

## **Entrepreneurial behaviour among catholic Christians in Plateau State-Nigeria**

### **1. Introduction**

Entrepreneurship has come to be recognized by the societies across the world due to its relevance and impact in the generation of employment and economic growth. The role that entrepreneurship plays in the society has of recent attracted individuals, communities, institutions (religious, education, government). For the Christian faithful, there has been a rising emphasis on the members to practice entrepreneurship. This is so because the fundamental precept of the Christian faith anchors on God's call not only to ministers and other spiritual workers, but everyone to specific roles in His kingdom. Hence, Christian Entrepreneurs differ from secular business persons because they do business while being led by the Holy Spirit (Ephesians 2:8-10; John 15:16a; 1 Corinthians. 12: 12-18; Boshoff, 2009; Anderson, 1999). As of the early 21st century, Christianity had approximately 2.4 billion adherents, out of about 7.2 billion people. The faith represents approximately one-third of the world's population and is the largest religion in the world, with the three largest groups of Christians being the Catholic Church, Protestantism, and the Eastern Orthodox Church (Religion Flow Chart Christianity, 2015).

In the Christian institution, emphasis on the practice of entrepreneurship has always been on the biblical principle (i.e. to glorify God and also provide for their families; Colossians 3:17; 1 Corinthians 10:31; Colossians 3:23-24). This is in tandem with the submission of Ntayi et al., (2013) who observed that institutional framing can have an unintentional effect on the behaviours of entrepreneurs who create wealth for nations and influence relations with important partners in the establishment and operation of business organizations. Today, we can see it being reflected at the centre stage (i.e. the foundation) of a Christian entrepreneur's intention and behaviour. From this root springs forth a number of dimensions such as: (i) The pursuit of provision for family heeding to God's instruction (1 Timothy 5:8); (ii) The desire to serve people with a skill or product as an outworking of desiring to do good to all men (Gal 6:10); (iii) The conscientious accountability to use the ability that God has given to a Christian is connected to their giving an account of their stewardship. The root from which those branches and others spring forth is the glory of God.

Furthermore, for many Christians the practice of the religion has a key role in their lives. Recently, a lot of conferences such as the World Christian Economic Forum or the Global Christian Economic Summit concentrated on awareness of the intersection of Christian and the economy. The reason is because the market of Christian customers is seen to be on the rise and entrepreneurs are innovative in developing products (new or modified) and rendering unique services to respond to the demands (Zjolt, 2014; Bowyer, 2013). Given these trends, a reflection on the interaction between Christianity and entrepreneurship becomes particularly pertinent. Based on that, entrepreneurship in the Catholic tradition is assumed to challenge the stereotype of the Catholic Church having a negative view of economic liberty and the institutions that enhance its productivity. This is in line with the tradition in which the first-millennium theologians, medieval scholastics, and modern Catholic thinkers have thought seriously and at length about the character of free enterprise and its moral and commercial significance (Zjolt, 2014; Bowyer, 2013; Forbes, 2013).

After proper study of the works of theologians, Father Percy (a diocesan priest) found the quality of entrepreneurship in the very practical and immediate realities of men at work with team spirit. To him, the various trades alluded to in both testaments, including the parables - the work of the shepherd (John 10), that of the fisherman (Luke 5:2), the talent (Matt 25:20), the sower (Matt 13.3), Saint Joseph, the earthly father of our Lord (Mark 6:3) - are all works of entrepreneurs. In simple economies, including most of the economies of the present Third World, the overwhelming majority of people who work do so independently and with entrepreneurial spirit. Several of these stories mention owners of large farms and operations, such as the father of the Prodigal Son (Luke 15:11-32). To buttress his point, Father Percy (2010) established in Aquinas the rapport between planning any great new work and the virtue of magnificence (the intention of magnificence is the production of a great work that is connected to holiness).

There is a practical aspect to this virtue of the entrepreneur, as Aristotle enunciated that magnificent man will produce a more magnificent work with equal (proportionate) expenditure. For instance, Tom Monaghan, a devout Roman Catholic, founded Domino's Pizza in 1960 and after selling the company in 1998, dedicated his time, talent and several hundreds of millions of dollars to Catholic cause, including the pro-life movement and the founding of Ave Maria University. Tom Monaghan has been extremely successful in business while sticking to his

Biblical values and using his influence to advance the Gospel (Zlati, 2012; Halfway to Heaven, 2006; Pierce, 2003).

While entrepreneurial activities have been researched from different perspectives and fields of profession: psychological (Frese, 1996; Begley and Boyd, 1987), economics (Casson, 2003), institutional (Ntayi et al., 2013; Battilana, Leca and Boxenbaum, 2009), political (Schneider and Teske, 1992), and social (Shapiro and Sokol, 1982), religion has largely been neglected with very few exceptions (Gümüşay, 2014; Dana, 2010). In addition, most Catholics across the globe seem to have a negative perspectives and attitudes about the concept of entrepreneurship. For instance, most US Catholics differ in what they think the Catholic Church says about entrepreneurship and business activity. Findings from a nationally representative survey of Americans conducted by the Catholic Mental Models project (2014) revealed that only about one-third of US Catholics know that what the Church teaches is that economic initiative is a fundamental value and human right. Instead, about one-third of US Catholics have a more negative perception about what the Church says about entrepreneurship and business activity. About 18% of US Catholics think that the Church teaches that the sin of greed is often disguised as ‘entrepreneurship’ or ‘free enterprise’. Another 13% of US Catholics think that the Church teaches that business activity should be limited for the sake of equality and justice. And a small 2.4% of US Catholics think the Church teaches that government action is better than private action and business activity. The remaining population of US Catholics says that they do not know what the Catholic Church says on these topics (Widmer, 2014).

Furthermore in Nigeria, there is a portion of the population of otherwise orthodox Catholic thinkers and authors who - for reasons that absolutely need to be examined and resolved - look at the business world with undue diffidence. This has created a real problem in other areas of human activities as it has hindered the proper understanding and implementation of Catholic social and economic thought and works of entrepreneurship and evangelization. This unacceptable situation has often been the reason why some good Catholics have found justification to relegate themselves to a different camp of the Church, especially concerning major social and economic issues. Additionally, entrepreneurship in the Catholic tradition is assumed the stereotype of the Church having a negative view of economic liberty and the institutions that enhance its productivity. This may not be far from the initial idea of entrepreneurship practice been neglected by the Diocesans which led to the exodus of teachers to

Augustinian schools such as Madonna (Okija), Loyola Jesuit (Abuja and Port Harcourt), St. Augustine's (Karu). Hence, the purpose of this study is to examine the factors that influence entrepreneurship behaviour among Catholic Christians in Plateau State-Nigeria.

