

THE CONTRIBUTION OF PERSONALITY TRAIT IN ENTREPRENEURIAL INTENTIONS AMONG UNIVERSITY STUDENTS IN KENYA

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Abstract

Promotion of entrepreneurship in Kenya has existed ever since independence. The Government has shown tremendous support to entrepreneurship growth. Among the support shown by the government of Kenya includes of availing funds, improving infrastructure, improving security, decentralization of services among others. Nevertheless, youth unemployment has persistently been a major challenge in Kenya. This researcher sought to investigate whether individual personality has any contribution in an individual becoming an entrepreneur. Chi-square model was used to determine whether independent variables have any influence on the dependent variable. Spearman's Rho Correlation was used to establish the degree of relationship between variables. The target population were university students pursuing a degree in entrepreneurship. Out of 478 students, 236 were taken as a sample size out of which 212 responded. Data was then analysed using SPSS. Friedman's five point likert scale was used to measure the extent of

influence between the variables. The research indicated a moderate positive correlation of 0.65 on how personality trait contributes to entrepreneurship engagement. Out of the research findings, the researcher recommended opportunities that would allow students to participate in entrepreneurship contests, partnership with prominent business, inviting business executives to deliver lectures, to facilitate business idea generation. In conclusion, this study observed that personality trait has a positive effect in inculcating entrepreneurial intention. Future researchers can consider the effect of entrepreneurship in Kenyan polytechnics and other organizations that offer entrepreneurship courses. Chi-square was the model applied in this research; future researchers might consider causal models such as multiple linear and non-linear regression models.

Keywords: Entrepreneurship, Entrepreneurial Intention, Personality Trait, Idea Generation, Creativity, Innovativeness, Locus of Control, Risk Taking

INTRODUCTION

Personality Trait

Personality and entrepreneurship studies have been undertaken and it has been found that entrepreneurs have unique characteristics traits which secularly differ from other people with respect to some elements of basic personality (Thompson, 2009). Past studies reveal that personality traits is one of the most common psychological theory that have been used to explain and predict human behavior including entrepreneurship (Kautonen *et al.*, 2013).

It is entrepreneurship and entrepreneurs that seem to have altered the pathway of economies and the market. They stir up the waters of competition in the market place through innovation and new product development. They give way to innovation and creativity which is a vital tool for economic development and prosperity. Earlier economists capitalized the imperative role of entrepreneurs in economic and social growth. They are considered as necessary mechanism for transforming and improving the economy (Kautonen *et al.*, 2009). From an economic perspective, entrepreneurs were described differently by different scholars. Cantillon, (2010) referred to entrepreneurs as individuals who bear a lot of uncertainty. Baptise & Drunker, (1845) looked at entrepreneurs as individuals with a strong ability to innovate, while Hisrich & Brush, (1985) referred to them as individuals who bear financial, physical and social risks for a reward of monetary and personal satisfactory. Both the government and academicians have been in the forefront to encourage entrepreneurship. Entrepreneurship is said to symbolize innovation in a dynamic economy (Orham & Scott, 2001). Several theories

and characteristic observation have been expressed to describe the motivation behind the behavior of entrepreneurs (Sexton & Bowman, 1984).

This study was based on entrepreneurship personality trait such as risk taking propensity, creativity and locus of control. Previous research has indicated that entrepreneurs have unique characteristics such as the ability to create and that their daily activities force them to operate at a moderate level of risk taking. This behavior have been inferred from the psychological trait theory which argues that entrepreneurial characteristics are inborn but the only way to determine them is when they are revealed in day to day behavior of the entrepreneur. Under personality trait, this research addressed risk taking propensity, creativity and locus of control as discussed below.

