies such as National Social Investment Program (NSIP) in 2017, National Directorate for Employment in 1987, National Poverty Eradication Program in 2001, Small and Medium Enterprises Development Agency (SMEDAN) in 2003 and Entrepreneurship Education (EE) in 2006 were initiated by the Nigerian Government to ignite the entrepreneurial spirit of both able and disabled in order to arrest the rising rate of unemployment. A critical look on the program suggests that all these are general in tackling the case of unemployment however, they have not really been tailored through the specific needs of persons with disabilities (PWDs) and this is still reflecting in the constant increase of

unemployment among these set of people. This then calls for investigation on how personal initiative and social networking can influence entrepreneurial inclination.

Personal initiative plays a crucial role in entrepreneurial inclination. Frese (1996) found that a person that is proactive, innovative, resilience and have a self starting behavior will develop the intention to start a business. Lumkin and Dess (2001) found that individuals that have intention in terms of being proactive can achieve goal. Similarly, Bateman and Crant (1993) found out that proactiveness as dimensions of personal initiative is crucial in enhancing individual inclination to pursue carrier in life. Additionally, Mueller and Thomas (2001) study confirm innovation as a principal purpose in starting a business venture. These suggest that individuals with disability who are able to develop their capacity in terms of innovative and proactive will be able to achieve a goal in life. However, (Pendame, 2014) found no significant relationship between resilience and intention of students to go into business, this links well with Duckworth and Quinn (2009) whose finding showed that resilience is not key in influencing entrepreneurial inclination of students. This suggests that there is an inconsistency in their findings on the relationship between personal initiative and entrepreneurial inclination; this therefore needs the introduction of a boundary condition that could help to strengthen the relationship between personal initiative and entrepreneurial inclination among disabled students of Tertiary Institutions in Plateau State. This study therefore, found social networking as an intervening variable.

Extant studies looked at the relationship between personal initiative and entrepreneurial inclination. For instance (Dakung, 2016) found out that personal initiative influences entrepreneurial inclination. Accordingly Lumkin and Dess (2001) established that individuals that have intention in terms of being proactive can achieve goal. Similarly Mensmann and Frese (2018), Nsereko et al. (2018), Travis and Freeman (2017), QiXiaolin and Luoye (2016), found that students who are innovative easily develop the intention to start a business. However, (Pendame, 2014) found that there is no significant relationship between resilience and intention of students to go into business. This links well with Duckworth and Quinn (2009) whose finding showed that resilience is not key in influencing entrepreneurial inclination of students. From the findings, it could be seen that these scholars only focused on the direct link between personal initiative and entrepreneurial inclination and the use of moderating variable is unknown. Because of the inconsistency of findings, the study fills in the gap by looking at the moderating role of social networking in the relationship between personal initiative and entrepreneurial inclination among the disabled students of tertiary institutions in Plateau state.

Social Networking could serve as valuable resource in enhancing discovery of business opportunities to potential entrepreneurs. In this study, social networking is viewed as a network of social relations characterized by trust, reciprocity

and cohesiveness among PWDs. McGreevy (2015) targeted supports, capacity building, developing a nutrient rich environment and networking are collectively significant to ignite an entrepreneurial spirit amongst a disadvantaged and marginalized group. This means that institutional support through entrepreneurial education, connections with role model, family and friends support could play a very crucial role in influencing personal initiative and entrepreneurial inclination. Klyver and Scott (2011) found out that social network shapes entrepreneurial intention of students. Similarly Zafar, Yasin and Ijaz (2012) found that social network helps entrepreneurs in developing intention to go into business in addition Granovetter (2012) found that by investing in building links with other networks, individuals and groups can increase their desire to attain certain goals. This is emphasized by the study of Setyawati, Sehariff, and Saud (2011) whose finding showed that networking has a significant effect on the success of the entrepreneurs.

This also answers the call by Autio et al. (2014) for more attention to the contextualization of entrepreneurship research. Therefore, contextualizing the entrepreneurship study within disability particularly by testing the moderating role of social networking can help us better understand the nuances of social context for entrepreneurship.

1.1 Objective of the Study

The overall objective of this study is to determine the role of personal initiative, social networking and entrepreneurial inclination among the disabled students of tertiary institutions in plateau state. Specifically, this study shall seek to:

1. To establish the extent to which proactiveness relates to entrepreneurial inclination of disabled students of Tertiary institutions in Plateau State
2. To determine the extent to which innovativeness relates to entrepreneurial inclination of disabled students of Tertiary Institutions in Plateau State
3. To ascertain the extent to which resilience relates to entrepreneurial inclination of disabled students of Tertiary Institutions in Plateau State
4. To ascertain the extent to which Social Networking moderate the relationship between Personal initiative and entrepreneurial inclination such that high Social Networking strengthens the relationship while low Social Networking weakens the relationship among disabled students of Tertiary Institutions in Plateau State.