The paper is organised into five (5) sections starting with the brief overview of the research study followed by the theoretical framework, reviewed literature and hypotheses, methodology, results and discussions, conclusions and lastly research implications, limitations and suggested areas for further research.

## **2. Theoretical Background and Literature Review**

For investigating the entrepreneurial behaviour among the catholic Christians, this study invokes planned behaviour, action regulation theories and Weber's Protestant work ethic and capitalism.

***Theory of Planned Behaviour (TPB)***: The theory of Planned Behaviour (TPB) (Ajzen, 1991) and its underlying theories provide the theoretical and epistemological framework that attempts to explain all behaviours over which people have the ability to exert self-control. It is an extension of the theory of reasoned action (Ajzen & Fishbein, 1980) made necessary by the original model's limitations in dealing with behaviours over which people have incomplete volitional control. The central factor in the theory of planned behaviour is the individual's intention to perform a given behaviour. The theory emphasizes that individuals are rational in considering their actions and that decision is made under uncertainty (Basu, 1997; Eppen et al; 1998). Rational decision implies that either optimum results are expected or decision making unit is aware of all the impacts and consequences (Basu, 1997; Bazerman, 2002; Eppen, 1998). By introducing "perceived behavioural control" to subjective norms and attitudes, TPB clearly explains the relationship between behavioural intention and actual behaviour. Widely used in social psychology and its applicability to the entrepreneurship domain, Ajzen's intentions-centred theory of planned behaviour is attractive, well grounded in theory, and robustly predicts a wide variety of planned behaviours. However, the limitation of this theory is its inability of explain how intention could translate into action. This is bridged by the action regulation theory.

### ***Action Regulation Theory***

Action regulation theory originated in Germany (Hacker, 1985) and was translated to English by Frese and Zapf (1994). The theory proposes that the psychology of work should be concerned

with actions, which are defined as goal-oriented behaviours. It further emphasizes that for actions, it is necessary to have goal intentions, action plans, action knowledge, and self-efficacy (action regulation mechanisms). The action process begins with developing a goal and deciding between competing goals. Individuals must then decide on their orientation (i.e., collect information relevant to competing goals and develop a prognosis of future events), generate plans, make decisions by selecting a plan from the range of available plans, execute the plan while monitoring progress, and review feedback on progress toward their goals. External feedback is necessary for learning to occur. Errors also play an essential role in action regulation theory because they are a critical component of feedback and influence the efficiency of action. When trainees (in our case the Catholic faithful) are given the opportunity to make errors in training, Self-Regulated Learning stimulates metacognition as trainees reflect on the causes of their errors (Ivancic & Hesketh, 2000; Keith & Frese, 2005).

***Weber's Protestant Work Ethics and Capitalism:*** Weber (1922) argued that religion played a big role in motivating people to take up entrepreneurial activity. He claimed that this explained the rise of capitalism in the West. Weber (1922) has observed that religious groups such as Quakers and other religious institutions had strong links with entrepreneurial activity. These activities have played an important role in shaping the activities of religious members and philanthropists. The church has always attempted to support economic solutions to poverty and social problems in their communities through entrepreneurial activity. Weber's (1922) thesis about protestant religion and the rise of capitalism was in part based on the idea that certain elements of religious belief helped shape people's motivations towards business development. Business was regarded as a religiously valued endeavour. Weber (1922) argued that social networks provide an important context for trust, acceptable norms and expectations of others. Religious identity provides an important basis for constructing a social network in which economic activity is embedded, and in which social exchanges take place.