Risk Taking Propensity

Risk taking propensity is defined as 'the perceived probability of receiving reward linked with the success of situation that is necessary by the individual before he or she subjects himself or herself to the consequence associated with failure, the alternative situation being to provide less reward as well as success consequences than the proposed situation' (Brockhaus, 1980). Olson (1986) asserted that risk taking is advantageous in creating new businesses. Cromie, (2000) suggested that the ability and willingness to bear and overcome risk is fundamental when engaging in entrepreneurial activity. A research by (Caliendo, Fossen, & Kritikos, 2009) found that risk attitudes can prolong the survival of an entrepreneur. Airlie & Holleran (2012) found evidence to suggest that risk tolerance predisposed people to benefit more from entrepreneurship. According to Stewart, May & Kalia (2008), a risk-taking attitude on entrepreneurs concluded that entrepreneurs have higher risk propensity than business managers. Previous research suggests that the concept of venture creation is a proxy for entrepreneurship. Risk taking propensity focus on control achievement and motivation are seen as predominate factors that may be inherent in entrepreneurs (Shaver & Scott, 1991). Other researchers have suggested that it is far too early to draw a conclusion about the relationship between entrepreneurship and individual differences in risk-taking prosperity.

Earlier research on entrepreneurship has also revealed that risk taking is a perverse and enduring theme. Risk taking has generally been viewed as pre-dispositional variable rather than merely a situational one. Plax & Rosenfield (1976) found that individuals who were described as risk takers were characterised as persistent, effective in communication, confident, outgoing, clever, imaginative, aggressive, efficient, clear thinkers, manipulative and opportunistic when dealing with others. Risk may be an inherent and important factor when discussing entrepreneurs (Stewart *et al.*, 1999). Watson & Carland (1999) carried out a research on the

notion of risk when they investigated the differences between entrepreneurs and business managers.

From an empirical point of view, the attitude toward risk taking has been taken into account as a determinant of entrepreneurship (Ardagna & Lusardi, 2008). Knight (2006) emphasized the willingness and power to give satisfactory guarantees, that is, the willingness to bear risk as a fundamental factor determining the supply of entrepreneurs. The literature describe entrepreneurship as the result of choosing between working for someone else (Low-risk activity) and self employment (High-risk activity). Kihlstrom & Laffont (1979) developed a model where in equilibrium more risk averse individuals choose to be workers while less risk averse become entrepreneurs. Kanbur, (1979) developed a general equilibrium model. Friedman (2009) claim that there is a difference between attitudes towards risk taking which results in income inequality. Cressy (2000) proposes that there is a positive effect of wealth creation on business start-ups, as advanced by Evans and Jovanovic (1989).

Creativity

The term creativity has received different conceptualization in diverse fields for example arts, music, science, education, advert, management among others. Creativity has been indicated as a trigger of entrepreneurial intention (Hill *et al.*, 1997). Amabile (2012) define creativity as production of novel useful ideas. Novel useful ideas are the lifeblood of entrepreneurship. According to Feldman and Bolino (2000), individuals with a strong creativity anchor are motivated to become self-employed.

Studies have highlighted the dynamic interaction between the individual and the environment in explaining entrepreneurial behaviour (Shane & Venkataraman, 2000). Creativity has been identified as an important component of entrepreneurship. This is especially so because entrepreneurs need to be able to recognize opportunities, generate ideas and innovate (Schumpeter, 1934). Several researches have highlighted the link between creativity and entrepreneurship (Ward, 2004). Studies have also revealed the growing interest in the cognitive properties that trigger the individual to identify and exploit opportunities and hence mobilize entrepreneurial intention (Smith *et al.*, 2012). Entrepreneurship course attendance has been identified as a factor that is likely to influence entrepreneurial intention. Entrepreneurial intention is dependent on the extent to which they perceive themselves as creative. (Schumpeter, (1934) was the first to propose that opportunities are created when new recourse combination results in superior products, services or processes. Creativity has been identified by various studies as an important antecedent of entrepreneurship intention (Hamidi, *et al.*, 2008). Creativity can influence the degree and the type of novelty that entrepreneurs introduce to the economy and

consequently promoting innovative entrepreneurship (Koellinger, 2008). It can therefore be argued that the more creative an individual is, the more likely they are to engage in entrepreneurship. An entrepreneur is considered as the individual who recognizes or discovers an opportunity to create something of value, a new product or a new service, new markets or new production line, new raw material or new ways of organizing existing technologies and who uses various means to exploit or develop new opportunities (Baron & Ward, 2004).

