PROPELLERS OF MUSLIM UNIVERSITY UNDERGRADUATES' ENTREPRENEURIAL INTENTION: DOES GENDER MODERATES

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Abstract

Religious affiliation is a strong force in regulating and predicting human actions and behaviours. Accordingly, this paper seeks to determine predictors of entrepreneurial intentions among Muslim undergraduates in northwest, Nigeria, vis a vis, testing the Theory of planned behaviour. Theory of planned behaviour was empirically tested on Muslim undergraduates. It was analyzed using AMOS structural equation model on a sample of 300 Muslim undergraduates in northwest Nigeria, using Federal University Gusau and Usman Danfodio Sokoto. This study discovered that perceived behavioural control and attitude significantly and positively predict Muslim undergraduates' entrepreneurial intention, but subjective norm did not. The moderating effects of gender indicated that the relations of the dimensions of intention to the dimensions of attitude, subjective norm and PBC were gender-invariant. Furthermore, Muslim youths have the intention to become entrepreneur. Being informed of what motivate a particular religion will assist government in making policy without wastage of unnecessary time, resources and effort. Theory of planned behaviour has been applied in general term and mostly in western cultures. Therefore, this study applied Theory of Planned behaviour in the context of religious affiliation, Muslim undergraduate.

Key words- Entrepreneurial Intention; Muslims undergraduate; Attitude; Subjective norm; Perceived behavioural control

Introduction

Extant literature recognises entrepreneurship as a major creator and transformer of every national or regional economy as it assists in new job creation, speeds innovations and competitiveness in the labour market (Barba-Sanchez, Mitre-Aranda & del Brio-Gonzalez, 2022). Entrepreneurial initiatives have advanced in Western countries of North America, Europe, Asia; however, it is gradually gaining accelerated attention in most African countries currently. A country or region with a vast number of entrepreneurs has, potentially, solved a majority of its social and economic challenges. Most countries in Africa are largely dominated by youth population who are perceived as energetic enough to engage in entrepreneurial activities. Furthermore, understanding the elements that influence a religious group's entrepreneurial desire will facilitate policy development and implementation. Moreover, understanding the moderating effects of gender on the variables that facilitate entrepreneurial intention is also imperative. Increasing youth entrepreneurship orientation is one of the Nigerian government's policies. Therefore, majority of Nigerian academics have studied the various aspects that lead to entrepreneurial intent. For instance, Madichie, et al., (2008) explored cultural traits, Chukwuma, and Ogbeide (2017) evaluated entrepreneurial education, Nwankwo, et al. (2012a) examined cooperatives society; Ezeh, and Juniadu, (2019) evaluate theory of planned behaviour on choice of agriculture as a career. More so, other scholars have looked at Muslim segment (Abdullahi and Suleiman, 2015; Oukil, 2013). Specifically, Abdullai and Suleiman (2013) explored the impact of Islamic religion on entrepreneurial intention. While, Oukil (2013) argued that Islamic religion will boast entrepreneurship. Within our

knowledge, no or scanty study has been conducted on entrepreneurial intention among Muslim youths using theory of planned behaviour, specifically in Nigeria context.

Environmental factors such as entrepreneurial education and structural support; personality traits such as self-efficacy (SE), risk propensity, need for achievement have been documented in entrepreneurial intention (EIs) studies (Nasip et al., 2017; Maheshwari, 2021). Moreover, many researchers have employed the Shapero Model of Entrepreneurial Events (SEE) in their research, finding that perceived desirability, tendency to act, and perceived feasibility are the characteristics that influence EIs (Shapero and Sokol, 1982). The next model, established by Ajzen (1991), was based on the TPB, in which the antecedents of EIs were identified as attitudes toward the behavior, social norms, and perceived behavioural control (PBC). The major idea for the TPB is that most goal-directed behaviours are planned and therefore preceded by intention (Mwiya, et al 2017). Therefore, scholars have posited that theory of planned behaviour (TPB) is an appropriate tool in evaluating entrepreneurial intention (see Mwiya et al., 2017; Ezeh, et al., 2020). Specifically, Palamida, et al., (2016) studied a turbulent environment, Ezeh et al (2020) studied Muslim community; Koe, et al., (2012) studied millennial generation. An empirical work by Usman (2016) found that theory of planned behaviour could predict the entrepreneurial intention among Muslim student in United States International University-Africa. Mwiya et al., (2017) argued that replication research is important for enhanced confidence in existing knowledge. Thus, Usman and Kamau, (2017) replicated the study on Muslim students in Kenyan but none or scanty studies in Nigeria. Arguably, Usman (2016) as well as Usman and Kamau (2017) are methodologically weak, thus, warrant more studies.