1.2 Hypotheses of the study

The following hypotheses were tested in this study

Ho1: There is no significant relationship between proactiveness and entrepreneurial inclination among disabled students of Tertiary Institutions in Plateau State.

Ho2: There is no significant relationship between innovativeness and entrepreneurial inclination among

disabled students of Tertiary Institutions in Plateau State.

Ho3: There is no significant relationship between resilience and entrepreneurial inclination among disabled students of Tertiary Institutions in Plateau State

Ho4: Social networking does not moderate the relationship between personal initiative and entrepreneurial inclination such that high social network strengthens the relationship while low social network weakens the relationship among disabled students of Tertiary Institutions in Plateau State.

1.3 Significance of the Study

This study will constitute valuable contributions to the existing body of knowledge in the following areas:

Policy Significance

The study will aid policy makers understand the role of personal initiative among disabled students of Tertiary Institutions in Plateau State. The findings may also enlighten the policy makers on how to develop policies and program. Moreover, the study may assist to unearth problems for regulators when enforcing and developing relevant regulations aimed at defending PWDs and other stakeholders from the problems associated with entrepreneurial inclination.

Practical Significance

This research work aims at ensuring that entrepreneurial inclination of persons with disabilities in plateau state tertiary institutions through building personal initiative towards the search of opportunities in their communities to enable them ventures into business that have the capacity to employ others and grow the economy of Nigeria. This research

Theoretical Significance

The theoretical significance can be drawn from two perspectives: first, whether or not the findings support the tenets of the existing theory. Second, whether or not the findings have filled the theoretical questions and gaps. This study makes a significant contribution to the field of knowledge by providing contributions towards a methodological position; where it contended and provided evidence for explaining personal initiative and entrepreneurial inclination from disabled student’s perspective. Through this, the study will improve the understanding of factors that explain why PWDs networked in order to survive in the competitive environment.

II. LITERATURE REVIEW

2.1 Conceptual Framework

The research framework is developed from the contribution of previous studies. In this regard, the assertion made in the model is that personal initiative dimensions (proactiveness, innovativeness and resilience) may independently increase

entrepreneurial inclination and also that when combined; the variables have a greater explanatory power on entrepreneurial inclination. Also social network moderate the relationship between personal initiative and entrepreneurial inclination. This is presented in figure 1.

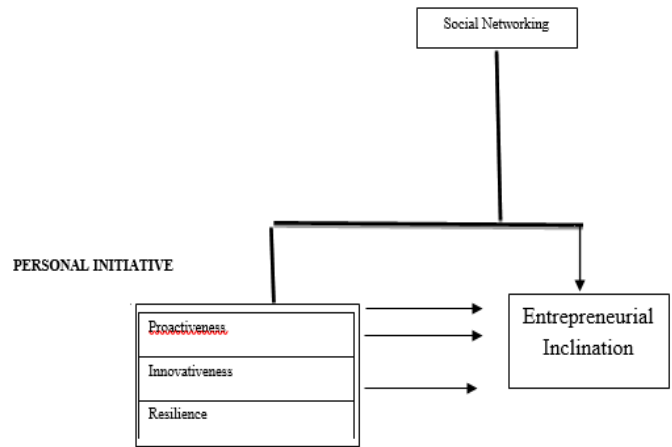


Fig 1: Conceptual Model (Developed from literature and Personal Initiative theory)

2.2 Empirical Review

2.2.1 Proactiveness and Entrepreneurial Inclination

This refers to a firm’s efforts to seize new opportunities (Lumpkin & Dess, 2001). Proactiveness is also an opportunity seeking, forward-looking perspective involving introducing new products or services ahead competition. It acts in anticipation of the future demand to create change and shape the environment. This is aimed at helping in solving social problems within the society. It involves not only recognizing changes but also willing to act on those insights ahead of the competition (Hughes & Morgan, 2007). A proactive individual has the ability, willingness, and foresight to seize opportunities and in so doing he changes the world and they behave entrepreneurially (Shane & Venkataraman, 2000). Entrepreneurs can be proactive by shaping the environment; introducing new products and brands in the community that can create social impact. The fast mover can capture unusually high profits and get a head start on establishing brand recognition. Proactiveness helps organizations to seek information and resources to launch entrepreneurial businesses. Lumpkin and Dess, (2001) suggested that proactiveness leads to intention to go in to business. Individuals with proactive personality identify opportunities and act on them, show initiative, take action, and persevere until meaningful social changes occur (Bateman & Crant, 1993; Crant, 2000). Proactive people will always have a behavior of starting a new business. (Kraus, Rigtering, Hughes, & Hosman, 2012). Crant (2000) wanted to find out if proactive disposition toward behavior intuitively appeared to be related to entrepreneurship. The results confirmed that proactive personality was positively associated with entrepreneurial intention.