The underlying premise of entrepreneurial cognition studies is that some individual are more likely than others to engage in entrepreneurial conduct due to their cognitive orientation on the nature of the venturing process (Baron & Ward, 2004). Cognitive approaches to entrepreneurship emphasizes a person's creativity as an important and understanding antecedent of entrepreneurial intention (Baron & Ward, 2004). Recognizing and developing new opportunities relies on individual ability to see new connections between ideas or concepts (Davidson, 2002). Entrepreneurial cognition literature sharpens the understanding on the cognitive properties that helps individual to become alert and recognize opportunities (Baron & Ward, 2004).

The Government has been on the forefront in taking the initiative of seeking to unlock the entrepreneurial intention among the young people (Robson *et al.*, 2009). Universities have been called to mobilize a more entrepreneurial workforce and help students overcome misconception about entrepreneurship (Warren *et al.*, 2010). Creativity researches highlight that educational environment influences young people's creativity (Amabile, 1996). Scholars agree that exposing students to creative role models within university context endorses students' individual creativity (Elzubeir & Risk, 2001). Creativity is portrayed as the result of an interactive process in interpersonal settings (Walton, 2003). It can be argued therefore that when creativity is supported in a University environment, it impacts individual creativity among the young people which in turn influences their entrepreneurial intention.

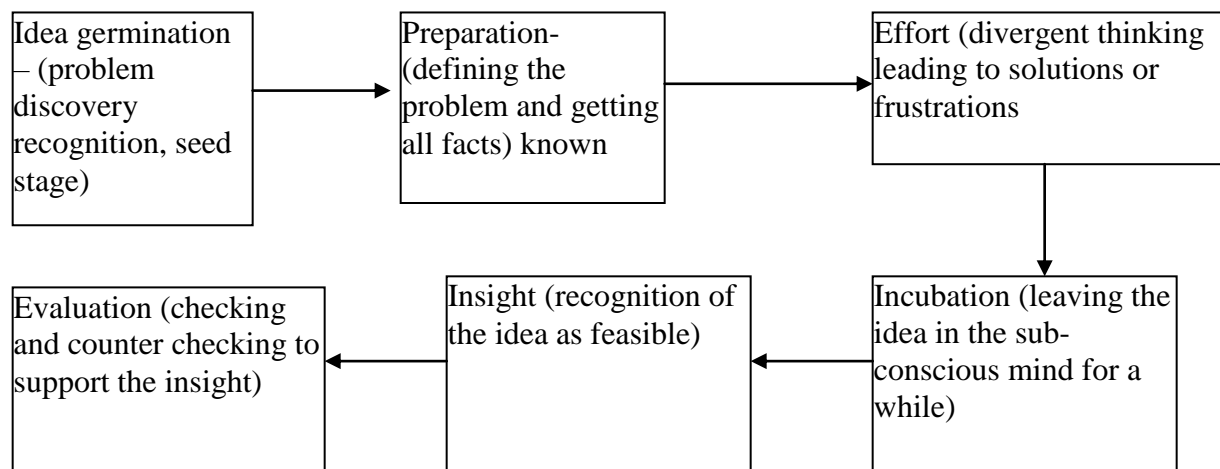
Hamidi *et al.*, (2008) highlights that high creativity scores yield a strong positive effect on entrepreneurial intention and continues to argue that creativity is an important component in models of entrepreneurial intention. The more students perceive themselves as creative, the higher their entrepreneurial intention. According to Sternberg (2004), creative intelligence and the capacity to stop being myopic influences an individual's decision to start a new venture. On the other hand, Baron and Ward (2004) highlights that an entrepreneur tend to be more proficient than others at object or even pattern recognition.