**Figure 1: Conceptual Framework**

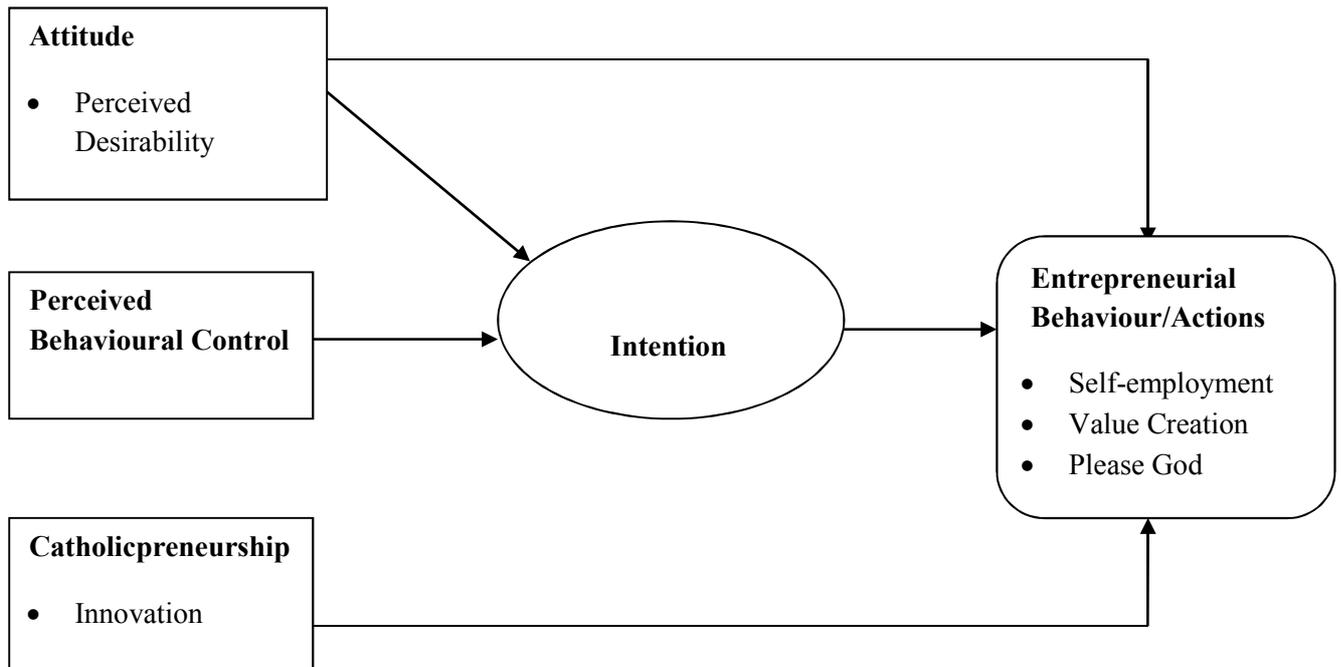


Figure 1 is a conceptual framework highlighting inter-variable relationships in the study. Entrepreneurial behaviour is the dependent (criterion) variable. It is hypothesized that attitude and Catholicpreneurship (independent variables) explain changes in entrepreneurial behaviour/actions. However, the criterion variables (attitude and perceived behavioural control) and entrepreneurial behaviour are mediated by intention. The relationship is shown by the model above.

### 3. Literature Review

#### *The Profile of Christian Entrepreneur*

Right from the time of creation, God had made a good plan for man (to fellowship with Him and prosper in life), which is evidenced in the book of Jeremiah 11:29. At His own discretion, God appointed and established individuals with each gifts of evangelism, pastoring, the teaching, prophecy and apostleship. The assumption is that no one replaced the other or became more

important since they have to take their rightful place in the body of Christ (Nel, 2006). Among the five-fold gifting in church life that has counterparts in the business world include:

- The teacher acts as teacher to younger and less experienced business people;
- The prophet in business gives direction;
- The marketplace evangelist uses business as his platform to evangelise customers, employees and suppliers;
- The pastor offers a place of care and emotional support in the market place;
- The apostle breaks open new uncharted territory in the business world.

The argument advanced by Nel (2006) was that most Christians in business have not moved past their evangelistic role even though the relevant church is everywhere on earth. This includes the market where the plans of God are to be fulfilled. Apostolic thrust is based on preparedness to go into the world, take new ground in unknown and risky places. An apostolic ministry is exciting and nerve-racking; it may come with severe discomfort and even pain. An entrepreneurial spirit is in essence apostolic in nature and the Christian entrepreneur has a wonderful, although sometimes painful calling to fulfil. In view of that, the marketplace needs Christian business men and women to become mentors, care-givers, visionaries and entrepreneurs (Nel, 2006).

### *Christian Role in Entrepreneurship*

The role of Christianity in entrepreneurship is based on the inter linkage between the textual sources and contextual setting. The primary sources are the Old Testaments (having 39 books) and New Testaments (having 27 books). For the Christians, the Bible (Living Word) contains the words of God in 1,189 chapters with 31,102 verses and 788, 208 words (Kizziah, 2006). The entrepreneur is not only affected by embedding work in his religious life of praying and fasting but rather in all kinds of activities. He sees work as a religious obligation in trying to add value and please God as stated in the word of God (Bible). His worldview may change fundamental concepts such as a different understanding of risk and innovation, with God as protector, or work with a threefold reward structure of material, socio-economic and spiritual gains. Actions are shaped by both socio-economic considerations to wider society and ethical considerations in the entrepreneur-customer relationship and the interaction with business partners.

Furthermore, religion plays a fundamental role of influencing people for entrepreneurial behaviour and this explains the emergence of capitalism in the West (Weber, 1922). He also

observed that religious groups such as Quakers had strong links with entrepreneurial activity. These activities have played an important role in shaping the activities of philanthropists. The church has always attempted to support economic solutions to poverty and social problems in their communities through entrepreneurial activity. Weber's (1922) thesis about Protestant religion and the emergence of capitalism was in part based on the concept that certain elements of religious belief helped shape people's motivations towards the development of business, which was regarded as religiously valued endeavour.

In addition, the social networks provide an important context for trust, acceptable norms and expectations of others on one part, while religious identity provides an important basis for constructing an innovative social network (Zott, 2012; Lukes, 2012) in which economic activity is embedded, and in which social exchanges take place. Hence, stemming from Weber's Protestant Work Ethics and Capitalism (1922) and the empirical studies, we set down our hypothesis as thus:

***H1: There is positive relationship between Catholicpreneurship (innovation) and entrepreneurial behaviour of the catholic Christians***

#### *Attitude and Entrepreneurial Behaviour*

In order to understand how attitude (Perceived desirability) influences entrepreneurial behaviour, we started by adopting the Theory of Planned Behaviour (TPB) developed by Ajzen (1991). TPB model is important because of its detailed and consistent theoretical specification with the great amount of cross-disciplinary research explanations (Armitage and Conner, 2001; Sheeran, 2002). Attitude, being the core conceptually independent determinants of TPB refers to the degree to which a person has a favourable or unfavourable evaluation of the behaviour in question. Hence, the more positive an individual's perception is regarding the outcome of starting a business, the more favourable their perceived desirability towards that behaviour should be and, consequently, the stronger the individual's intention to go ahead and start a business (Van Gelderen and Jansen, 2006; Pruett et al., 2009).

Multiple studies indicated a strong link between attitudes and entrepreneurship. Most of their findings (Tkachev & Kolvereid, 1999) revealed that attitude has direct and positive effect on entrepreneurial behaviour. That goes to show that people who perceive good opportunities for them to start-up a business, tend to start their own venture (Xavier et al., 2009). Also, the attitude

of individuals was found to have a significant influence on intention. In fact the findings of scholars revealed a very strong influence of attitude on behaviour whereby they are seen to be a deterministic variable for behaviour; with every variation in attitude directly leading to a variation in same extent for entrepreneurial behaviour (Leong, 2008; Scholten et al. 2004; Krueger et al., 2000). This means that the more catholic Christians value the entrepreneurial career path, the stronger their behaviour to be entrepreneurs.