Furthermore, numerous academics have debated the impact of religion, culture, and personality traits on entrepreneurial intent (see; Moriano, et al., 2012). Religion also has an important role in fostering company start-ups and encouraging entrepreneurship (Nwankwo, et al., 2012b). According to Sulung et al. (2020), religiosity influences entrepreneurial intention in the Southeast Asian context. Also, according to Ojo (2019), religion is processed and modified when it comes to developing and supporting business events. Specifically, scholars have discovered that Islam promotes entrepreneurship (see; Anggadwita, et al., 2017; Rehan, et al., 2019). The Islamic faith has a profound impact on entrepreneurial desire (Riaz, et al., 2016; Faizal, et al., 2013). *"Seek, using all resources available on earth and open up opportunities for the same cause"* [surah al-Najm (53):39, al-Nur (24):37]. This Quran verses support the argument that Islam vigorously encourages adherents to be more involved in entrepreneurial development. Additionally, Ramadani, et al., (2015) argue that religious-based entrepreneurship has an impact on Islamic communities' long-term regional growth.

Although Nigeria has been studied, it is important to understand that Nigeria is not homogeneous; it is heterogeneous and pluralistic (Sampson, 2014; Yunusa and Nordin, 2015; Ezeh and Nkamnebe, 2018; Ezeh and Nkamnebe, 2019). Nigeria has major socio-economic and cultural differences thereby justifying the study on Nigerian Muslim as a stand-alone section in order to capture these unique characteristics. Even when religious affiliation appears to be the same, cultural variances might lead to different religious perceptions (Vitell, 2009). Furthermore, Ramadani, et al., (2015) call for greater research and debate on Islamic entrepreneurship. Currently, Nigerians are calling and agitating for political and socioeconomic restructuring. Therefore, identifying the factors that influence entrepreneurial intention of Muslim undergraduates in north western geopolitical zone of Nigeria is imperative. Accordingly, this paper seeks to determine predictors of entrepreneurial intentions among the Muslim undergraduates in Nigeria, where underemployment and unemployment rate is alarming.

This study adds to the existing literature (e.g., Ezeh et al., 2020; Maheshwari, 2021; Otchengco and Akiate 2021) by demonstrating that subjective norm, attitude toward behavior,

and perceived behavioral control predict entrepreneurial intent among Muslim undergraduates. The closely related study, Ezeh et al., (2020) appraised Muslim community in Nigeria, but knowing the impact of religion this study looked at the Muslims. Also included in this study is the outcome of a multi-group analysis of gender's impact on entrepreneurial intent constructs. This research will add to the body of knowledge and is a vital step toward developing a more effective policy mechanism for economic growth. The central bank of Nigeria and Nigerian government, for example, may use this study to establish regional development initiatives. The findings of this study are practical and useful for the government in better targeting their efforts and strategies to encourage more Nigerian undergraduates to engage in entrepreneurship. The study's main purpose was to explore how entrepreneurial intent was influenced by attitudes toward entrepreneurship, subjective norms, and perceived behavior control among Muslim undergraduates, as well as the moderating effect of gender on the study parameters. After this foregoing introduction, the rest of the paper is divided into brief review of literature, methodology, analysis, and discussion.

