

## Culture, Religion and Gender Prejudice: Impact on Entrepreneurship and National Development

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### **Abstract**

**Purpose:** *Entrepreneurship in these recent times has continued to gain interest among policy makers, universities, practitioners and scholars around the world. This interest is prompted by the perception that entrepreneurship is a viable strategy for growth and national development. As a result, this paper sets out to discover the role culture and religious belief systems play in entrepreneurial and national development in Nigeria; to find the existing gap for a detailed empirical research to be conducted; and to ascertain what could be done to encourage continuity if yielding positive results and discontinue or find new ways if negative.*

**Methodology:** *An exploratory research method was adopted and data collection was from secondary sources basically through the review of journal articles, websites, books, conference papers and the likes. The paper focuses on discovering the impact and effect of culture and religious belief systems on entrepreneurship and national development reviewing what other scholars have done with the aim of unveiling what areas need to be researched upon to gain broader insights of the issues underlying cultural belief systems and entrepreneurial engagement of Nigerians. The research is basically qualitative, from a theoretical perspective.*

**Research Findings:** *The extended family culture in Nigeria was seen as an impediment and hindrance to entrepreneurship development in the country, as a result of too much dependence on one individual by greater portion of the family. It was also discovered that no matter how culture, religion and belief systems have held an individual hostile from entrepreneurial engagement, once he/she is educated new thinking pattern develops in the individual's brain that causes independent, rational and radical thinking which leads to freedom from the bondage of religious and cultural boundaries.*

**Recommendation:** *It was recommended that, since education seems to play the role of a catalyst to independent, radical and rational thinking, government should formulate and implement a stringent policy of compulsory education till at least secondary level; and entrepreneurship education should be inculcated into the curriculum of both primary and secondary schools in the nation.*

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**Keywords:** *Belief Systems, Culture, Entrepreneurship, Gender Bias, National Development*

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### **Introduction**

It is undeniable the critical role entrepreneurship plays in the growth and development of a nation's economy. The concept of entrepreneurship is gaining, day by day a significant place in the hearts of policy makers, universities, governments and even practitioners in industries with the perception that it is the only viable strategy for national development in this dynamic 21st century knowledge economy. Studies have shown various results on the impact of entrepreneurship on economic development, some of which are positive, and a few others, not so positive. The limitations of entrepreneurship development as reported by various scholars and practitioners have been focused on infrastructural/logistics incapability of

economies, lack of access to financing, corruption, inadequate educational training and skills development; and less on other influencers of entrepreneurship and national development such as culture and religious belief systems of a people (Nwibo & Okorie, 2014; Gimmon & Levie, 2009; Fems, Abara & Poazi, 2016; Olumuyiwa & Oluwatosin, 2012; Fems, 2016; Ogundele & Abiola, 2005; Thaddeus, 2012; Danes, Lee, Stafford & Heck, 2008; Onodugo, & Onodugo, 2015). Entrepreneurship is considered as a role and its development as a function of the nature of the society and the culture of its people. This means, the extent to which people in a given region or society will engage in entrepreneurial pursuits is highly dependent on the value placed on entrepreneurs and their role in the economy and the cultural practices prevalent in that society. It is worthy of note however, that beyond the adverse effect of logistic and infrastructural incapability to entrepreneurship growth in Nigeria, the socio-cultural, religious and value system of the Nigerian people is a great determinant of an individual's desire and willingness to becoming an entrepreneur. This paper therefore, sets out to discover the role culture and religious beliefs play in entrepreneurial and national development in Nigeria; to find the gap for a detailed empirical research; and to ascertain what could be done to encourage continuity if yielding positive results and discontinue or find new ways if negative.