Traditionally, creativity was looked at as a personality trait but studies increasingly underline the fact that creativity is responsive to the context in which individual develops (Simonton, 2000). A study carried out by Gardner and Morgan (1990) among University

students revealed that students with high creativity scores tend to come from families that promote creativity. Business Education has been accused of just preparing students for the corporate world where they can access white colour jobs. This as a result impairs creativity and entrepreneurship among the young people (Chamard, 1989). As a result, Universities have been called upon to act as a catalyst in mobilizing entrepreneurial intention among young people (Peterman and Kennedy, 2003). Hamidi *et al.*, (2008) found that students engaged in entrepreneurship program had higher intention to start their own business in the future. A research carried out by Peterman and Kennedy (2003), revealed that entrepreneurship education program could significantly change the entrepreneurial intentions of their participants. Souitans *et al.*, (2007) highlighted that entrepreneurship programs raised some entrepreneurial intention among students enrolled in an entrepreneurship program in one British and French University. There seem to be an explosion of specialized entrepreneurship course program all over the world with a view to providing social experiences that will encourage young people to start their own business ventures (Kuratko, 2005).

This study focused on the students' ability to be creative upon graduation. It attempted to answer the question whether the mindset of becoming creative have been inculcated to them upon graduation. Since the environment contributes a lot to the personality of an individual, the researcher operated under the assumption that the university environment had what it takes to influence the students' ability to be creative.

Figure 1: The Creative Thinking Process



Source: Bwisa (2011)

Locus of Control

Locus of control is an important aspect of personality. The concept was first introduced by Julian Rotter in the 1950s. Rotter, (1966) referred to locus of control as an individual's perception about the underlying main cause of events in his or her life. A locus of control orientation is a belief about whether the outcome of our actions are contingent on what we do (internal locus of control) or on events outside our personal control (external locus of control). The entrepreneur's success therefore comes from his/ her abilities and also support from outside. Individuals with an internal locus of control believe that they are able to control life events while individuals with an external locus of control believe that life's events are the result of external factors such as luck, chance, fate etc. A research carried out by Rauch and Frese (2000) revealed that business owners have a slightly higher internal locus of control than other people. This research intends to reveal whether a relationship does exist between locus of control and entrepreneurship intention among students pursuing entrepreneurship courses in Kenyan Universities.

RESEARCH METHODOLOGY

Research Design

Kothari (2005) define a research design as the conceptual structure within which research is conducted. It is the glue that holds all elements in a research project together and is used to structure the research to show how all the major parts of the research project work (Kombo & Tromp, 2006). A research design enables the research in allocation of limited resources by posing causal choices in methodology (Cooper & Schindler, 2011). A research design involves a set of decisions regarding what topic it is to be studied, among what population, with what research methods, and for what purpose (Rubin & Babbie, 2010). This study utilized both descriptive and qualitative research design. A cross section survey was conducted to help establish whether there exists a significant association among variables under study.

Population of the Study

A population is defined as the complete set of relevant units of analysis or data (Nachmias & Nachmias, 2000). Daone and Seward (2009) describe a population as the set items that the researcher can practically reach. The population of this study was university students who are in fourth year and pursuing entrepreneurship course at degree level. The students were selected due to their enrolment in entrepreneurship programme which provide an indication that their career interest is skewed toward business related field (Zainuddin & Ismail, 2011), therefore they would likely choose to become entrepreneurs. The research population comprised of 467

students undertaking a degree in entrepreneurship in both private and public Universities main campuses in Kenya.

Table 1: Population Total: 467

Name of University	Number of Students
University of Eldoret	58
Jomo Kenyatta University	180
Kisii University	30
Egerton University	48
Pwani University	29
Moi University	56
Karatina University	34
Kenya Methodist University	32

Sample Size and Sampling Procedure

Sampling is the process of selection of sampling units from the population to estimate population parameters in such a way that the sample will represent the population (Gall, Gall & Borg, 2007). A sampling unit is also referred to as a unit of analysis described as what or who is being studied in order to create summary description of all such units and to explain differences among them (Nachmias & Nachmais, 2008). In this study, the unit of analysis was all university students pursuing a degree in entrepreneurship. A sample size was determined from both the private and public universities offering bachelors in entrepreneurship. A simple random sampling technique was used to obtain a representative sample. According to Mugenda & Mugenda, (2008) this technique ensures that each member has an equal chance of being selected. The sample is sufficient enough to represent the entire population as Mugenda & Mugenda has recommended that a 20-30% sample of a population is sufficient. The formula in equation 1 was used to determine the sample size:

$$n = \frac{NZ^2 pq}{(E^2(N-1)+Z^2 pq)} \quad \text{Equation (1)}$$

Where n = required sample size

n = Population size

pq = population proportions (0.5)

Z = Is the value that specifies the level of confidence, the confidence interval that the researcher used to analyze the data, in this case the interval data is ($Z=1.96$), for a confidence level of 95%

E^2 = is the accuracy of the sample proportion of the individuals, E in this case is 0.05.