2.2.2 Innovation and Entrepreneurial Inclination

Innovation leads to new products, markets, processes, services, or procedures (Dakung et al., 2019). The goal of innovation is to bring a positive change. An innovative entrepreneur recognizes and discovers social opportunity that creates something new (Austin, Stevenson, & Wei-Skillern, 2006). It starts when an individual transforms his/her ideas into something new or improves on an existing product or service, tests it, and implements it. This product or service or process must be aimed at solving a social challenge. A self-starting approach is required by this individual who is trying to find unique solutions to persisting social problems (Tardivo, Santoro, & Ferraris, 2017).

Innovativeness is repeatedly stated in the literatures as an important component of entrepreneurship. Thomas, Ambross and Denis (2016) pointed out that innovativeness is a

Primary motivation in starting a new business venture. Entrepreneurship and innovative business behaviour have been synonymously termed as an act of creativeness (Ward 2006). Also Drucker

(1986) advocates that innovativeness is the specific device of entrepreneurs Robinson et al. (1991) posited that innovation in business is related to long-sighted and performing upon business actions in different and exceptional ways". The belief that entrepreneurs are more innovative than non-entrepreneurs is also supported by numerous experimental investigations

Result (Gurol & Atsan, 2006; Koh, 1996; Robinson et al., 1991). Mueller and Thomas's (2001) study confirm innovation as a principal purpose in starting a business venture. . A number of

Studies have revealed that it also has a momentous consequence on Business performance (Utsch & Rauch, 2000). In the studies of (Koh, 1996; Gurol, & Atsan 2006), innovativeness was established to have a positive statistically important association with entrepreneurship intention.

Innovation leads to new products, markets, processes, services, or procedures (West & Anderson, 1996). The goal of innovation is to bring a positive change. An innovative entrepreneur recognizes and discovers a business opportunity that creates something new (Austin, Stevenson, & Wei-Skillern, 2006). It starts when an individual transforms his/her ideas into something new or improves on an existing product or service, tests it, and implements it.

Social needs (Mulgan, 2006). It is not surprising that, innovation has been indicated as a trigger of to entrepreneurial intention. From their own perspective, Gorman, Hanlon, and King (1997), Feldman and Bolino (2000), and Sternberg (2004) proposed that individuals with a strong innovation anchor and the capacity to think outside the box are motivated to start ventures.

2.2.3 Resilience and Entrepreneurial Inclination

Resilience is an individual's ability to persist and maintain interest with passion in the pursuit of long-term goals even when faced with adversity (Duckworth, Peterson, Matthews, & Kelly, 2007; Maddi, Matthews, Kelly, Villarreal, & White, 2012). People with a high level of persistence are said to work tirelessly, even when faced with failure and adversity, until they achieve their goals (Maddi, Matthews, Kelly, Villarreal, & White, 2012; Reed, Pritschet, & Cutton, 2012). In contrast, people with low levels of persistence tend to picture failure, adversity, and plateaus in their progress as a sign to stop and change direction (Duckworth, Peterson, Matthews, & Kelly, 2007; Maddi, Matthews, Kelly, Villarreal, & White, 2012; Reed, Pritschet, & Cutton, 2012). Research on resilience also indicates that people with high in grit are more passionate about their goals (Duckworth, Peterson, Matthews, & Kelly, 2007; Silvia, Eddington, Beaty, Nusbaum, & Kwapil, 2013). As a result, grit is believed to be a good predictor of success in a wide range of careers (Duckworth, Kirby, Tsukayama, Berstein, & Ericsson, 2011; Silvia, Eddington, Beaty, Nusbaum, & Kwapil, 2013).

A study by Pendame (2014) found no significant relationship between perseverance (measured using Adversity Quotient) and entrepreneurial intent among university students in Indonesia. However, there was a significant relationship found between perseverance and entrepreneurial intent among employees.

2.3.4 Moderating Role of Social Network

Even though there is general consensus that social network matters, it means many things to many people. Individuals and institutions are desirous to be connected to help them gain connections among social ties, bridging them together. Shane (2003) noted that social connections are important predictors of entrepreneurial success. Better access to novel way of marshaling resources and information will result to firm competitiveness, which depends on social networks. Not only does research support these connections as being a significant influence on successfully becoming an entrepreneurial, it also reveals that PWDs with stronger social ties will have stronger inclination. This suggests that the interface between personal initiative dimensions and entrepreneurial inclination among disabled people of Tertiary Institutions in Plateau depends on a systematic development of networks of entrepreneurs. Furthermore, it is argued that novel approaches to work processes that will result to venturing into entrepreneurship activities are created due to collaboration and cooperation among all work members who see themselves as one family. Hence, brainstorming and diversity of opinions, knowledge and backgrounds allow for a thorough airing and assessment of alternatives.