The implication of their finding (Elfving, Brännback and Carsrud, 2009) lies in the fact that if individuals hold positive attitude towards self-employment, they consider entrepreneurship with their overall goals in life and see an opportunity to form entrepreneurial intention and perform an entrepreneurial action. Hence, emerging from the theoretical lens of (TPB) (Ajzen, 1991) and the empirical evidence, we propose the hypothesis as thus:

***H2: There is positive relationship between perceived desirability and entrepreneurial behaviour of the catholic Christians***

#### *Entrepreneurship Intentions*

Entrepreneurial intention is an important factor in triggering the establishment of new business and has great impact on the firms' venture success, survival and growth (Krueger et al., 2000). Intention, an immediate antecedent of behaviour is not performed accidentally but follows reasonable and consistent behaviour-relevant information that is reinforced by rewards (Ajzen, 1991; Barringer & Ireland, 2010). Entrepreneurial intention (EI) could be defined as willingness of individuals to perform entrepreneurial behaviour, to engage in entrepreneurial action, to be self-employed, or to establish new business (Dell, 2008; Dhose & Walter, 2010). It means then that a person may have potential to be entrepreneur but not make any transition into entrepreneurship unless they have such intentions. This is seen to be substantially more than merely a proxy for entrepreneurship. Recent empirical evidence confirms that entrepreneurial intentions seem to predict well future start-up behaviour and as such, offers strong validity for the decision (Kautonen et al., 2013). This is so because individuals do not start a business as reflex; they do it intentionally and not accidentally because entrepreneurial intention helps in explaining the reasons why certain individuals choose to start a business. By implication, intentional process often begins based on an entrepreneur's personal need, values, wants, habits and beliefs. Scholars empirically evidenced that entrepreneurial intention is a valid predictor for entrepreneurial behaviour as entrepreneurial actions always fall into the category of intentional

behaviour. In addition, studying entrepreneurial intention provides valuable insights for researchers to understand entrepreneurial process and predict entrepreneurial activities in a better way through identifying antecedents of entrepreneurial intention. Also, the intentions to be self-employed will eventually determine later entry into self-employment (Liñán, 2004; Kolvereid and Isaksen, 2006; Krueger, 2007; Dell, 2008; Ismail et al., 2009). Based on that, we hypothesize as follows:

***H3: There is positive relationship between intention and entrepreneurial behaviour of the Catholic Christians***

***H4: Intention mediates the relationship between attitude and entrepreneurship behaviour of the Catholic Christians***

***H5: Intention mediates the relationship between perceived behavioural control and entrepreneurship behaviour of the Catholic Christians***

#### **4. Methodology**

##### *Design, population and sample*

The study followed a cross sectional (one shot) design. Also, a descriptive survey with a mixed methods and triangulation focus (Collis & Hussey, 2009) constitutes the study's research design. A methodological paradigm triangulation concurrently was carried out where both qualitative and quantitative approaches to data collection were applied (Fade, 2003). The quantitative research design incorporated the standardized measures and statistical techniques associated with the positivist's paradigm, while the qualitative research design involved the researcher conducting interviews (Catholic Christians) to obtain in depth responses about the factors that trigger their entrepreneurial behaviour. The qualitative method was to help illuminate complex concepts and relationships that are unlikely to be captured by predetermined response categories or the standardized measures.

The target population of the study consisted of 1, 050 Catholic Christians in the Catholic churches in Jos and Bukuru metropolis, Plateau State. However, eight (8) Catholic churches (St. Moinca's, St. Finbarr's, Holy Trinity Catholic Church, Church of Immaculate Conception, St. Joseph's, St. Rita's, St. Augustine's, St. Louis) in the Northern senatorial region of Plateau State were covered. The number of sampled churches is along the Diocesans and Augustinian denominations of the Catholic Church. Details are shown in table 1. Using a stratified sampling approach, a sample size of 302 was drawn from a total population of 1, 050. A random sampling approach was used to select respondents

from the individual strata and stratification was done according to size (Yamane, 1970) as presented in the table below. The questionnaires were distributed to catholic churches in Jos and Bukuru metropolis but it was made clear that participation was voluntary. A total number of 302 questionnaires were distributed and 298 were returned. Of the 298 questionnaires returned, 271 were found usable. The rest were discarded either because they were incomplete or because they were not properly filled by the respondents.

Table 1: Sample Size of the study

S/N	Church	Population	Percentage Population	Sample Size
1	St. Finbarr's	213	20.3	67
2	St. Moineca's	255	24.3	72
3	Holy Trinity Catholic Church	157	14.9	44
4	Church of Immaculate Conception	101	9.6	30
5	St. Joseph's	89	8.5	25
6	St. Rita's	112	10.7	33
7	St. Louis	76	7.2	21
8	St. Augustine's	47	4.5	10
<b>Total</b>		<b>1, 050</b>	<b>100%</b>	<b>302</b>

Most of the variables in the model under study had been investigated at one time or another although not all of them have standard measures (i.e. measures that have been used by three or more researchers in separate works). This, probably emanates from differences in the definition and the universe that the constructs are assumed to cover. Consequently, many of the measures used are still under development and may suffer, albeit not too greatly, from problems of external validity.

**Entrepreneurial Intention:** For the purpose of this study, entrepreneurial intention is defined as the intention to be self - employed. EIs was measured by utilising a 6-point Likert scale, ranging from 1 (strongly disagree) to 6 (strongly agree) modified from Entrepreneurship Intentions Questionnaire (EIs Questionnaire) by Linan & Chen (2009) to suit the Nigerian context. We used statements such as: "I am ready to do anything to be an entrepreneur", "I will make every effort to establish my own business", "My professional goal is to be an entrepreneur" "I intend to start my own business within the next two years", "I intend to start my own business within the next

five years”, and “I intend to start my own business within the next ten years”. Scale reliability, cronbach alpha value, was calculated as 0.953

**Attitude towards Entrepreneurship: (i) Perceived desirability:** This measure reflects the respondent’s attitude towards working for themselves (self-employment), and how attractive the idea of owning their own business is for them. The four perceived desirability items used in this study were adapted from Liñán and Chen (2009). Scale reliability, cronbach alpha value, was calculated as 0.834. We used sample questions such as, “Among the various career options, I would be anything but an entrepreneur”, “Being an entrepreneur would give me great satisfaction”, “Being an entrepreneur implies more advantages than disadvantages to me”, “A career as an entrepreneur is totally attractive to me”. Responses were indicated on a 6-point Likert scale ranging from 1 (strongly disagree) to 6 (strongly agree).