Table 2: Sample Size: 238

Universities	No. students	Percentages	Sample Size
University of Eldoret	58	12%	33
Jomo Kenyatta University	180	39%	54
Kisii University	30	6.4%	22
Egerton University	48	10.3%	29
Pwani University	29	6.2%	21
Moi University	56	12%	32
Karatina University	34	7.3%	24
Kenya Methodist University	32	7%	23

Source: Tigers Algebra 2010

Data Collection Instruments

The purpose of a research instrument is to measure the variables of the study (Mugenda & Mugenda, 2008). It is the process of gathering data from the sample so that research questions can be answered (Bryman, 2012). In this study questionnaire with closed ended questions and open-ended questions was used. Self administered questions are more convenient for respondents because they can complete them when they want and at their speed (Bryman & Bell, 2015). Questionnaires have less reactivity effect or interviewer biased that can be created by the presence of the researcher (Gorard, 2004).

In this study, the open ended questions were used so that the responded can freely express themselves while the closed ended questions allowed the respondent to give answers in a certain order. Since the respondents were literate, a questionnaire was quite adequate.

Data Collection Techniques

Data collection technique refers to the process of gathering data from the sample so that the research can be answered (Bryman, 2012). It is an established method or practice of capturing data using a specific data collection tool (Mugenda & Mugenda, 2008). Data can either be primary data which consist of information collected from others. Ahimbisibwe & Abaho (2013) used self administered questionnaires to collect data on relationship between entrepreneurial orientation and farm performance in Uganda. Boohene, Marfo-Yiadom (2012) used self administered questionnaires to collect primary data on a study on entrepreneurial intention in the cape Coast. Questionnaires were used as they are a proven tool that unearths all the important information required in research. Late respondents were assumed to be similar to non respondents (Armstrong & Overton, 1977). Yucel (2011) tested for non-response bias by comparing non-responding to responding respondents.

Validity and Reliability

Pilot testing is the start phase in data gathering of the research process. It is conducted to detect weaknesses in design and instrumentation and to provide alternative data for selection of a probability sample (Cooper & Schindler, 2011). A pilot test was carried out in order to measure the reliability and validity of the research instruments (Kothari, 2008). Bryman & Bell (2015) state that pilot test respondents should be comparable to members of the population from which the sample for the full study is taken.

Pilot test is done to test reliability and validity. Error component of the data reflects the limitations of the instrument and data collection procedures. Reliability is hence concerned with the internal properties of the measurement while validity refers to the relationship between the data and the variable being measured (Mugenda, 2008). The researcher conducted a pilot study to University students that were not part of the population under study but have undertaken an entrepreneurship course at one point.

Data Analysis and Reporting

According to Mugenda & Mugenda (2008), the term analysis refers to the communication of certain measures along with searching for a pattern of relationship that existed among data groups. The researcher collected primary data by giving out questionnaires to the respondents which was later analyzed using SPSS.

Descriptive Statistics

Descriptive statistics, including percentages, means, and frequencies were used to summarize how university curriculum, university incubations, the government policies, innovation and personality trait influences entrepreneurial intention among students.

Spearman's Rho Correlation Analysis

Spearman's correlation coefficient is a statistical measure of the strength of a relationship between paired data. It is denoted by r^2 . The closer r^2 is to ± 1 , the stronger is the relationship. The calculation of the spearman's correlation coefficient and subsequent significance testing requires data that is ordinal and that is why it is a good test for this study.