Indeed when PWDs capitalizes on mutual coexistence, it provides the leverage for innovative practices that result to competitiveness. This is consistent with the findings of Chris and Graham (2007) and Sin et al. (2002) that social interaction

networks, closeness, friendship, satisfaction and ultimately appeals to member's affection, sense of belonging and pleasurable behaviour. Implicit is the fact that reciprocity as a social occurrence or practice lead to some expected outcomes. This suggests that the innovative-competitive advantage relationship is determined by the social network that is formed by PWDs. Also, the findings of Jobber and Fahy (2006) established that social network is crucial in the relationship between innovation firms' chances of economic advantage. In summary, this provides evidence that PWDs that establish network of social relations characterized by trust, reciprocity and cohesiveness will gain important benefits of achieving their goals success easily. Arising from this understanding, it is obvious that social network unlocks the potential of PWDs to venture into business. Consequently, the experience obtained will further strengthen innovation-competitiveness relationship.

2.3 Theoretical Review

2.3.1 Theory of Personal Initiative

This theory was propounded by Frese (Frese & Fay, 2001), is based on the fundamental idea that human beings are not only influenced by their environment but also influence the very same (Tornau & Frese, 2012). It is seen as a behaviour syndrome that results in an individual taking an active and self-starting approach to work goals/tasks and persisting in overcoming barriers/setbacks and one of the consequences of such an active approach is that the environment is changed by the individual (if ever so slightly). This is in contrast to a passive approach, which is characterized by doing what one is told to do, lacking the ability to adjust easily to misfortune or change (not being resilient) and reacting to environmental demands (Frese & Fay, 2001; Frese, Kring, Soose, & Zempel, 1996). Showing initiative involves spotting and acting on opportunities by keeping one's minds open to new ideas and new possibilities that other people have not noticed. We notice here that a person is innovative and in control of relevant and important issues at work and business, and it pays off to have such control (DeShon & Gillespie, 2005).

2.3.2 Social Network Theory

The basic notion of social network theory is that people tend to think and behave similarly because they are connected. The theory examines the set of ties or linkages among a defined set of actors (individuals, groups, or organizations), with the view that the system of linkages as a whole can be used to interpret the social behavior of the actors involved (Mitchell, 1969; Tichy, Tushman, & Fombrun, 1979). The network linkages can both connect and divide the actors. The theory enables analysis of a range of organizational phenomena at both the micro level (leadership, teams, power, trust, turnover, and so on) and the macro level (inter-firm relations, alliances, network governance, and so on). Many of the concepts in social network theory were derived from graph theory. A graph consists of a set of points and a set of lines or edges connecting the points (Freeman, 1999). In social network

theory, the points are the social actors, or nodes, and the lines are the ties or linkages among the social actors.

III. METHODOLOGY

3.1 Research Design

The study followed a descriptive survey where quantitative approach was employed in this study which consists of a population of 453 students with disability from five selected tertiary institutions in plateau state. From this population, the sample size is determined by krejcie and morgan (1970). Since the study has a population of 453. Hence sample size for this study is (210).

3.2 Method of Data Analysis

The data collected was sorted, coded and organized before capturing the same in Statistical Packages for Social Sciences (SPSS Version 23.0 program) and analysis of moment structure (AMOS) version 23. After the coding, the data was cleaned for missing data, out-of-range, and outliers. The assumptions of multiple linear regressions were assessed to check for normality of data, linearity, and multicollinearity of the independent variables. The evaluation of model fit with data was conducted and finally, multiple linear regression was conducted to test the direct relationship between the independent variable and the dependent variable.

IV. DATA PRESENTATION AND ANALYSIS

The questionnaires were distributed to 5 tertiary institutions in plateau state. Of the 210 distributed questionnaires, 207 were retrieved but only 203 were finally used for the data analysis after eliminating wrongly filled questionnaires giving a response rate of approximately 97%.

Table 1: Questionnaire Distribution and Retention

Item	No. of questionnaires
Distributed	210
Received	207
Discarded	4
Usable	203
Total response rate	96.6%

(Source: Field survey, 2021)

4.2 Descriptive Statistics

This is concerned with the basic attribution of the respondents. These attributes include: Age bracket, Gender, Marital status, Disability category, Acquisition of disability, Name of institution and Programs.