**Catholicpreneurship: (i) Innovation:** We utilised an adapted measure based on those previously employed by Tierney, Farmer, and Graen (1999). Scale reliability, cronbach alpha value, was calculated as 0.932. We hope to modify and use five items adapted by Ohly and Fritz (2010). Example of the items are: "I hope to generate novel way of establishing/operating business", “Innovation is supported and rewarded in business”, I have new and better ideas of marketing to customers”, and “I will serve as a good role model for innovation." Responses will be indicated on a 6-point Likert scale ranging from 1 (strongly disagree) to 6 (strongly agree)

**Perceived Behavioural Control:** We utilised an adapted measure based on those previously employed by Shwarzer and Jerusalem (1993). The items used were: “I can always manage to solve different problems if I try hard enough”, “It is easy for me to stick to my aims and accomplish my goals”, “Thanks to my resourcefulness, I know how to handle unforeseen situations”, “I can solve most problems if I invest the necessary effort”, “If I am in a bind, I can usually think of something to do”. Scale reliability, cronbach alpha value, was calculated as 0.853

The questionnaire was validated through expert interviews and by a panel of expert practitioners which was then physically administered to the respondents in the churches. The results of the validity assessed using the Content Validity Index (CVI) were above 0.6. This was then followed by interviews to elicit respondents’ views with regards to issues of the phenomenon. A descriptive survey (mixed method) was adopted as the most appropriate method of data collection and previous researches support the reliability and validity of the self-report measures

(Lechner et al., and Cross, 2012). To further establish our argument on the triangulation method, we checked out the consistency of findings generated by two data collection methods. For interviews, findings were more robust and credible since the observations are backed up by comments that participants made in the interviews.

## 5. Results and Discussion

This section presents results of the study covering the motives of Catholic Christians and their Intentions/Behaviours to Start Business. We begin by providing descriptive statistics (%) of the respondents which is followed by the presentation of results that address the hypotheses.

From the table below, it could be seen that the item, “I intend to start my own business within the next two years” under the entrepreneurial intention construct has the highest percentage (37.6%). By implication, it means then that the catholic Christians in Jos and Bukuru metropolis are ready to start their own businesses in the next two years (i.e. around 2017). To ascertain their attitudes towards entrepreneurship, 52.4% of the respondents opined that their careers as entrepreneur is totally attractive to them, signifying positive attitudes. Also, the results in the table indicated that 38.4% which constitutes the majority of the respondents observed that based on their *perceived behavioural control*, it is easy for them to stick to their aims and accomplish their goals of starting new ventures.

**Table 2: Motives of Catholic Christians and Their Intentions/Behaviours to Start Business**

	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree	Total %
<b>Entrepreneurial Intention</b>							
I am ready to do anything to be an entrepreneur	12.0	6.7	10.9	18.1	27.8	26.6	100
I will make every effort to establish my own business	0.7	1.5	3.3	14.8	46.1	33.6	100
My professional goal is to be an entrepreneur	Nil	0.4	3.0	18.5	42.4	35.7	100
I intend to start my own business within the next two years	10.3	7.7	3.4	15.5	25.5	37.6	100
I intend to start my own business within the next five years	19.6	11.8	8.7	14.8	30.6	14.5	100
I intend to start my own business within the next ten years	24.7	17.3	5.0	13.6	18.8	20.6	100
<b>Attitude towards Entrepreneurship</b>							
Among the various career options, I would be anything but an entrepreneur	9.6	8.1	10.3	12.2	30.3	29.4	100

Being an entrepreneur would give me great satisfaction	Nil	0.7	1.8	13.7	42.1	41.7	100
Being an entrepreneur implies more advantages than disadvantages to me	1.1	0.7	2.6	12.5	43.5	39.5	100
A career as an entrepreneur is totally attractive to me	0.6	Nil	3.8	9.6	52.4	33.6	100
<b>Catholicpreneurship (Innovation)</b>							
I hope to generate novel way of establishing/operating business	2.3	1.8	0.5	18.3	42.4	34.7	100
Innovation is supported and rewarded in business	0.7	Nil	2.5	12.5	48.5	35.8	100
I have new and better ideas of marketing to customers	Nil	1.1	1.1	16.9	49.4	31.5	100
I will serve as a good role model for innovation	Nil	1.4	12.5	Nil	46.5	39.6	100
<b>Perceived Behavioural Control</b>							
I can always manage to solve different problems if I try hard enough	1.1	2.6	2.6	18.1	64.5	29.2	100
It is easy for me to stick to my aims and accomplish my goals	0.7	1.4	1.5	16.6	41.3	38.4	100
Thanks to my resourcefulness, I know how to handle unforeseen situations	11.0	4.5	9.8	17.1	28.5	29.3	100
I can solve most problems if I invest the necessary effort	0.4	1.5	3.3	14.8	46.1	33.6	100
If I am in a bind, I can usually think of something to do	Nil	0.4	3.0	18.5	42.4	35.8	100

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

Table 3 presents means, standard deviations and Pearson correlations among the variables of the study. Results reveal that except for Catholicpreneurship, correlations between all study variables are not significant at the 0.001 level. Specifically, attitude (perceived desirability) is positive but no significant relationship with entrepreneurial behaviour (Mean = 1.89; SD = 1.05;  $r=0.043$ ,  $p>0.01$ ); perceived behavioural control (Mean = 3.14; SD = 0.88;  $r=0.043$ ); Catholicpreneurship (Mean = 3.67; SD = 0.74;  $r=0.327$   $p<0.01$ ); intention (Mean = 3.75; SD = 0.72;  $r=.033$ ,  $p>0.001$ ); entrepreneurship behaviour (Mean = 3.89; SD = 0.55).