Literature Review

The notion of livelihood (al-Rizq), lawful (halal), and unlawful (haram) sources of income are all regulated in Islamic economics (Ramadani, et al., 2015). Most economics and enterprises include Islamic as a component (Faizal, et al., 2013). As a result, the Islamic faith has an impact on entrepreneurial motivation (Abdullahi and Suleiman, 2015). Furthermore, Islam urges all Muslims to be business owners (Faizal, et al., 2013). Religion has a large and beneficial influence on entrepreneurial intention, according to Abdullahi and Suleiman (2015) and Riaz et al. (2016). Thus, Faizal et al. (2013) develop the concept of Muslimpreneurs, whose actions should benefit Allah and others. This is founded on the notion of "taqwa," which states that entrepreneurs should cultivate positive relationships with Allah and others. Anggadwita, et al., (2017) also argue that economic activity is a form of religion performed by an entrepreneur in order to meet the needs of others and live a prosperous life. Islamic entrepreneurship is founded on the entrepreneurial goal of obtaining Allah SWT's delights by following all of Islam's beliefs and teachings.

In Islam, entrepreneurial characteristics are based on principles stated in the Holy Quran and Hadith to guide entrepreneurial operations (Oukil, 2013; Anggadwita, et al., 2017). More so, many scholars have stated that entrepreneurship is part of the Islamic culture as shown by the Prophet Muhammad, peace be upon Him, and his disciples (see; Riaz, et al., 2016). Rehan, et al, (2019) show that both Islamic values and Islamic practices positively influence entrepreneurship intentions. Islam encourages all Muslims to be innovative and develop other entrepreneurial characterises. For instance, Ramadani, et al., (2015) posits that Islamic entrepreneurs should develop confidence in order to overcome perceived barriers in the international and conventional marketplace. Also, good understanding and correct implementation of Islamic principles enhance business performance (Oukil, 2013).

Therefore, it was discovered that Muslim undergraduate in Kenya who have family members who are into business have a greater desire to start their own business (Usman, and Kamau, 2017). This demonstrates that family business success attracts the younger generation to entrepreneurship, as a career option among Muslim undergraduate in Kenya. In Kenya, Muslim undergraduate students' entrepreneurial intentions are influenced by their own attitude, family, and perceived behavioral control (Usman, and Kamau, 2017). Despite the fact that a few experts have researched African countries and Muslim students, it is vital to remember that no continent or country is homogeneous (see Liñán and Fayolle, 2015). Countries or continents have significant socioeconomic and cultural distinctions, making it necessary to conduct a separate study on Nigerian Muslims in order to capture their distinct traits. According to Kibler (2013), the environment has an impact on the idea of planned behavior. Thus, the current study

examines the theory of planned behavior's predictive potential on Muslim undergraduates in entrepreneurship necessity environment of north-western Nigeria.

Theoretical review

The theory of planned behavior (TPB) has significant influence on why people want to do a particular thing (Moriano, et al., 2012; Palamida, et al., 2016; Schlaegel, and Koenig, 2014). In particular, Kautonen et al. (2009), support the TPB's predictive validity in the context of business start-up behavior. International comparisons also show that the TPB is quite durable (Iakovleva, et al., 2011). Most goal-directed behaviors are planned, and hence preceded by intention, according to the TPB's main principle. As a result, according to Ajzen and Fishbein (1980), the three antecedents of TPB are adequate to explain behavioral intentions. Furthermore, many academics argue that the most direct antecedent of a given behavior is intention (see Zhao, et al., 2010). TPB also provides a logical theoretical framework with broad applicability, allowing researchers to deduce intentions from both social and personal views.