Table 2: Frequency analysis of demographic characteristics of respondents

Item	Frequency	%
Age		
16-20 Years	14	6.9
21-36 Years	145	71.4

27-30 Years Total	44 203	21.7 100
Gender		
Male	108	53.2
Female Total	95 203	46.8 100
Marital Status		
Single	178	87.7
Married Total	25 203	12.3 100
Disability Category		
Crippled	137	67.5
Blind	19	9.4
Deaf	46	22.7
Albinism Total	1 203	0.5 100
How you Acquire		
At birth	55	27.1
Later in life Total	148 203	72.9 100
Name of Institution		
University of Jos	81	39.9
Plateau State Polytechnic	36	17.7
College of Education Gindiri	42	20.7
Federal College of Education Pankshin	28	13.8
Plateau State University Bokkos Total	16 203	7.9 100
Name of Programm		
NCE	73	36.0
ND	3	1.5
HND	42	20.7
B.Sc Total	85 203	41.9 100

Source: Field Survey (2021)

4.2.1 Correlation Analysis

Correlation analysis was run to establish whether associations exist among the study variables. Results of the analysis, as per table 10 indicate that associations exist between the study variables (Proactiveness, Innovativeness, Resilience, Social Networking and Personal Initiative).

ENI		.348**	.315**	.160*	.162*	1

**-. Correlation is significant at the 0.01 level (2-tailed).

4.1 Data Analysis

4.2 4.1.1 Structural Equation Modeling (SEM)

The structural equation drives the assessment of the hypothesized relationships between the latent variables, which allow testing the statistical hypotheses for the study. Additionally, SEM considers the modeling of interactions, non linearity, correlated independents, measurement error, correlated error terms, and multiple latent independents each measured by multiple indicators.

Table 4: Fit indices for CFA and SEM

MEASURE	CUT-OFF FOR GOOD FIT	FITNESS
X ² /df	p-value>0.05	2.586
GFI	GFI≥0.95	0.946
TLI	TLI≥0.95	0.893
RMSEA	RMSEA<0.08	0.062
CFI	CFI≥0.90	0.936
AGFI	AGFI≥0.90	0.913

4.2.2 Confirmatory Factor Analysis

This study follows the suggestions of (Hair et al. 2010) which suggested the following fit indices. Chi-Square (x²), Comparative fit index (CFI), Goodness of fit (GFI), Tucker Lewis index (TLI), Adjusted Goodness of Fit (AGFI) and Root mean square error of approximation (RMSEA).

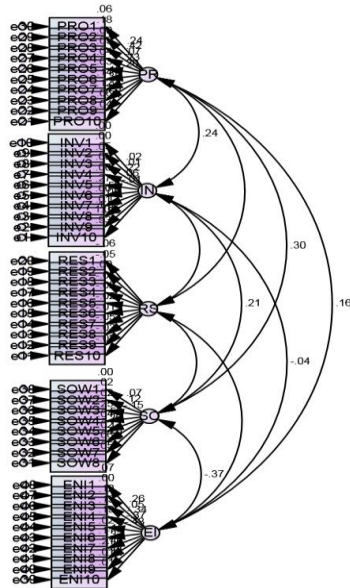
Building on the above, the results obtained for the overall model are: x²/df=2.586, GFI=0.946, , CFI=0.936, RMSEA=0.062, AGFI=0.913, TLI=0.893. The fitness for other constructs is depicted in table 4.3. Generally, the results show that this study did not violate fitness requirement as suggested by (Hair et al. 2010). The reason for the minimal modification is attributed to the CFA conducted on the data earlier.

Table 5: Summary of Measurement Model Results

VARIABLES	AVERAGE VARIANCE EXTRACTED	X ² /df	GFI	CFI	TLI	AGFI	RMSEA
PRO	0.574	2.586	0.946	0.936	0.893	0.913	0.062
INNO	0.544						
RES	0.752						
SOW	0.874						
ENI	0.826						

	PRO	INN V	SO W	RES	ENI
PRO	1				
INN V	.514**	1			
RES	.274**	.346**	1		
SOW	.242**	.281**	.139*	1	

Figure 1 Measurement Model



SOW8	<---	Social	0.726	0.6738605
SOW7	<---	Networkin g	0.748	
SOW6	<---		0.732	
SOW5	<---		0.797	
SOW4	<---		0.712	
SOW3	<---		0.754	
SOW2	<---		0.824	
SOW1	<---	Entrepren eurial Inclinatio n	0.767	
ENI10	<---		0.709	0.69131053
ENI9	<---		0.808	
ENI8	<---		0.756	
ENI7	<---		0.727	
ENI6	<---		0.746	
ENI5	<---		0.733	
ENI4	<---		0.765	
ENI3	<---		0.745	
ENI2	<---		0.849	
ENI1	<---		0.759	
RES5			0.865	0.84495741 6
RES3	<---		0.796	
RES2	<---		0.749	
RES1	<---	Resilience	0.701	