## **Review of Literature**

### **Nigeria's Culture Relative to Entrepreneurship**

Entrepreneurship in this paper is defined as the process of putting together all the factors of production required to bring a product or service to the marketplace in order to meet a pressing public need, at a price above the cost of production (Fems, Agada, Godasve & Opigo, 2017). By 'process' we mean from conception of the idea, to feasibility study, prototyping, financing, recruiting, managing, production, sales etc. In one of his writings, Schumpeter described entrepreneurship as what entrepreneurs do (Fems, Poazi & Opigo, 2017) and entrepreneurs according to Koroye & Banabo are "*people who seek to start businesses, control and direct its procedures along with risks, opportunities and uncertainties in order to make profit* (cited in Koroye, 2014). This simply means, what people do is affected by what their societies consider valuable and of reputable esteem. Scholars in different fields of study view entrepreneurship differently. In the eyes of the sociologist, entrepreneurship is orchestrated by the value and status society places on it. Sociologists believe that entrepreneurship will thrive and be pursued in societies where hard work, dignity in labour, initiative and high value for outstanding performance are highly valued and celebrated. For the economist, he believes that people are only drawn to entrepreneurship for economic benefits while, to the psychologist, the propelling factor for entrepreneurial engagement are traits like need for achievement, propensity to adventure and risk taking, creativity and innovativeness, desire for independence and wealth creation, a strong belief in one's competence for success and the likes (Ojokuku & Ogunwoye, 2014).

The beliefs of individuals however, is about wrong or right in every society affects the rate of engagement of individuals in every sphere of their living including entrepreneurship. The argument in sociology that individuals affect and are affected by their culture and the social structure has been taken to bear even on the study of entrepreneurship. According to Akpor-Robaro, socio-cultural makeup consists of "*both social systems and the culture of a specific people*" within a defined geographical boundary (2012a). These socio-cultural systems refer primarily to the intangible elements in the society of human creation which affects the behaviours, perceptions, relationships, ways of life and the means of survival and existence of a people. That is to say, the cultural environment of every society comprises of all the components, conditions and influences which molds the personality of an individual and

consequently affects the individual's character, behaviour, attitude, decisions and activities. These elements according to (Adeleke, et al. 2003; Akpor-Robaro, 2012a) include values, habits, beliefs (religious or traditional), behaviour and lifestyles of the people as learned from cultural, educational, religious training and social conditioning. These elements though may not be enshrined in any constitution or written form, are shared within the region and transmitted from one generation to another through observation and training. For instance, entrepreneurship as defined by Thornton to be "*the creation of new organisations*", which is context-dependent, positions the practice of entrepreneurship within values and attitudes in a social context. In defining culture, Shinnar et al., describes it as "*a collective programming of the mind which distinguishes the members of one group or category of people... cultures exhibit an unequal distribution of power, strong hierarchies, control mechanisms and an emphasis to and obeying those in position of power*" (2012). From the definition, it is apparent that beliefs and cultures get into people's consciousness gradually without a deliberate intention, just as computer software undergoes gradual programming until the full programme is engrained in the application or software. It is also evident that it is been propagated and taught from generation to generation by people through observations of behaviours and trainings. Another scholar, Weber views culture as a conglomerate of the values, beliefs and way of life of a people within a particular geographical location. He is of the opinion that culture has a tremendous impact on the attitude and behaviour of individuals and their outlook on life even in their engagement in entrepreneurial ventures (). Kabeya Tshikuku, a Professor at the Institut de Recherches Économiques et Sociales (IRES) Université de Kinshasa believes that, most of the cultural beliefs in Africa are models that block and impede development in every conceivable aspect (2001). This is because individuals draw their values from the generic social system's values, morals and cultural framework within the environment which they live (Akpor-Robaro, 2012a; 2012b).

### **Belief Systems and Entrepreneurship**

The belief of a person or group of people is simply the feeling that something is good or bad, right or wrong or valuable. These beliefs could be classified into various forms such as ideological, philosophical, religious, and political or a mix of components of all these beliefs. A belief system on the other hand is a set of beliefs that support each other mutually. According to a definition from the English Oxford Living Dictionary, a belief system is "*a set of principles or tenets which together form the basis of a religion, tradition, philosophy, or moral code of conduct*" (2017). It is also viewed as unsupported facts, i.e. data which is believed to be true and correct or false and wrong; although these beliefs are not supported or proven through accurate knowledge (A Dictionary of Computing, 2004). Ortega Gasset in relating to beliefs put it this way,

*"in beliefs we live, we move and we are... the beliefs constitute the base of our life, the land on which we live. All our conduct, including the intellectual life, depends on the system of our authentic beliefs. In them lies latent, as implications of whatever specifically we do or we think, the man, at heart, is believing or, which is equal, the deepest stratum of our life, the spirit that maintains and carries all the others, is formed by beliefs"* (cited in Usó-Doménech & Nescolarde-Selva, 2010).