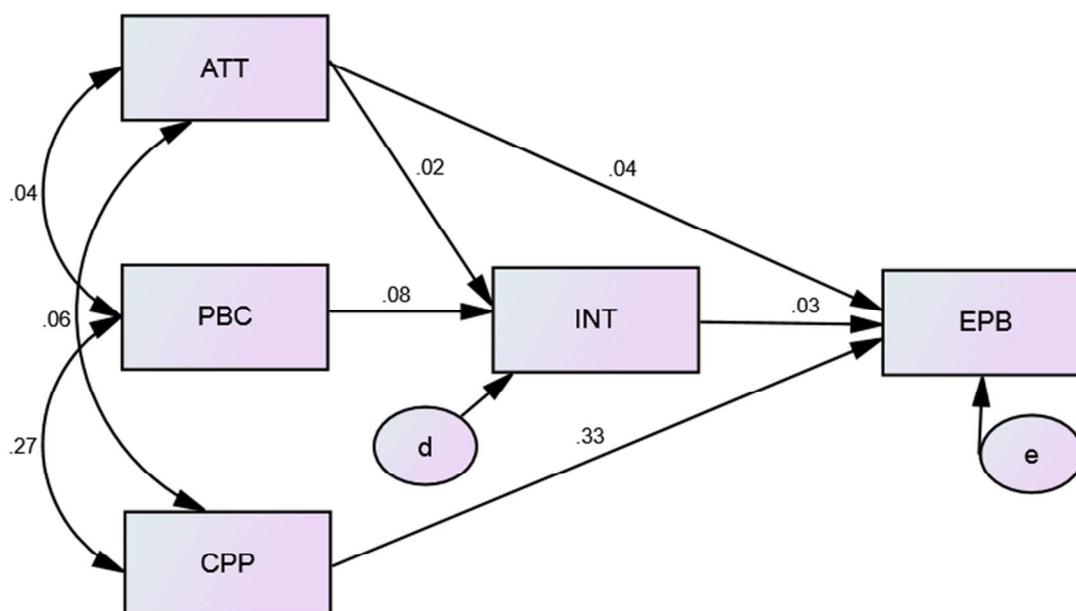
*Table 3: Means, standard deviations and Zero-Order Correlations for the study constructs*

	Mean	Std Deviation	1	2	3	4	5
Attitude(1)	1.89	1.05	1				
Perceived Behavioural Control(2)	3.14	0.88	**0.042	1			
Catholicpreneurship (3)	3.67	0.74	**0.063	**0.274	1		
Intention (4)	3.75	0.72	0.021	0.081		1	
Entrepreneurship Behaviour (5)	3.89	0.55	0.041	-	**0.327	0.032	1

\*\* . Correlation is significant at the 0.001 level (2-tailed), N=302.

## 6. SEM Results

Figure 2 shows the results of the analysis on conceptual model shown in Figure 1 by AMOS 22 (standardized regression weights).



**Figure 2:** Analysis on Catholic Christians' Entrepreneurial Behaviours and Their Influencing Factors: Structural Equation Model (n=302)

**Table 4**

Hypotheses	Path	Estimate	P-Value	Remark
H1: There is positive relationship between Catholicpreneurship (innovation) and entrepreneurial behaviour of the Catholic Christians	CPP → EPB	.327	(0.000)**	Accepted
H2: There is positive relationship between perceived desirability and entrepreneurial behaviour of the Catholic Christians	ATT → EPB	.043	.465	Rejected
H3: There is positive relationship between intention and entrepreneurial behaviour of the Catholic Christians	INT → EPB	.033	.566	Rejected

H4: Intention mediates the relationship between attitude and entrepreneurship behaviour of the Catholic Christians	ATT→INT	.025	.685	Rejected
H5: Intention mediates the relationship between perceived behavioural control and entrepreneurship behaviour of the Catholic Christians	PBC→INT	.081	.182	Rejected

**Note:** Dependent variable: Entrepreneurial Behaviour \*, \*\*Correlation is sig @ 0.01

In trying to examine the influence of attitude towards entrepreneurship, Catholicpreneurship, and perceived behavioural control factors on catholic Christians' intention and entrepreneurship behaviours, we can see that: 1) H1 is accepted because the result revealed a and positive significant relationship ( $r=0.327$ ,  $**p<0.01$ ; significant at 0.000. This implies that Catholicpreneurship (innovation) factor has a positive relationship with entrepreneurial behaviour of the Catholic Christians. This result is in tandem with Weber's (1922) submission that religion plays a fundamental role of influencing people for entrepreneurial behaviour and this explains the emergence of capitalism in the West. He also observed that religious groups such as Quakers had strong links with entrepreneurial activity. These activities have played an important role in shaping the activities of philanthropists. This further confirms to the elicited responses from our interviews. From the responses generated, their views supported the results obtained from the questionnaires administered. For instance, Majority of the Catholic Christians in Plateau State have agreed that their careers as entrepreneur is totally attractive to them, signifying positive attitudes and so they intend starting businesses in the next two years (2017). The reason is attributed to the fact that majority of them depend on salaries because they are civil servants and some of them have spent seven months without salaries. Hence, that has affected their financial plans of venturing into businesses. The church initiative (through innovation) has always attempted to support economic solutions to poverty and social problems in their communities through entrepreneurial activity. 2) The result for H2, indicated a positive but with no significant relationship between perceived desirability and entrepreneurial behaviour ( $r=0.043$ ; significant at 0.465), hence is rejected. It means here that perceived desirability has a negative relationship with entrepreneurial behaviour of the catholic Christians. The result supports the argument of some scholars (Douglas & Shepherd, 2002; Fitzsimmons & Douglas, 2005) who observed that some entrepreneurial attitudes (preference for autonomy and ownership and tolerance for risk) are typically related to entrepreneurial intentions but that other supposed entrepreneurial attitudes (preference for income, perquisites, and tolerance for hard work) are

typically not significant determinants of entrepreneurial intentions and behaviours. However, it does not agree with the findings of scholars (Leong, 2008; Scholten et al. 2004; Krueger et al., 2000; Tkachev & Kolvereid, 1999) which revealed a very strong influence of attitude on intention and behaviour. 3) H3 is rejected at the estimate  $r=0.033$ ;  $p>0.01$ ; significant at 0.566 at. This goes to show that intention has a negative relationship with entrepreneurial behaviour of the catholic Christians. 4) In addition, the result for H4 is rejected since it revealed a positive but with no significant relationship ( $r=0.025$ ;  $p>0.01$  at significant level of 0.685. That means the mediating effect of intention on the relationship between attitude and entrepreneurship behaviour of the catholic Christians is not significant. 5) Finally, H5 indicated a positive but with no significant relationship ( $r=0.081$ ; significant at 0.182), hence is rejected. This goes to show that the mediating effect of perceived behavioural control on the relationship between attitude and entrepreneurship behaviour of the catholic Christians is not significant.