Table 6: Test of Composite Reliability

INDICATOR VARIABLE		LATENT VARIABLE	STANDARDIZED LOADINGS	COMPOSITE RELIABILITY (C/C+ME)
INV10	<---	Innovation	0.762	0.6169396
INV9	<---		0.752	
INV8	<---		0.709	
INV7	<---		0.754	
INV6	<---		0.722	
INV5	<---		0.735	
INV4	<---		0.751	
INV3	<---		0.719	
INV2	<---		0.701	
INV1	<---		0.723	
PRO10	<---	Proactive	0.711	0.6855235
PRO9	<---		0.851	
PRO8	<---		0.743	
PRO7	<---		0.778	
PRO6	<---		0.782	
PRO5	<---		0.704	
PRO4	<---		0.731	
PRO3	<---		0.766	
PRO2	<---		0.722	
PRO1	<---		0.737	

Source: standardized loadings obtained from CFA using AMOS 23

Table 7: Average Variance Extracted

Variable	No of indicators	AVE
Innovativeness	10	0.544
Proactiveness	10	0.574
Social Networking	8	0.874
Entrepreneurial Inclination	10	0.826
Resilience	4	0.752

Table 8: Summary of Measurement Model Results

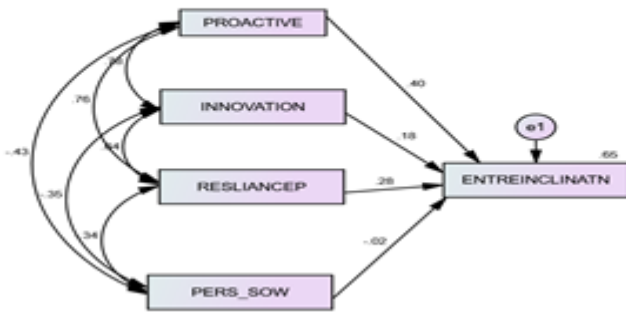
VARIABLES	AVERAGE VARIANCE EXTRACTED	X ² /df	GFI	CFI	TLI	AGFI	RMS EA
PRO	0.574	2.586	0.946	0.936	0.893	0.913	0.062
INNO	0.544						
RES	0.752						
SOW	0.874						
ENI	0.826						

Table 9: Discriminant Validity Matrix

VARIABLE	PRO	INNO	RES	SOW	ENI
PRO	0.574				
INNO	0.2641**	0.544			
RES	0.0750**	0.119**	0.752		
SOW	0.0585**	0.0789**	0.0193*	0.874	
ENI	0.1211**	0.0992**	0.0256*	0.0262*	0.826

Source: CfA Using Amos 23 and Formula Computation Using Excel Spread Sheet

FIGURE 4.2 STRUCTURAL MODEL



Chi-Square (CMIN)=2.586; Goodness of Fit Index(GFI)=0.946; Average Goodness of Fit Index (AGFI)=0.913; Tucker Lewis Index (TLI)=0.893;RMSEA=0.0062

Source: Author’s Computation (AMOS IBM, SPSS23.0)

4.3 Test of Hypotheses

Hypothesis 1: Proactiveness is not *significantly* related with entrepreneurial inclination. Hypothesis 1 examine the relationship between Proactiveness and Entrepreneurial Inclination ($\beta=0.404$, T-value=5.657, $P<.05$) and thus, the Null hypothesis was rejected while the alternate hypothesis was accepted. By implication, this suggests that positive changes in Proactiveness are associated with positive changes in Entrepreneurial Inclination of disabled Students of Tertiary Institutions in Plateau State.

Hypothesis 2: Innovativeness is not *significantly* related with Entrepreneurial Inclination. Hypothesis 2 examine the relationship between Innovativeness and Entrepreneurial Inclination ($\beta=.185$, T-value=3.157, $P<.05$) and thus, the Null hypothesis rejected while the alternate hypothesis was accepted. By implication, this suggests that positive changes in innovativeness are associated with positive changes in Entrepreneurial Inclination of disabled Students of Tertiary Institutions in Plateau State.

Hypothesis 3: Resilience is not *significantly* related with Entrepreneurial Inclination. Hypothesis 3 examine the relationship between Resilience and Entrepreneurial Inclination ($\beta=.285$, T-value=5.063, $<.05$) and thus, the Null hypothesis was not rejected while the alternate hypothesis was

accepted. By implication, this suggests that positive changes in Resilience are not associated with positive changes in Entrepreneurial Inclination of disabled Students of Tertiary Institutions in Plateau State.