As such, belief is not based on reason or rationale and cannot prove that which it is based upon they arise from experience and observation. According to Usó-Doménech & Nescolarde-Selva, even though beliefs are based upon experience, "*experience need previous beliefs and reason to be assimilated, and reason needs experience to be formed, as beliefs need reason as well. Beliefs, reason and experience, are based upon each other*" (2010, p. 1). The belief systems of a person or group of people are the stories told to define a sense of

reality of those telling the stories. It is the mechanism through which a people or person makes sense of the world around them as every individual has some sort of belief system which determines how they see the world. For a belief system to be complete, it must have certain elements which are: values – wrong or right, good or bad; substantive beliefs – faith in an existing God, statements like “Black is Bold” etc.; orientation – an assumption of the existence of a framework of suppositions built around a thought which may not really exist. For instance, Marxism, Nazism, Socialism, just to mention a few.

Concerning the Japanese people, Loeb has this view with reference to their culture: “*the people have an intrinsic interest in the success of Japan, which could be characterized as patriotism, but it appears to be deeper, something that is embodied in their culture*” (cited in Fems, 2011, p.9) which gives the nation a sociological and psychological advantage over other countries (Fems, Abara & Poazi, 2016, p. 3). Patriotism and selfless hard work is embedded into the culture of the Japanese people thereby causing them to devote 100% of their skills, abilities and competencies to the success of any endeavour they are engaged in. According to Weber, the things that are highly valued in the society and celebrated are the things individuals will naturally engage more in (cited in Isa & Shitu, 2015). This statement is quite true considering the successes or rather “presumed” successes Nigerians celebrate of themselves. By observation, it is in Nigeria where an individual is celebrated for having money irrespective of how the money is gotten, whether it be by stealing from the government treasury or any other fraudulent and corrupt means. This thus reveals the cultural values of the people thereby encouraging more people to act in the manner that is been celebrated. For instance, when James Ibori, former governor of Delta state returned from prison after been charged of corruption and was in jail in the United Kingdom for a couple of years, he was celebrated by the people of Delta state as a hero. This of course will cause the younger generation to rather than find means to engage in self-sustaining endeavours, to engage in looting government treasury with the belief that if they are caught they will eventually be released and celebrated by their people as a heroes.

In 1904, Weber posited that the reason for the high rate of success regarding entrepreneurs recorded in the Western societies as compared to other regions, especially Africa, was the allusion to their cultural values such as an ascetic self-denial which daunts wasteful and overgenerous lifestyles, individualism: where everyone seem to care for him/herself, thrifty or savings and investment culture, and a positive mental attitude towards work. This philosophy was drawn predominantly from the Protestant religion, however, it agrees with the fact that religiosity breeds entrepreneurial mindsets, tendencies and as a result, encourages risk taking. Weber holds strongly the view that Religion is the driving force of entrepreneurship. He believes that people become role players in context to expectations of the societies they live in; and these expectations spring forth from their religious beliefs, customs, values and taboos. This theory as Weber asserts, upholds religion as the catalyst of entrepreneurship and emphasizes on the spirit of capitalism which entails economic freedom and enterprise in society – Weber, 1930 (cited in Isa & Shitu, 2015). Conversely, Redding holds a different view on the value of self-denial, individualism etc.; and their contribution to entrepreneurial growth and development in Western societies. In his research on entrepreneurs in Asia in 1980, Redding reported that entrepreneurship thrives more in Asia on familial ties than individually run organisations. This is illustrated by the practice among Asian entrepreneurs in Nigeria, where their businesses are built around familial ties. It is therefore obvious that context plays a role in dictating the direction of entrepreneurship. It is also a known fact that Italian businesses are familiar inclined as well. Nonetheless, the reports from respondents in Nigeria when asked about the involvement of family members in their