Attitude

Attitude toward behaviour is the individual's positive or negative feelings about performing an action (Ajzen and Fishbein, 1980). Individuals who have positive attitude towards entrepreneurship are more likely to start-up a business. In meta-analytic study, Schlaegel, and Koenig, (2014) found that the relationships between entrepreneurial intention (EI) and attitude to behaviour is positive and statistically significant. Otchengco and Akiate (2021) found that personal attitude influence entrepreneurial intention of tricycle drivers in Philippines, Maheshwari, (2021) in Vietnam, Naia et al., (2017) among sport sciences students in Lisbon, Portugal, Mwiya, et al., (2017) in Zambia, Al-Jubari, (2019) in Yemen. However, other scholars found that attitude fails to generate a significant impact on entrepreneurial intention in the United States of America (Zhang, et al., 2015); in Nigeria (Ezeh, et al 2020; Ezeh and Juniadu 2019). While, Valliere, and Gedeon, (2015) found that personal attitudes indicate only a weakly positive association with entrepreneurial intent in Bhutan and Canada. These contradictory findings call for more specific and context studies.

H1: Entrepreneurial intention of Muslim undergraduates positively relates with their perceived attitude.

Subjective norms

Subjective norms are a person's own estimate of the social pressure to perform or not perform the target behaviour (Ajzen and Fishbein, 1980). Individuals who perceive that their peers, close family members and colleagues would approve of the decision to start-up one's own business are more likely to develop an entrepreneurial intention (Kautonen, et al., 2009). Scholars found that subjective norm influence the entrepreneurial intentions (Schlaegel, and Koenig, 2014; Ambad, and Ag Damit, 2016; Aloulou, 2015). Specifically, Maheshwari, (2021) found that subjective norm has influence on entrepreneurial intention in Vietnam, Al-Jubari, (2019) in Yemen, Ezeh and Juniadu (2019) among Nigerian youths in taking career in agriculture. However, some scholars found that subjective norm was not a significant predictor of entrepreneurial intention. For instance, do Paço, et al., (2011) among the secondary students, Ezeh, et al., (2020) among undergraduate in a Muslim community, Naia et al., (2017) among sport sciences students in Lisbon, Portugal, Mwiya, et al., (2017) in Zambia.

H2: Entrepreneurial intention of Muslim undergraduates positively relates with subjective norms.

Perceived behavioural control

Ajzen and Fishbein, (1980) stated that perceived behavioural control is the perceived ability and confidence a person possesses in performing a behaviour. As predicted by the TPB, scholars believe that performing the critical tasks associated with starting a business; the more likely they are to have entrepreneurial intentions of doing so (Aloulou, 2015). Thus, perceived behavioural control is positively related to entrepreneurial intention (Ambad, and Ag Damit, 2016; Zhang, et al., 2015). Specifically, Otchengco and Akiate (2021) found that perceived behavior control influence entrepreneurial intention of tricycle drivers in Philippines, in Nigeria Ezeh and Juniadu (2019) as well as Ezeh et al (2020), Maheshwari, (2021) in Vietnam, Naia et al., (2017) among sport sciences students in Portugal, Mwiya, et al., (2017) in Zambia, Al-Jubari, (2019) in Yemen. However, perceived behaviour control has no significant direct effect to entrepreneurial intention among the secondary school students (do Paço, et al., 2011). Furthermore, Kibler, (2013) argue that high employment opportunity can withhold individuals from intending to become an entrepreneur, even if they strongly believe to be able to successfully start and run a business.

H3: Entrepreneurial intention of Muslim undergraduates positively relates with perceived behavioural control.

Multi group Analysis

One of the objectives of this research is to see if there is significant difference on gender, in the effect of attitude, subjective norm, and perceived behavioral control on entrepreneurial intent. The results on the impact of gender on entrepreneurial intent are inconsistence. Furthermore, Eagly, et al., (2000) Social Role Theory, observed that men and women play various social roles. Individuals seek to work in jobs that are socially acceptable for their sex, according to Heilman (1983). Also, Shinnar, et al., (2018) discovered that socially dictated gender stereotypes decrease women's aspirations to engage in entrepreneurship and weaken their inclination to follow through on those intentions in the United States. However, Marlow, (2020) argued that social stereotypes against women entrepreneurship should be ignored or discouraged; rather women should be encouraged to engage more in entrepreneurship. In Greek, Vamvaka, et al., (2020) discovered that men have more positive attitudes toward entrepreneurship, report higher levels of perceived behavioral control, and have a stronger inclination and commitment for entrepreneurship, but only for perceived controllability. Maes, et al., (2014) discovered that perceived behavioral control and personal attitude, but not social norms, can explain gender variations in entrepreneurial inclinations in Flanders, Belgium. Vuorio, et al (2018) found that women tend to have more positive attitudes toward sustainability, while men tend to perceive entrepreneurship as more desirable and feasible. Does gender have a major impact on Muslim undergraduates' entrepreneurial intentions in terms of attitude, subjective norm, and perceived behavioural control?