4.3.1 Testing Indirect Relationship (Moderation)

The aim of moderation in this study is to determine if Social Networking involvement moderate the relationship between Personal Initiative and Entrepreneurial Inclination. The finding shows that Social Networking moderates the relationship between Personal Initiative and Entrepreneurial Inclination of disabled Students of Tertiary Institutions in Plateau State.

Table 10: Regression Results of Direct and Indirect Paths

Hypotheses	Relationships	B	S.E	β	T-value	P	Decision
H ¹	EI <--- PRO	.072	.404	.404	5.657	0.000	Rejected
H ₂	EI <--- INNO	.061	.185	.185	3.157	0.002	Rejected
H ₃	EI <--- RES	0.408	.285	.285	5.063	0.000	Rejected
H ₄	EI <--- PI <--- SOW	.023	.020	-.020	-.511	.609	Accepted

V. DISCUSSION OF FINDINGS

The result of the test of hypothesis 1 revealed that proactiveness has a positive and significant influence on entrepreneurial inclination of disabled students Inclination ($\beta=0.404$, T-value=5.657, $P<.05$). Hypothesis 1 was therefore rejected, meaning that when disabled students believe in themselves, are proactive to size opportunity that comes their way and act on it will start up a business. Therefore, disabled students who always think about ways of getting out of their problem by taking an initiative will develop the inclination to start up a business. The Findings is consistent with that of (Hughes and Morgan, 2007) and (Lumpkin and Dess, 2001). Who observed that Proactiveness has a positive impact on entrepreneurial inclination of disabled student. Similarly (Sun, Chen, Wu & Yang, 2020) found that proactive personality have a significant positive predictive effect on entrepreneurial intention, which indirectly affected individuals’ entrepreneurial intention. This Suggest that proactive individual has the ability, willingness, and foresight to seize opportunities and in so doing he changes the world and behaves entrepreneurially.

The result of test of hypothesis 2 revealed that innovativeness has a positive and significant relation with entrepreneurial inclination of disabled students of tertiary institutions of plateau state Inclination ($\beta=.185$, T-value=3.157, $P<.05$). Hypothesis 2 was therefore rejected. Meaning that entrepreneurial inclination of disabled students is influenced by the novel ways of seeking new innovative ideas. Finding links well with that of Thomas, Ambross and Denis (2016) who established that there is a positive relationship between

innovativeness and entrepreneurial inclination of disabled students. (Tardivo, Santoro, & Ferraris, 2017) found that there is a strong positive relationship between innovativeness and entrepreneurial inclination in terms of self starting approach of disabled students. Similarly (shahzad, Khan, Saleem & Rashid, 2021) posit that innovativeness enhances entrepreneurial intention among young graduate. These findings confirm the hypothesis that innovativeness significantly influences disabled students entrepreneurial inclination, suggesting that disabled students of tertiary institutions who actively seek new innovative ideas and promote it will easily ignite their entrepreneurial spirit of starting a business. Also, whenever PWDs comes up with a great idea and the knowledge is shared within them, will enhance their entrepreneurial inclination.

The result of test of hypothesis 3 revealed that resilience has a positive and significant relationship with entrepreneurial inclination of disabled students of tertiary institutions in plateau state Inclination ($\beta=.285$, $T\text{-value}=5.063$, $<.05$). Hypothesis 3 was therefore rejected. Meaning that when disabled students are determined, able to pursue their goals, take things in their stride and are hard work will develop the inclination to start up a business. The findings is in consistence with that of (Maddi, Matthews, Kelly, Villarreal, & White, 2012; Reed, Pritschet, and Cutton, 2012) who established that individual's ability to persist and maintain interest with passion in the pursuit of long-term goals even when faced with adversity will succeed in starting a new business. This suggests that for disabled students, there is need for them to persist and maintain interest with passion in the pursuit of long-term goals even when faced with adversity. This finding is supported by the works of Silvia, Eddington, Beaty, Nusbaum, and Kwapil, (2013) who established that the ability of the entrepreneurs to be resilience has positive impact on them.

However, the study is contrary to that of Pendame (2014) who found no significant relationship between perseverance and entrepreneurial inclination of disabled students in tertiary institutions. This could be as a result of contextual difference. This suggests that for disabled students, there is need for them to persist and maintain interest with passion in the pursuit of long-term goals even when faced with adversity. This finding is supported by the works of Silvia, Eddington, Beaty, Nusbaum, and Kwapil, (2013) who established that the ability of the entrepreneurs to be resilience has positive impact on them.