businesses were that “*the care syndrome among family members encourages the tendency towards dependency. Rather than for every family member to engage in productive activity, one notices a trend where the less successful members look up to the most successful member of the group for sustenance*” (cited in Abimbola, Adekeye, Ajayi & Idowu, 2011, p. 280); which means, the cultural belief that the one with the most money in the family should cater to the well-being of others is a catastrophic practice to entrepreneurship in Nigeria. In many ways, this belief system among family members has caused many entrepreneurs to go bankrupt in their businesses due to too much extended family pressure on their finances. This ordeal explains the distinction that exist between Asian entrepreneurship, which flourishes on familial ties as every member of the extended or immediate family is involved in productive activities that will enhance the actualization of the set business objectives. That is, Asian entrepreneurship is centered on interdependence of family members, as every constituent of the family contributes his quota to the overall benefit of the organisation, meanwhile, the members of the Nigerian expansive family system assumes dependence of other members of the family on the one member who is successful thereby draining his financial resources and impacting negatively on the business.

Discrimination against women entrepreneurship is another strongly held belief especially in developing and under-developed countries. This belief mostly stem from regional, ethnic and religious affiliations. For instance, in Nigeria, the Igbo ethnic group in the South-East of the country is known for their prowess in entrepreneurship. They are revered as the foremost entrepreneurial group in Nigeria when compared with other ethnic groups. In Igbo, naturally a male child is nurtured from his tender age to engage in the family business or to go to the city to learn a trade for which he will practice after apprenticeship. It is their custom to give entrepreneurial positioning and training to the male child from childhood while considering the girl child as a future helper to play a supportive role to her future husband or in the family business. This has been made evidence in many occasions as seen when an Igbo father who’s an entrepreneur or trader dies, the usual practice is to pass-on or transfer absolute control of the business or trade to the eldest male child even when he might not be best qualified or suited, and even if he were to be the youngest of children. This indeed constitutes a grave bias against women entrepreneurs (Yusuf, 2013). However, Abimbola and Agboola, consider women as a force found to be capable of either impeding or facilitating entrepreneurial activities in any economy. According to them, bias against women entrepreneurship is not only common practice in Nigeria but that in Malaysia; it was found that only two women entrepreneurs were listed amongst the fourteen most outstanding and successful businesses in Malaysia making tremendous impact in Asia (2011). They are also of the opinion that gender and cultural beliefs coupled with other elements greatly influence the willingness of individuals (male or female) within a geographic boundary to engage in entrepreneurial pursuits. This is so because, within the cultural framework of every society, there are small units which could be referred to as “*sub-cultures*” like regional ethnicity, tribal affinity and religious affiliations that form the people’s perception, perspective and value systems which to a large extent, may impact either positively or negatively on an aspect of the economy, in this case, on entrepreneurship development. Economic growth however, can only be made manifest through the growth of business enterprises, and the growth of these business enterprises is determined predominantly by people’s perceptions of business pursuit and these perceptions are shaped by traditional and social beliefs, cultural values and restrictions, as well as religious beliefs. In Northern Nigeria for instance, dominated by the Hausa/Fulani Ethnic group which is estimated to constitute about 33% of Nigeria’s population of 150 million people, the women folk in these regions although engage in some form of business can only be found in the informal sector: petty trading, farming & fishing, of the economy.

This is mainly as a result of religious and cultural practices, knowing that religion is one of the major factors that shape the basic value and belief system of a people (Yusuf, 2013). In Islam for instance, the role and expectation of men and women are clearly spelt out in the Koran: men are expected to work or engage in business to provide for the family while the women are expected to take care of domestic chores in the home: cooking, housekeeping, children upbringing etc. Thus, religious belief is crucial in determining the degree to which individuals pursue entrepreneurship as a career path or no (Garba, Mansor & Djafar 2013; Barro & McCleary, 2003; Nikolova & Simroth, 2013; Isa & Shitu, 2015). Thebaud believes that prejudice against women entrepreneurs is a lot more austere in Africa and of course, the developing economies than in developed countries due to insensible cultural practices, discrimination and traditional patriarchal cultures, and distorted religious bigotry. The report from Naude and Amainiti (2011) and Balogun, Bustamam & Johari (2016) also supports this view.