H4- Gender moderates the influence of attitude, subjective norm and perceived behavioural control on Muslim undergraduate entrepreneurial intention.

Research methodology

The scale used in the current study was adapted from different scholars and slightly modified to suit the context of the study. The TPB scale was adapted from Fishbein and Ajzen, (1980), and Ezeh at el., (2020), as well as Koe at el., (2012). In the questionnaire, all responses were obtained on a 5-point Likert-type scale from (5) strongly agree to (1) strongly disagree. The study focused on the Muslim undergraduates. Data were collected through the use of self-administered questionnaire in a survey. Although, the main religions practiced by the majority of Africans are Christianity, Islam, and Africa traditional religion (Christian Aid, 2015), but this study concentrated on Muslim. Nwankwo, et al., (2012b) studied the effects of Christian

religion on business start-ups among the Africa British. The population of this study is the Muslim undergraduate in north western Nigeria. Thus, a complete and valid sampling frame was not available, thus, Malhotra, (2007) suggests the use of sample size of about 200 to 400 for attitudes studies. According to Hair et al., (2014) a sample size of less than 100 is considered small, a sample size between 100 and 200 is considered medium, and a sample size of more than 200 is considered large. Therefore, three hundred (300) pieces of questionnaires were distributed to Muslim undergraduate in two universities (Federal University Gusau and Usman Danfodio University Sokoto) in the northwest Nigeria, but only 254 pieces were good for analysis.

This study is to test the applicability of TPB on the study of entrepreneurial intention among Muslim undergraduates in northwest Nigeria. And Koe at el., (2012) argue that TPB is an important socio-cognitive theory that has been successfully applied in a wide variety of fields. Thus, the coding and data entry was done using Statistical Package for Social Sciences (SPSS) version 20. The SPSS variable view was customized to suit the analysis objectives. ID number was given to each case to help dictate outlier cases in the data. The constructs were label thus: Attitude as ATT1-ATT6, Subjective norms as SUBN1-SUBN4, Perceived Behavioural control as PBC1-PBC5, and Entrepreneurial intention as ENI1-ENI6. They were all coded in separate columns. The decimal point was changed to zero, measurement was coded according to items involved, and every other thing was as default. Cleaning of data was conducted and there was no case of missing value or out of range in the data set. The Mahalanobis Distance D^2 (Pallant 2011), was conducted. Eight (8) outliers, with the ID number of 37, 164, 81, 208, 94, 221, 49 and 176 were discovered from raw data and they were removed.

Analysis and Results

The data was analyzed using Amos, version 22, a maximum likelihood estimation and covariance-based structural equation modeling (CB-SEM). Because it has advanced methodologically over time, CB-SEM is commonly employed in the social sciences (Hair, et al., 2012). The following fit indices were employed to assess the model's quality and adequacy: chi-square index (χ2), root mean square error of approximation (RMSEA), Tucker–Lewis Index (TLI), incremental fit index (IFI) and Comparative Fit Index (CFI). Results more than 0.90 and 0.95 for TLI and CFI, and less than 0.08 or 0.06 for the RMSEA, suggest satisfactory and excellent model fitting (Hu and Bentler, 1999). All-fit indices of the model were acceptable $\chi 2/df = 1.752$ ($p < 0.001$). Thus, $\chi^2 = 124.37$, $df = 71$, CFI =. 969, TLI= .961, IFI= .970 and RMSEA = .055.