When the value of $r^2 = 0$, it doesn't mean that the relationship between variables does not exist but on the contrary, it means that there is a correlation only that it is a quadratic relationship. Where the value $r=1$ means there is a perfect positive correlation and the value $r= -1$ means a perfect negative correlation does exist.

Friedman Test for Ranking Perception Formation Variables

Friedman (2009) defined Friedman test as a non-parametric statistical test used to detect differences across multiple test attempts. The procedure involves ranking row (or block) together, then considering the values of ranks by columns. The use of ranks is to avoid the assumption of normality implicit in the analysis of variance. The results of the Friedman test were used to screen important variables that were then used in the chi-square analysis which examined the effects of entrepreneurship Education in inculcating an entrepreneurial intention among students. The students were asked to use a likert scale type to rank their intentions on innovation, personality traits, Government policy, incubation centre and the Entrepreneurship curriculum.

Chi-square Model

The chi-square model was used to determine the effect of personality trait in inculcating entrepreneurial intention. The model has been used in the past by various researchers. Maertz & Zhang (2004) used it to test technology adoption. Chi-square is applied when there are two categorical variables from a single population. It is used to determine whether there is a significant association between the independent and the dependent variables. Chi-square is also used when the sampling method is a simple random sampling, when the variables under study are categorical and also when the sample data are displayed in a contingency table and the expected frequency count for each cell of the table is at least five. Using sample data the test statistic is used to find the degree of freedom, expected frequencies, list statistics and the p-value associated with the test statistics.

The test statistic Chi-square random variable (χ^2) is computed as in equation (2).

$$\chi^2 = \frac{\sum(O-E)^2}{E^2} \quad \text{Equation (2)}$$

ANALYSIS AND FINDINGS

Personality Trait and Risk Taking Propensity

According to the findings in this study, entrepreneurial intention could be influenced by personality trait. This was as noted after collecting, summarizing and analyzing data and by doing cross tabulations in SPSS for Personality Trait and ability to take risk. The relationship was found to be statistically significant. Pearson Chi-Square (χ^2) was the test statistic that was used to establish this. The summary in table 3 reveals that the value of Pearson Chi-Square

statistic (from the sample data was 4.396, and the respective probability value (P-Value) in the asymptotic significance column is 0.022 which is less than the significance level or 5%. This means that there is no 0% chance to find the observed (or a larger) degree of association between the variables if they are perfectly independent in the population and so the rule of inference was that this relationship was statistically significant. It therefore means that the entrepreneurship education students received enabled them overcome the fear of taking risks hence would inculcate an entrepreneurial intention among entrepreneurship students.

Table 3: The Effect of Personality Trait and Risk Taking Propensity among Entrepreneurship Students

Test statistic	Value	Degrees of freedom	Asymptotic Significance. (2-sided)
Pearson Chi-Square	4.396	9	0.022
Likelihood Ratio	5.372	9	.801
Linear-by-Linear Association	1.267	1	.260
No. of Valid Cases	212		

Personality Trait, Creativity and Entrepreneurial Intention

The study found that Entrepreneurial Intention of entrepreneurship students could be influenced by their ability to be creative. This was as noted after collecting, summarizing and analyzing data and by doing cross tabulations in SPSS for personality trait how entrepreneurship education helps to facilitate creative ability and hence inculcate an entrepreneurial intention. The relationship was found to be statistically significant. Pearson Chi-Square (χ^2) was the test statistic that was used to establish this. The summary in table 4 reveals that the value of Pearson Chi-Square statistic from the sample data was 9.878, and the respective probability value (P-Value) in the asymptotic significance column is 0.03 which is less than the significance level or 5%. This means that there's no 0% chance to find the observed (or a larger) degree of association between the variables if they are perfectly independent in the population and so the rule of inference was that this relationship was statistically significant.