### **Religious Beliefs and its Impact on Entrepreneurship Development**

Considering entrepreneurship from the Islamic point of view, the Islamic world and most of the South Eastern Asian countries hold the stringent belief that women are expected to remain indoors: taking care of the home, except in very rare cases, and that women need to be completely covered with the hijab if they venture out, these practices result from the Islamic religious beliefs. This practice have negative tendency for the women entrepreneurs, it confines the few women that venture into entrepreneurship to the informal sector of the economy. The Purdah system for instance, is a custom of strict enforcement among Muslims and some Hindus where women: especially married women stay separate from men and keep their faces and bodies covered with the Hijab when near men; and are as well secluded from public observation. This Purdah culture is mostly practiced in the Muslim world and South East Asian countries that form majority of developing countries. Here the women are not encouraged to engage in entrepreneurship, however the few that do face patronage discrimination thus, affecting creativity, innovation and employment generation from potential women entrepreneurs (Hugo, 2012). According to Akhter & Sumi, *“the moulding of the entrepreneur is found to be deeply rooted in the socio-cultural factors surrounding people in a society. Religion has a particular role it plays in determining whether or not individual(s) in a specific society, with a value system peculiar to it, become an entrepreneur”* (2014).

Again, even the Islamic concept of ‘Halal’ – accepted and ‘Haram’ – forbidden, as well as their disapproval of financing on loans from banks because of interests charged, puts a limitation to the scope on a believer’s entrepreneurial pursuit (Farid, 2007). However, many cultural and religious beliefs have been seen to impact negatively on the promotion and development of entrepreneurial activities in developing and under-developing economies. Halkias, et al., are of the opinion that *“gender and cultural beliefs impede the economic potential of women as entrepreneurs and impact negatively on enterprise development, productivity, competitiveness and reduce the growth of the economy”* (2011). As a result the low participation of women in entrepreneurship, which is attributable to cultural and traditional expectations of them, a significant number of women with great potential for entrepreneurial success have withheld their prowess in the field and rescind to the home where their expected duties lie (Lincoln, 2013; . The most important expectation of women in such cultures being the care for children, husbands and other family members. It is believed that a *“child not well cared for will sell the house built”* (Fems, 2016) and so the paramount responsibility of the woman is the care of the home.

The common feature among the women folk is their preference for family over other endeavours, not that this is all they want to do but the society has boxed them in to conform to their expectation of them. According to Yusuf (2013), women are willing to let go of their business endeavours if they think it affects their marriage and family. This position was expressed through the response from some of the female participants in the research he conducted when they said:

*“I had to abandon my business activities when I noticed that my children were becoming negatively influenced in their school, so that I will have time for them”.*

*“My husband doesn’t want me to work, since he has said he would be responsible for all my needs, no problem”.*

*“My husband believes that each time I come late from my business runs, I have gone to keep a date, and this has put me in a dilemma. I want to quit, so that I will save my marriage”.*

*“I have stopped having problem in my marriage since I stopped giving much attention to my business.”*

The subordinated position of women is predominantly visible amongst the Hausa/Fulani women than any other ethnic group in Nigeria and the reason being, as reported by most participants in the research, religion, which encourages utmost submission of women to their husbands. This view is also confirmed by Akhter & Sumi (2014) in their research on the Socio-Cultural Factors Influencing Entrepreneurial Activities in Bangladesh.

The story of gender bias against women is different for the people within the Niger Delta region of Nigeria especially those of Bayelsa state. By observation, it is common place to see more women engaged in trading and some level of entrepreneurship although in small scale and mostly in the informal, domestic sectors like fish farming, poultry, snail farming, catering, hoteling and running restaurants, fashion design and tailoring, bead making and weaving, hairstylists, plantain planting, cassava planting, retailing, buying and selling, etc., than men. Women are more entrepreneurial, creative, resourceful and innovative than the men in the Izon land however, the few men in business engage in endeavours that are predominantly of larger scale than those of the women but the population of women traders and entrepreneurs are much more than those of the men. The culture, traditions, beliefs and mostly the Christian values of these people encourage the participation of women in the development and expansion of not just their homes and their husbands’ businesses but also their own businesses as well as the economy of the nation. The men within this region are predominantly engaged in civil service jobs, a few others are engage in politics and petroleum product marketing. They also engage in hoteling, oil bunkering, timber cutting, printing, rice farming, poultry etc.