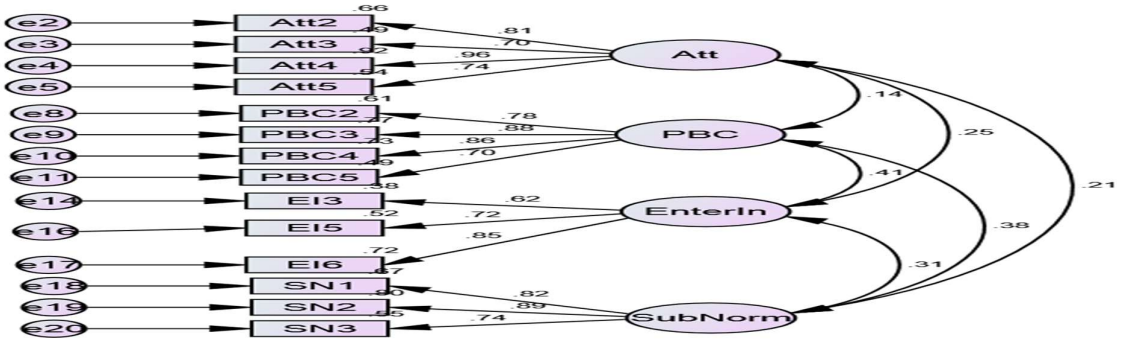

Fig 2; Measurement Model

Note: Att=Attitude, PBC= Perceived Behavioural control, EnterIn= Entrepreneurial Intention, SubNorm= Subjective Norm

Construct Reliability and Convergent and Discriminant Validity

These tests were used to determine the reliability of the constructs as well as their convergent and discriminant validity. Multiple indices were used to assess convergent validity: factor loading significance (≥.50 good and ≥0.70 ideal), composite reliability (CR; ≥0.70), and average variance extracted (AVE; ≥0.50). When AVE exceeded the maximum shared variance (MSV) and the square root of AVE exceeded the interconstruct correlations, discriminant validity was demonstrated (Hair, et al., 2010). Following these parameters, the results of convergent validity analysis show that all constructs had convergent validity, with all items and all-factor loadings ranging from .53 to.89, showing that the model's latent constructs were well represented by their items (please see table 2). Reliabilities, convergent, and discriminant validity values are presented in Table 2. Cronbach's alpha reliability values ranged from.77 to.86 for all of the scales included in the model. The convergent validity of latent constructs is also indicated by the CR and AVE values. All AVE were bigger than MSV, and the square root of AVE was greater than interconstruct correlations, resulting in discriminant validity.

Table 1: Discriminant Validity

Constructs	CR	AVE	MSV	MaxR(H)	Att	PBC	EnterIn	SubNorm
Att	0.882	0.654	0.062	0.94	**0.809**			
PBC	0.88	0.649	0.166	0.896	0.138	**0.805**		
EnterIn	0.777	0.541	0.166	0.811	0.250	0.408	**0.736**	
SubNorm	0.86	0.674	0.142	0.878	0.211	0.377	0.308	**0.821**

Note: Att=Attitude, PBC= Perceived Behavioural control, EnterIn= Entrepreneurial Intention, SubNorm= Subjective Norm

Hypotheses Testing

The results of the hypothesis testing are displayed in table- 2 below. The findings indicate that perceived behavioural control, (path coefficient = 0.244, $p < 0.000$) is the strongest predictor of entrepreneurial intention among Muslims undergraduates, followed by Attitude (path coefficient = 0.120, $p < 0.015$). However, subjective norm (path coefficient = 0.104, $p < 0.061$) does not significantly influence entrepreneurial intention of Muslim undergraduates (see also fig 3).