The implication of the results obtained from H2-H5 is in line with the argument advanced by the Catholic Mental Models project (2014) and Widner (2014) that most Catholics across the globe seem to have a negative perspectives and attitudes about the concept of entrepreneurship. For instance, about 18% of US Catholics think that the Church teaches that the sin of greed is often disguised as ‘entrepreneurship’ or ‘free enterprise’, 13% of US Catholics think that the Church teaches that business activity should be limited for the sake of equality and justice and a small 2.4% of US Catholics think the Church teaches that government action is better than private action and business activity.

## 7. Study Implications

**Theoretical:** The study is based on multi-theoretical review that contributed to theory development in the field of entrepreneurship by empirically investigating attitude, innovation, intention and perceived behavioural control as predictors of EBs of Catholic Church members. The first notable theoretical implication of this study is its contribution to the ongoing entrepreneurial behavior/action debate. From the foregoing we assert that in order to investigate the entrepreneurial behaviour among the Catholic Christians, the church should promote entrepreneurship (sponsor trainings/classes) and encourage innovative venture creation activity. The second theoretical implication relates to the importance attached to innovation. Empirical evidence (Zott, 2012; Lukes, 2012; Weber, 1922) has suggested that innovation influence EB.

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

**Managerial:** The first major managerial implication concerns the recruitment of attitude, innovation, intention and perceived behavioural control influence on entrepreneurial behaviours. The Catholic Church in Nigeria may want to hire and train teachers/lecturers who are resourceful and have the skills/competence in teaching entrepreneurship to its members that will enhance their entrepreneurial behaviours in terms of starting a venture (economic and commercial impact). This will also reverse the rate of unemployment by creating jobs to them and the society at large.

## 8. Summary and Conclusion

Studying entrepreneurial behaviour is crucial especially in this 21 century where the impact of entrepreneurship activities on job creation and the economic growth of a country are recognized worldwide. Understanding the innovative behaviours of Catholic Christians and the Christians at large will mean having a positive re-think towards practicing entrepreneurship. The major result from the analysis revealed that there is a positive relationship between Catholic entrepreneurship (innovation) and entrepreneurship behaviour. Furthermore, most of the catholic Christians have agreed that their careers as entrepreneur is totally attractive to them, signifying positive attitudes and so they intend starting businesses in the next two years (i.e. around 2017).

## 9. Limitations of the study

The study is only restricted to Jos and Bukuru areas of Plateau State – Nigeria. Further research could be conducted to cover all the seventeen (17) LGAs of the state. Furthermore, the study employed the cross-sectional approach. A longitudinal approach should be employed to study the trend over a period of at least two years. Finally, the four (4) factors identified in influencing/triggering entrepreneurship behaviour may not be sufficient enough in explaining the

phenomenon. Hence, there are other factors that may contribute in influencing entrepreneurship behaviour of the catholic Christians that were not part of this study.

## References

- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179-211.
- Ajzen, I. and Fishbein, M. (1980). Understanding attitudes and predicting social behaviour. Eaglewood Cliffs. NJ: Prentice-Hall.
- Anderson, B. (Dr). (1999). *Profile of the Christian Entrepreneur*. <http://www.christianentrepreneur.org/resources/index.html>[Online] Available from: (Accessed on 18 May 2009).
- Armitage, C. J., & Conner, M. (2001). Efficacy of the theory of planned behaviour: A meta-analytic review. *British Journal of Social Psychology*, 40(4), 471–99.
- Babbie, E. & Mouton, J. (2006). The practice of social research. Southafrica: oxford university press.
- Barringer, B. R., & Ireland, R. D. (2010). *Entrepreneurship: successfully launching new ventures* (3rd ed.). New Jersey: Pearson.
- Basu, S. (1997). The Conceptual Difference between Incomplete Information and Asymmetric Information: A study of Business Behaviour in The Presence of Uncertainty. Macquarie University, Sydney
- Battilana, J., Leca, B. and Boxenbaum, E. (2009). How Actors Change Institutions: Towards a Theory of Institutional Entrepreneurship. *The Academy of Management Annals* 3(1):65-107.
- Begley, T. M. & Boyd, D. P. (1987). Psychological characteristics of associated with performance in entrepreneurial firms and small businesses. *Journal of Business Venturing*, 2: 79-83.
- Boshoff, L. I. (2009). The role of belief systems in Entrepreneurship: A Christian perspective
- Bowyer, J. (2013). A Christian Alternative To Davos Man And The Federal Reserve.
- Casson, M. (2003). *The Entrepreneur: An Economic Theory*. 2d ed. (Cheltenham, U.K.:

- Collis, J. and Hussey, R. (2009) *Business Research: A practical guide for undergraduate and postgraduate students, 3rd edition*, New York, Palgrave Macmillan.
- Dana, L.-P. (2010). *Entrepreneurship and Religion*. (Cheltenham, U.K.: Edward Elgar).
- Dell, M. S. (2008). An investigation of undergraduate student self-employment intention and the impact of entrepreneurship education and previous entrepreneurial experience. Doctor of Philosophy, School of Business University Australia. *Disabilities in International Development Programs*.
- Dhose, D., & Walter, S. G. (2010). The role of entrepreneurship education and regional Context in forming entrepreneurial intentions. Working Paper present at Document de treball de l'IEB 2010/18.
- Douglas, E. J. and Shepherd, D. A. (2002). "Self-Employment as a Career Choice: Attitudes, Entrepreneurial Intentions, and Utility Maximization" *Entrepreneurship Theory and Practice*, Spring: 81-90.
- Elfving, J., Brännback, M. and Carsrud, A. (2009). *Toward A Contextual Model of Entrepreneurial Intentions*. *International Studies in Entrepreneurship*, 24, Part 1, 23-33.
- Eppen, G. D; Gould, F. J; Schmidt, C. P; Moore, J. H. and Weatherford, L. R. (1998). *Introductory Management Science: Decision Modelling with Spreadsheets, 5<sup>th</sup> edn*, Prentice Hall, Upper Saddle River.
- Fade, S. A. (2003). Communicating and judging the quality of qualitative research: the need for a new language. *Journal of Human Nutrition and Dietetics*, 16, 139-149.
- Fitzsimmons, J. R. & Douglas, E. J. (2005), "Entrepreneurial Intentions: A Cross-Cultural Study of Potential Entrepreneurs in India, China, Thailand and Australia", paper presented at the Babson Kauffman Entrepreneurial Research Conference, Wellesley, MA.
- Frese, M., Kring, W., Soose, A. and Zempel, J. (1996). Personal Initiative at work: Differences between East and West Germany. *The Academy of Management Journal*, 39(1): 37-63.
- Frese, M., & Zapf, D. 1994. *Action as the core of work psychology: A German approach*. In H Triandis. et al. (Eds.), *Handbook of industrial and organizational psychology (Vol. 4): 271–340*. Palo Alto, CA: Consulting Psychologists Press.**
- Gümüşay, A. A. (2014). Entrepreneurship from an Islamic Perspective, *Journal of Business Ethics*. The original publication is available at <http://link.springer.com/article/10.1007/s10551-014-2223-7>
- Hacker, W. (1985). *Activity: A fruitful concept in industrial psychology*. In M. Frese & J. Sabini (Eds.), *Goal directed behavior: The concept of action in psychology (pp. 262–284)*. Hillsdale, NJ: Lawrence Erlbaum Associates.**