Another impeding culture and belief to entrepreneurship in Nigeria is the “National Cake” syndrome. The National Cake in this context refers to the belief that any monies that accrue to anyone in Nigeria that is from the Nigerian treasury is free money for consumption and need not be given account of or paid back to the government. It is the belief that once a person gets into government office, he has arrived and all the monies allocated to that office for the development of the economy is meant for the individual’s consumption. This is evident when Yusuf reported that financial indiscipline of entrepreneurs has allowed for

*“diversion of loans by most entrepreneurs to service ostentatious expenditure and maintain large family size is also advanced for the level of performance of entrepreneurship programmes”* (2013). Their beliefs and perceptions is that monies or loans received from government agencies or departments and parastatals are windfalls and are part of their own share of the “National Cake”. This held value has affected and is affecting the youths in Nigeria today and causing them to only wait for free money from government instead of engaging in meaningful activities that will benefit them and the nation at large. In Bayelsa state for instance, whenever the Federal Government in collaboration with the Central Bank of Nigeria (CBN) engage in Small and Medium Scale development programmes in form of grants and loans, these monies are syphoned by government officials and misappropriated for other personal uses with no intention of refunding the monies to the government. Below is a brief extract of one of the researches conducted to find out the influence of gender and cultural beliefs on women entrepreneurs in developing economy:

*“The conclusion was that, the present study’s evidence suggests that values, tradition and religion have adversely affected women’s participation in entrepreneurship. The cultural variables mentioned above have foisted on women, multiple roles that now make them to regard entrepreneurship as a secondary activity. The findings also report gender division of labour, which restricted entry of women into some entrepreneurial fields, thereby limiting their contribution to entrepreneurship growth and by implication, economic development. The disadvantaged position occupied by women in terms of power relation also make them vulnerable to different harassments as presented in the result. Women’s economic enterprises typically have been smaller in scale and subordinate to those of men. Despite very high female participation in petty trade, the trading structure has always been stratified to the relative disadvantage of women, with men in charge of most major long distance trading enterprises”* (Yusuf, 2013, pp. 118).

### **Research Design and Methodology**

This paper is an exploratory research for which data collection is from secondary sources basically through the review of journal articles, websites, books, conference papers and the likes. The paper focuses on discovering the impact and effect of culture and religious belief systems on entrepreneurship and national development reviewing what other scholars have done with the aim of unveiling what areas need to be researched upon in Nigeria to gain broader insights of the issues underlying cultural belief systems and entrepreneurial engagement of Nigerians. The research is basically qualitative, from a theoretical perspective.

### **Research Findings and Discussions**

In reviewing the numerous papers accumulated in this research project, it was discovered that despite the discrimination against women and other cultural/religious impediments standing as a stumbling block to women entrepreneurial pursuits, many women around the world including Nigeria have gone on to achieve tremendous success in entrepreneurship. One report from a scholar in South Africa reported that, although gender discrimination is unconstitutional in the country, the gross marginalization of women in job seeking has forced them to engage in entrepreneurship and they have become successful against all odds (Rwigema & Venter, 2005 cited in Phungwayo & Mogashoa, 2014). In another research conducted by Emami & Nazari, the findings reveal that the religious faith of the entrepreneurs is a vital driving force in their engagement in entrepreneurship in Iran (2012). Various studies have been found to prove the validity in the relationship between values, beliefs and behavioural patterns; however, it is reasonable to presume that the differences in national cultures in which these belief systems and values are entrenched may impact a wide



spectrum of attitudes among community dwellers, including the decision to engage in entrepreneurship (Thurik & Dejardin, 2012). It was also evident from the findings that, even though the cultural and religious belief systems affect the entire society within which it is embedded, it affects the women folks much more negatively than the male folks and with different degree of intensity and depth in relation to national differences (Modi, Simpson, Singh & Okafor, 2009; Verheul, van Stel & Thurik, 2006). Again, the national culture of a nation was proven to have immense influence on individual's intention to become entrepreneurs, and that culture is the most potent and effective constant in determining an individual's likelihood of entrepreneurial pursuits (Sajjad, Shafi & Dad, 2012; Ijaz, Yasin & Zafar, 2012); and that individual's psychology, values, attitudes and beliefs relate to their willingness to partake in the development of their nations (Lee, 1999).