Table 4: The Effect of Personality Trait on Creativity and Entrepreneurial Intention

Test statistic	Value	Degrees of freedom	Asymptotic Significance. (2-sided)
Pearson Chi-Square	9.878	9	.030
Likelihood Ratio	9.434	9	.398
Linear-by-Linear Association	.020	1	.889
No. of Valid Cases	212		

Influence of Personality Trait on Entrepreneurial Intention among Selected University Students in Kenya

The study carried out on selected university students in Kenya found that entrepreneurial intention of entrepreneurship students was influenced by the Personality Trait. This observation was made after analysis of data using SPSS statistical software revealed that entrepreneurial intention of selected entrepreneurship students who enrolled in entrepreneurship class. The question posed was whether personality trait of the respondents had an influence on their entrepreneurial intention. The results of the analysis were summarized in table 5 reveals that personality trait had a statistically significant influence on the entrepreneurial intention. Pearson Chi-Square (χ^2) test statistic was used to establish this and in the summary in table 5 indicate that the value of Pearson Chi-Square statistic from the sample data was 424.00, and the respective probability value (P-Value) in the asymptotic significance column is 0.029 which is less than the significance level, 0.05 or 5%, and this means that personality trait of the respondents had statistically significant influence on entrepreneurial intention.

Table 5: Influence of Personality Trait on Entrepreneurial Intention Among Selected University Students in Kenya

Test statistic	Value	Degrees of freedom	Asymptotic Significance. (2-sided)
Pearson Chi-Square	424.000	8	0.029
Likelihood Ratio	400.221	8	0.000
Linear-by-Linear Association	98.251	1	0.000
No. of Valid Cases	212		

Statistical Significance of Correlation between Personality Trait and Entrepreneurial Intention

Table 6 illustrates statistical significance between personality trait and how it influences entrepreneurial intention among university entrepreneurship in Kenya. The value of correlation coefficient gives a hint how a change in one variable that is the dependent is influenced by a change in the independent. It also measures the association between variables that is how an increase or decrease in one variable influences another variable. Spearman's rho correlation coefficient is mostly applicable whenever the variables in question are categorical or measurable on either nominal or ordinal scale of measurement. Table 6 is a summary of Spearman's rho correlation coefficient. After sample data was collected, coded, and analyzed in SPSS software and from table 6, the value of correlation coefficient is significant at $\alpha = 0.01$ significance level (with double asterisk). The findings indicated a significant level of 0.636

which a strong positive correlation. Meaning a person with a strong locus of control has a high chance of becoming an entrepreneur. Measured at value of correlation coefficient at significant at $\alpha = 0.05$ significance level (with single asterisk), the research gave a value of 0.560 which is an average positive correlation. Meaning at a level of 0.560, Entrepreneurship education can help students overcome the fear of taking business related risks.

Table 6: Spearman's Rho (ρ) Correlation on Personality Trait and Entrepreneurial Intention

	Significance	Entrepreneurial Intention
1. Entrepreneurship Education helps to overcome the fear of engaging in a risk	Correlation Coefficient	0.560
	Sig. (2-tailed)	0.418
	N	212
2. Even after taking Entrepreneurship course I don't feel prepared to engage in risk taking	Correlation Coefficient	0.06
	Sig. (2-tailed)	0.389
	N	212
3. I would still have engaged in a risk stating a risk activity like starting a venture	Correlation Coefficient	0.12
	Sig. (2-tailed)	0.082
	N	212
4. Entrepreneurship education helps to facilitate creative ability	Correlation Coefficient	0.788
	Sig. (2-tailed)	0.929
	N	212
5. A person can still be creative even without entrepreneurship education	Correlation Coefficient	-0.014
	Sig. (2-tailed)	0.837
	N	212
6. There's a strong relationship Entrepreneurship education and creativity	Correlation Coefficient	-0.092
	Sig. (2-tailed)	0.18
	N	212
7. Entrepreneurship success comes one's abilities (Internal locus of control)	Correlation Coefficient	-0.106
	Sig. (2-tailed)	0.124
	N	212
8. The success of Entrepreneurship is as a result of external locus of control	Correlation Coefficient	.
	Sig. (2-tailed)	.
	N	212
9. A person who has a strong locus of control has a high chance of engaging in entrepreneurship	Correlation Coefficient	0.636**
	Sig. (2-tailed)	0.362
	N	212
10. Many graduates fail to engage in entrepreneurship because of the external factors beyond their control	Correlation Coefficient	.
	Sig. (2-tailed)	.
	N	212
11. To what extent would you say that external locus of control hinders entrepreneurship	Correlation Coefficient	0.015
	Sig. (2-tailed)	0.829
	N	212