Table 2: Summary of test results

Path Relationship			Estimate	S.E.	C.R.	P
EnterIn	<---	Att	0.120	0.049	2.439	0.015
EnterIn	<---	PBC	0.244	0.062	3.96	***
EnterIn	<---	SubNorm	0.104	0.056	1.871	0.061

Note: Att=Attitude, PBC= Perceived Behavioural control, EnterIn= Entrepreneurial Intention, SubNorm= Subjective Norm

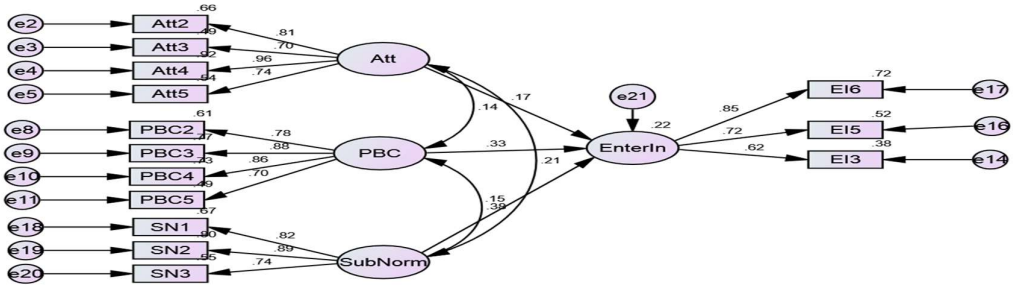

Fig 3: Path Analysis

Note: Att=Attitude, PBC= Perceived Behavioural control, EnterIn= Entrepreneurial Intention, SubNorm= Subjective Norm

Multi group Analysis

Table 3 presents multi group analysis of gender across attitude, perceived behavioural control and subjective norm. Surprisingly, it was discovered that attitude, subjective norm and perceived behavioural control have no significant difference between male and female (see table 3).

Table 3 Multi group Analysis

Model	DF	CMIN	P	NFI Delta-1	IFI Delta-2	RFI rho-1	TLI rho2
Structural weights	13	20.498	0.083	0.01	0.011	-0.004	-0.004

Scholars have found that Islam encourages entrepreneurship activities (see; Rehan, et al., 2019). Islamic religion has significant influence on entrepreneurial intention (Riaz, et al., 2016; Faizal, et al., 2013). Thus, the entrepreneurial intention of Muslim undergraduates was tested using T test (see table 4).

Table 4 One-Sample Test

	Test Value = 3					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Entrepreneurial Intention	24.71	245	0	1.13008	1.04	1.2202

Table 4 above shows that the T-test statistics is 24.710 and the significance level is .000. This means that the Muslim undergraduates have entrepreneurial intention. Moreover, with the mean of 4.1301 and standard deviation of .71731, it shows that Muslim undergraduates have entrepreneurial intention (see also table 5). The mean of 4.1301 is higher than the mid-point of 3 on the 5-point scale ("5- strongly agree" that you have intention of becoming entrepreneur" and "1 –strongly disagree")

Table 5 One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Entrepreneurial Intention	246	4.1301	0.71731	0.04573

Discussion of the findings

In northwest Nigeria, this study discovered that perceived behavioural control and attitude significantly and positively predict Muslim undergraduates' entrepreneurial intention, although subjective norm did not. Thus, the availability of resources required to engage in the behavior, as well as self-confidence in one's ability to engage in the behavior, have an impact on Muslim undergraduates' entrepreneurial intention. Entrepreneurial intent is also predicted by an individual's positive or negative attitude toward entrepreneurship. Perceived social pressure to conduct or not perform a particular behavior, on the other hand, has no bearing on entrepreneurial intention. Furthermore, the study reveals that Muslim undergraduates are interested in starting new business, which is consistent with other scholars' findings that religion promotes entrepreneurship (see Rehan, et al, 2019). However, the research area has a significant poverty and unemployment rate. Moreover, the findings are contradicted by the

National Bureau of Statistics (NBS) estimates on high unemployment rates in the studied area. And, according to Vitell (2009), even when religious affiliation appears to be the same, cultural differences often lead to differing religious perspectives. As a result, there may be a distinction between "perceptions" and "reality."