- Halfway to Heaven (2006). A Catholic millionaire's dream town draws fire", *Newsweek*, February 27, 2006.
- Ismail, M; Khalid, S.A; Othman, M; Jusoff, K; Abdul Rahman, N; Mohammed, K.M & Shekh, R.Z. (2009). Entrepreneurial intention among Malaysian undergraduates. *International Journal of Business and Management*, 4(10): 54-60.
- Kautonen, T., Down, S., Minniti, M. (2013). Ageing and Entrepreneurial Preferences, DOI 10.1007/s11187-013-9489-5.
- Kizziah, N. King James Bible statistics, <http://www.biblebelievers.com/believers-org/kjv-stats.html>
- Kolvereid. L. and Isaksen. E. (2006). New business start-up and subsequent entry into self-employment. *Journal of Business Venturing*, 21(6): 866-885.
- Krueger, N.F. (2009). Entrepreneurial intentions are dead: Long live entrepreneurial intentions. In A.L. Carsrud & M. Brännback (Eds.), *Understanding the entrepreneurial mind* (pp. 51–72). New York: Springer.
- Krueger, N.F., Reilly, M.D., & Carsrud, A.L. (2000). Competing models of entrepreneurial intentions. *Journal of Business Venturing*, 15(5-6), 411–432.
- Leong, C. K. (2008). Entrepreneurial Intention: An Empirical Study among Open University Malaysia Students. Dissertation, Open University Malaysia Centre for Graduate Studies.
- Liñán, F. (2004). Intention-based models of entrepreneurship education. *Piccola Impresa/Small Business*, 3: 11–35.
- Liñán, F., & Chen, Y.-W. (2009). Development and cross-cultural application of a specific instrument to measure entrepreneurial intentions. *Entrepreneurship Theory and Practice*, 33(3), 593–617.
- Nel, E. (2006). *Do business till I come. Instruction to a new business generation*. Yahweh Shammah Publishers. Port Elizabeth.
- Ntayi, J. M., Mutebi, H., Kamanyi, S. and Byangwa, K. (2013), “Institutional framing for entrepreneurship in sub-Saharan Africa: A case of Uganda”, *World Journal of Entrepreneurship Management and Sustainable Development*, Vol. 9 Nos 2/3, pp. 133-154.**
- Percy, A. G. (2010). *Entrepreneurship in the Catholic Tradition (Studies in Ethics and Economics)* Paperback
- Pierce, C. P. (2003). "The Crusaders: A powerful faction of religious and political conservatives is waging a latter-day counterreformation, battling widespread efforts to liberalize the American Catholic Church. And it has the clout and the connections to succeed.". *The Boston Globe*. Retrieved February 19, 2011

- Pruett, M., Shinnar, R., Toney, B., Lopis, F., Fox, J. (2009). Explaining entrepreneurial intentions of university students: a cross-cultural study. *International Journal of Entrepreneurial Behaviour & Research*, 15(6), 571-594. 27.
- Religion Flow Chart Christianity (2015). *Faiths and Freedoms: Religious Diversity in New York City*. Macaulay Honors College at CUNY. Retrieved 31 March 2015.
- Schneider, M. and Teske, P. (1992). Toward a theory of the political entrepreneur: Evidence from local government. *American Political Science Review* 86(3): 737-747.
- Scholten, V., Kemp, Ro. and Omta, O. (2004). Entrepreneurship for life: The entrepreneurial intention among academics in the life sciences. Paper presented at the European Summer University Conference 2004, Enschede, The Netherlands.
- Shapero, A. and Sokol, L. (1982). *The Social Dimensions of Entrepreneurship*, in Kent, C., Sexton, D., and Vesper, K.H. (eds) *The Encyclopedia of Entrepreneurship*.
- Sheeran, P. (2002). Intention-behaviour relations: A conceptual and empirical overview. *European Review of Social Psychology*, 12(1), 1–36.
- Tkachev. A. and Kolvereid. L. (1999). Self- employment intention among Russian students. *Entrepreneurship & Regional Development*, 11(3):269-280.
- Van Gelderen, M.; Jansen, P. (2006). Autonomy as a start-up motive. *Journal of Small Business and Enterprise Development*. Vol. 13, No. 1, pp. 23-32.
- Weber, M. (1922). *The Theory of Social and Economic Organisation*. trans. A.M. Henderson and T. Parsons, New York: The Free Press.
- Welman, C., Kruger, F., & Mitchell, B. (2005). *Research methodology*. 3rd ed. Cape Town: oxford University Press Southern Africa.
- Xavier, S., D. Kelley, J. Kew, M. Herrington, and A. Vorderwülbecke (2013). *Global Report2012*, Global Entrepreneurship Monitor.
- Zjolt (2014). *World Economic Forum: Why The Christian Must Pay Attention to Davos*
- Zlati, M. (2012). "Domino's Farms' Tom Monaghan granted temporary order halting contraceptive coverage. *Detroit Free Press*. Retrieved September 27