DISCUSSION OF MAJOR FINDINGS

Personality Traits and Entrepreneurial Intention

Past researches indicate that personality trait is one of the common psychological theories used to explain and predict human behavior (Kautonene *et al.*, 2013). According to Olson (1986), risk is advantageous in creating business. Cormier (2000) suggested that the ability and willingness to bear and overcome risk is fundamental when engaging in entrepreneurial activity.

Provision studies highlighted the dynamic interactions between the individual and the environment in explaining entrepreneurial behavior (Shane & Venkatara, 2000). Schumpeter (1934) recognizes entrepreneurship as an important component of entrepreneurship. This is because entrepreneurs need to be able to recognize opportunities generated ideas and be innovative. Past researchers have revealed the growing interesting cognitive properties that trigger the individual to identify and exploit opportunities hence mobilize entrepreneurial interests (Smith *et al.*, 2012).

This study intended to explain whether entrepreneurship education help in overcoming the fear of engaging in risk taking. From the findings there is a statistically significance relationship. The study revealed a significant level of 0.022 which is less than 0.05 significant levels. It means that the entrepreneurship education that the students received prepared them in risk taking probability. The study also wanted to find out whether entrepreneurship education influenced creativity ability among the students and the statistical finding revealed a significance level of 0.03 which is less than 0.05 significance level meaning a relationship does exist between entrepreneurship education and the student's personality trait. The finding in this study conquers with previous studying that a relationship does exist between personality trait and entrepreneurship intention.

Under the objective of personality trait, this study revealed a moderate relationship of 0.560. It means the probability of students to engage in entrepreneurship can be explained by 56% of their differences in their personality trait as revealed by the Spearman rho correlation analysis adopted by this study. The study revealed that entrepreneurship education facilitates in overcoming the fear of risk taking which is an important characteristic of all entrepreneurs. The analysis of Spearman's Rho correlation revealed a strong significant level of 0.788 on the contribution of entrepreneurship education and the student's creativity abilities. According to Schumpeter (1934), an entrepreneur should have the ability to be creative and innovative. The contribution of the internal locus of control on entrepreneurial intention revealed a strong significance level of 0.636. This study therefore revealed that there is a strong relationship between personality trait and becoming an entrepreneur.

CONCLUSION

The current study was able to note that personality trait of an individual plays a key role and determine entrepreneurial intention. Asked whether entrepreneurship education helps to overcome the fear of engaging in risks such as starting a totally new venture, taking a bank loan or even leaving formal employment and engaging in an entrepreneurial venture, the research indicated a moderate correlation of 56%. This can be used to explain why people without entrepreneurship background can as well engage in risk taking activities. Locus of control revealed a correlation coefficient of 64%. It means therefore that individuals with a strong locus of control are most likely to become entrepreneurs. Whether people fail to engage in entrepreneurship because of external locus of control did not give a statistical significant finding. The research findings indicated a correlation coefficient of 78% on contribution of entrepreneurship Education and creativity. On whether a person would still be creative without entrepreneurship education had no statistical significance. It means therefore that entrepreneurship education plays a big role in enabling learners to be creative.

RECOMMENDATIONS

Invitation of business executives to deliver lectures can make entrepreneurship learning more engaging and vibrant and effective. The business executives can be given a chance to make presentations and share their experiences with students. This initiative can produce excellent results because students can learn and grasp real world insight that entrepreneurship and other business related literature might fail to deliver pointedly. By so doing, students who were fearful to engage, maybe because of their personality make up may find an opportunity to engage and consequently an entrepreneurial intention maybe inculcated with time. The exchange programs are not very new, nevertheless the concept has not expanded as it should. The concept is to broaden the exchange programs to other institutions. University students being students with varies cultures and varies personality and professional background may be able to participate and consequently acquire a fear-free personality which is important for entrepreneurs.

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