From the results in test of hypothesis 4, revealed that social networking does not moderates the relationship between personal initiative and entrepreneurial inclination of disable students of tertiary institutions in Plateau State ($\beta=-.020$, $T\text{-value}=-.511$, $P>.05$). Hypothesis 4 was therefore supported. Meanings that when disabled students have social connections with other entrepreneurs and the society at large it will help them develop positive mindset about their future business and will make every effort to start and succeed in business. The

finding supports the social networking theory which is based on the premise that network of social relations characterized by trust, reciprocity and cohesiveness are necessary in facilitating cooperation (Jackman & Miller, 1998; Coleman, 1988). Hence, disabled students of tertiary institutions connect themselves with certain networks to gain competitiveness by obtaining relevant information, new ideas and other resources needed for their business successes. This suggests that the interface between personal initiatives of PWDs depends on a systematic development of networks of entrepreneurs. Furthermore, it is argued that novel approaches to work processes that will result to entrepreneurial inclination are created due to collaboration and cooperation among all work members who see themselves as one family. Hence, brainstorming and diversity of opinions, knowledge and backgrounds allow for a thorough airing and assessment of alternatives by persons with disability.

Therefore, this research finding supports the personal initiative theory (Frese, 1996) which is based base on the fundamental idea that human beings are not only influenced by their environment but also influence the very same . It is seen as a behavior syndrome that results in an individual taking an active and self-starting approach to work goals/tasks and persisting in overcoming barriers/setbacks and one of the consequences of such an active approach is that the environment is changed by the individual (if ever so slightly). Showing initiative involves spotting and acting on opportunities by keeping one's minds open to new ideas and new possibilities that other people have not noticed. Also, personal initiative is characterized by its self-starting nature, its proactive approach, and being persistent and resilient in overcoming difficulties/barriers that arise in pursuit of a goal. Frese (2009) further stated that PI behaviour is a central feature/construct in entrepreneurship; therefore, increasing PI leads to actively pursuing entrepreneurial tasks which in turn improves entrepreneurial success and growth of the business. Initiative has also become increasingly important in today's businesses and many entrepreneurs want employees who are innovative and can take action without waiting for someone to tell them what to do. After all, this type of flexibility and resilience is what pulls entrepreneurs to innovate, and to overcome competition. Hence disabled students must be proactive, have a self-starting spirit and be resilience to develop inclination to be self employed and establish successful business. From this study, it is reasonable to posit that disabled students in Nigerian tertiary institutions who are innovative, have a self determination and connects with other entrepreneurs are seen to be establishing a business venture.

VI. CONCLUSION AND RECOMMENDATION

The findings of this study supported the proposition that personal initiative and social networking is positively related to entrepreneurial inclination. Such finding is consistent with prior studies which assert that personal initiative is one of the critical components required by entrepreneurs (Tam, Asamoah, & Chan, 2021; Munoz, Salinero & Fernández,

2020; Frese & Fay, 2001; Frese, Kring, Soose, & Zempel, 1996). With personal initiative, the entrepreneurs' proactive and entrepreneurial inclination becomes probable. The findings also confirm that proactiveness, innovativeness and resilience (elements of personal initiative) must be taken as a package of valuable assets among disabled students.

This study attempts to examine Personal Initiative, Social Networking and Entrepreneurial Inclination among Persons with disability of Tertiary Institutions in Plateau State using three determinants which includes Personal Initiative (proactiveness, innovativeness and resilience), Social Networking, and Entrepreneurial Inclination. The main objective of this study was to establish the relationship that exists between these variables and the Entrepreneurial Inclination of disabled Students of Tertiary Institution in Plateau state. From the result of the analysis in chapter four, the study revealed that four of the variables have a statistically significant effect on the entrepreneurial inclination of disabled students therefore; the awareness of these determinants and the strategic application by disabled students will significantly and positively influence their entrepreneurial inclination.

Based on the findings of this study, the following recommendations are made.

1. Disabled students in Nigeria and plateau state in particular should invest more in their Personal Initiative (Proactiveness, Innovativeness and Resilience) in order to enhance their Entrepreneurial Inclination
2. Disabled students should develop resilience spirit to face challenges that may confront them in becoming entrepreneurially inclined.
3. Policy makers and government should give special attention to disabled students by encouraging innovativeness and entrepreneurship to expand their ability that will result to the development of new business
4. The significant influence of the society is crucial. hence, the society should help encourage and support disabled students through positive interaction to encourage them to be self-employed

VII. SUGGESTIONS FOR FURTHER STUDY

Having considered the challenges faced in dealing with target population as discussed in this research, further studies can be conducted among respondents that to an extent are non-disabled. For reliable results, future researchers can consider conducting research among respondents that have disability in secondary schools than tertiary institutions. This will check low level of participation among the disabled.

ACKNOWLEDGEMENT

My profound gratitude goes to the staffs and lecturers of the School of Post Graduate Studies, University of Jos, Nigeria for giving me the opportunity and empowering me with knowledge and experience to conduct this research.

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