Perceived behavioural control is proven to have a substantial impact on entrepreneurial intention among Muslim undergraduates. This finding is comparable to that of Usman (2016), who studied Muslim undergraduate students at United States International University-Africa (USIU-Africa). Thus, Islamic environment is conducive for business start-ups. This work is similar to that of Ezeh et al (2020), as well as Ambad and Ag Damit (2016). In addition, among Muslim undergraduates, attitudes have a considerable impact on entrepreneurial intention. Other researchers (e.g., Zhang et al., 2015, Ezeh et al., 2020) have discovered that attitude isn't a major predictor of entrepreneurial intent. Furthermore, among Muslim undergraduates, subjective norm had no substantial impact on entrepreneurial intention. The findings are consistent with those of Ezeh et al (2020). In other words, Muslim undergraduates' parents, family, friends, and the people around them have no bearing on their entrepreneurial intentions; overdependence on government subsidies could be the reason. This research contradicts many other studies (e.g., Ezeh and Juniadu, 2019), which claim that peers and role models have a significant influence in influencing the decision to pursue agriculture as a vocation. Lastly, it was discovered that there is no significant difference between male and female on influence of attitude, subjective norm and perceived behavioural control on entrepreneurial intention. This suggests that both females and males are equally affected by the attitude, perceived behavioral control and subjective norm. In other word, the moderating effects of gender indicated that the relations of the dimensions of intention to the dimensions of attitude, subjective norm and PBC were gender-invariant. This study support Marlow, (2020) who argued that women should be encouraged to engage more in entrepreneurship than men.

Conclusion and Recommendations

The role of perceived behavioral control and attitude in promoting entrepreneurial intention among Muslim undergraduates is highlighted in this study. The Muslim students believe they have the practical skills to start a new business. Their personality traits and ideals are conducive to starting a business. As a result, governments and other interested parties should work to maintain the degree of trust. From a young age, educational institutions should promote and strengthen entrepreneurship education. Successful entrepreneurs from a variety of areas should be invited to speak to the youths about their experiences. In all schools and communities, government agencies should make entrepreneurship a key objective. Also, in their various places of worship, Muslim religious leaders should emphasize the dignity of labor. The goal in all of this is to align perception with practice.

Implication, Limitation and recommendation for further study

The result of this study has some theoretical implication. Although Entrepreneurial intention study has been widely studied across contexts and constructs, but there is limited study among Muslim undergraduates. Therefore, this implies that the application of Theory of Plan behaviour in area of Muslim youths is sacrosanct. Hence, Whetten (2009) argues that formulation of novel model, extension of existing ones or impact of context is considered as a contribution to theory. Interestingly, this study is contextually driven, study of Muslim undergraduates in Nigeria.

There is theoretical or methodological scope that may sway the generalibility of this research finding. This study is limited to Muslim undergraduates in northwest Nigeria. This therefore, makes it difficult to generalize the findings. But, specifically, the current study can be used to infer to other Muslim undergraduates. However, other scholars can study the core

non-Muslim undergraduate in southern Nigeria, like the Christian youths. Equally, it is not our aim to test all possible exogenous factors affecting entrepreneurial intention. That subjective norm, attitude and perceived behavioral control impact only fractions of the variance in entrepreneurial intention among Muslim undergraduates indicate that there are other factors that should be considered in the future research. It would be useful to examine other salient variables that could improve the predictive power of the theory of planned behaviour.

Further research is therefore recommended to capture more factors and scope in studying entrepreneurial intention. This could be done by replicating this study in other areas and/or wider environment. Furthermore, future research should collect data using longitudinal approach, in order to examine whether behavioral intention truly leads to action using this research framework. In sum, in studying gender differences in entrepreneurial intentions using the TPB as a guiding theoretical framework, this study contribute to general literature on entrepreneurial intentions as well as gender related studies on entrepreneurial intention. Future research could go further to explore the gender effects on the indicator level of theory of planned behavior in Christian population in Nigeria. Doing so, research would be able to investigate more precisely the role gender stereotyping potentially plays in the effects of TPB on intentions in Nigeria.

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