Also, the extended family culture in Nigeria was seen as an impediment and hindrance to entrepreneurship development in the country, as a result of too much dependence on one individual by greater portion of the family (Abimbola et al., 2011). The report from the research study conducted in Punjab Province, which represents the most populated settlement in Pakistan with about 64% of the nation's population revealed that, in as much as culture, belief systems, religion, gender, race, family and other factors affect the attitudes and behaviour of people towards entrepreneurial engagement, education seems to be the highest influencer and gateway to rationale reasoning and radical decision making. The researchers concluded that, no matter how culture, religion and belief systems have held an individual hostile from entrepreneurial engagement, once he/she is educated new thinking pattern develops in the individual's brain and deviation from old thinking processes is eliminated (Zafar & Khan, 2013). By mere observation, it was also confirmed that education is a radical transformer of a person's thinking and behaviour. Furthermore, the review revealed that amidst all other factors influencing entrepreneurship engagement among individuals within a society, family dynamic is a very strong force that helps to shape and influence the individuals to pursue business as a career path (Halkias, Nwajiuba, Harkiolakis & Caracatsanis, 2011). Finally, another endemic barrier to entrepreneurship development amongst women in Nigeria is the cultural and tribal traditional belief of women as legal minors, i.e. women are regarded as subordinate to men irrespective of their experience, qualification, status or achievement (Woldie, & Adersua, 2004).

### **Conclusion and Recommendations**

From a theoretical perspective, this research shows the relevance of studying the cultural and religious belief systems in Nigeria and how they impact entrepreneurship and national development. The study reveals the imperativeness of understanding the cultural and religious belief systems of a people and how these beliefs could impede or accelerate entrepreneurial and national development in a country as is seen in the various findings during the literature review. Education seems to be a radical facilitator of rational and independent thinking which may help individuals in any society to break out of cultural and religious molds to pursue their desired dreams and aspirations. It is quite imperative for individuals, Civil Society Organisations (CSO), Companies and Agencies, and the government to conduct value-reengineering programmes in the hearts of Nigerian people. Culture, beliefs and values are strong determinants of entrance and profitability in entrepreneurship engagement; therefore, all these agencies and CSOs must join forces together to come up with policies that will aid the rapid growth of entrepreneurship. Based on our study findings, we recommend thus:

That since education seems to be a catalyst to independent, rational and radical thinking; it

should be inculcated into the curriculum of both primary and secondary schools in Nigeria to stimulate entrepreneurial thinking and culture in the hearts of the nation's youth right from early age to prevent them from being cultured in traditional and religious beliefs that could stunt their desire for entrepreneurship.

The Nigerian socio-cultural systems and values should be re-engineered by continually conducting reorientation exercises across the nation to get people out of traditional bondage, negative attitudes and behavioural patterns while developing new sets of values that will encourage and facilitate entrepreneurial development.

Again, regarding women entrepreneurship and gender bias, we recommend that there should be drastic change in values which have been presumed to impede entrepreneurship and national development; and that government should implement policies to annihilate any form of gender discrimination against women entrepreneurship.

In the aspect of further research, it is recommended that empirical studies be carried out focusing on the different cultural and religious belief systems in Nigeria and how they individually affect entrepreneurship and national development. It is so recommended because despite Nigeria been one nation; the socio-cultural and religious belief systems within the constituent parts of the nation affect the attitudes and behaviours of the dwellers differently. Therefore, the studies should focus on the individual components to ascertain why these differences, the degree of its impact on entrepreneurship and national development and how to peculiarly proffer solutions.

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