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CULTURAL, RELIGIOUS BELIEF SYSTEMS AND GENDER BIAS IN ENTREPRENEURSHIP DEVELOPMENT IN EKOWE POLYTECHNIC, BAYELSA STATE

Kuro Orubie[1] & Dr. Vivian Ijeoma Nwoke[2]
[1]School of Management Science, Federal Polytechnic Ekowe Bayelsa state
kuromi854@gmail.com
[2]Center for General Studies, Federal Polytechnic Ekowe Bayelsa state
nwokevivianije@gmail.com

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ABSTRACT
This study investigates the influence of cultural factors, religious belief systems, and gender bias on entrepreneurship development among students of Ekowe Polytechnic, Bayelsa State. The objectives are, to assess the influence of cultural factors on entrepreneurial behavior and success among students of Ekowe Polytechnic, to investigate the impact of religious beliefs on entrepreneurship, such as whether certain religious practices or values affect entrepreneurial decisions, to examine the extent of gender bias in entrepreneurship development at Ekowe Polytechnic, identifying challenges and opportunities for male and female entrepreneurs, to establish the value system in Ekowe community and entrepreneurship development amongst students, to Prescribe policies for promoting inclusive entrepreneurship and addressing any biases or barriers related to culture, religion, and gender at Ekowe Polytechnic. It employed a mixed-methods design, the research combined quantitative surveys administered to 320 students with semi-structured interviews involving 25 participants, including students, lecturers, community leaders, and religious representatives. Findings reveal that cultural values emphasizing family entrepreneurial background, hard work and respect for elders positively influence entrepreneurial behavior, while communal obligations constrain capital accumulation. Religious beliefs demonstrate strong positive effects on entrepreneurial ethics and risk-taking confidence, with limited negative impacts on entrepreneurial activities. Significant gender bias persists, with female students facing pronounced barriers in accessing capital, managing family responsibilities and navigating societal expectations. The study concludes that entrepreneurship development at Ekowe Polytechnic requires comprehensive policy interventions including gender-inclusive support systems, culturally sensitive curriculum reform, and strategic engagement with religious and community institutions to create an enabling environment for inclusive entrepreneurship.

Keywords: Entrepreneurship development, cultural values, religious beliefs, gender bias, Bayelsa State, inclusive entrepreneurship

Introduction

Entrepreneurship has been widely recognized as a critical driver of economic development, employment generation, and poverty reduction, particularly in developing economies such as Nigeria. The Nigerian government has increasingly emphasized entrepreneurship education as a strategy to address graduate unemployment and foster economic diversification beyond oil dependency. According to Onjewu et al. (2023), the effectiveness of entrepreneurship development initiatives is significantly shaped by socio-cultural contexts, including cultural values, religious beliefs, and gender dynamics that influence entrepreneurial intentions and behaviors.

The Niger Delta region, and Bayelsa State specifically, presents a unique context for examining entrepreneurship development due to its distinctive cultural heritage, religious diversity, and socio-economic challenges. As explained by Aye-Agele & Ugwuoke (2024), despite abundant natural resources, the region faces high youth unemployment, limited economic opportunities, and persistent developmental challenges. Ekowe Polytechnic, as a tertiary institution in this context, serves as a critical site for understanding how cultural, religious, and gender factors shape entrepreneurial development among students who represent the next generation of potential entrepreneurs.

Aye-Agele & Ugwuoke (2024), also explained that existing literature has established that cultural values transmitted through family socialization significantly influence entrepreneurial attitudes and behaviors. Other studies have demonstrated that values such as thrift, determination, faith, and obedience shape achievement motivation and entrepreneurial orientation. Similarly, Nasir & Shamim, (2024) also explains that religious beliefs have been identified as important antecedents of entrepreneurial inclination, influencing self-efficacy, attitudes, and subjective norms. Gender dynamics, particularly within patriarchal societal structures, create differential barriers and opportunities for male and female entrepreneurs (Omotajo, et al. 2024).

Despite growing recognition of these factors, limited research has systematically examined their combined influence on entrepreneurship development within specific Nigerian polytechnic contexts. This study addresses this gap by investigating the interplay of cultural, religious, and gender factors on entrepreneurship development at Ekowe Polytechnic, Bayelsa State.

Statement of the Problem

Despite the mandate for entrepreneurship education and the recognition of entrepreneurship as a pathway to economic development, the specific cultural, religious, and gender barriers that constrain effective entrepreneurship development at Ekowe Polytechnic remain unexamined. Without this understanding, entrepreneurship development interventions cannot be appropriately designed to address the socio-cultural context, potentially perpetuating the very problems they seek to solve graduate unemployment, economic stagnation, and gender inequality in entrepreneurial participation.

This study therefore seeks to systematically investigate the influence of cultural factors, religious belief systems, and gender bias on entrepreneurship development at Ekowe Polytechnic, with the aim of generating empirical evidence that can inform culturally sensitive, gender-inclusive, and effective policy interventions.

Objective

1. To assess the influence of cultural factors on entrepreneurial behavior and success among students of Ekowe Polytechnic.
2. To investigate the impact of religious beliefs on entrepreneurship.

3. To examine the extent of gender bias in entrepreneurship development at Ekowe Polytechnic.
4. To Prescribe policies for promoting inclusive entrepreneurship and addressing any biases or barriers related to culture, religion, and gender at Ekowe Polytechnic.

Research Question

1. How does cultural influence entrepreneurial behavior and success among students of Ekowe Polytechnic?
2. How does religious belief impact entrepreneurial aspirations?
3. To what extent does gender bias affect entrepreneurial development at Ekowe Polytechnic?
4. What policy interventions can be prescribed to promote inclusive entrepreneurship and address biases and barriers related to culture, religion, and gender at Ekowe Polytechnic?

Literature Review

Entrepreneurship 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, et al. 2017). By 'process' we mean from conception of the idea, idea validation, prototyping, financing, recruiting, managing, production, sales etc. 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 hardwork, 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, strong belief in one's competence for success. The beliefs of individuals however, is that 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. Socio-cultural makeup consists of both social systems and the culture of a specific people within a defined geographical boundary. 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, behavior, attitude, decisions and activities.

These elements according to (Adeleke, et al. 2003; Akpor-Robaro, 2012a) include values, habits, beliefs (religious or traditional), behavior 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, they 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 organizations", which is context-dependent, positions the practice of entrepreneurship within values and attitudes in a social context. In defining culture, Shinnar et al. (2012) describes it as "a collective programming of the mind which

distinguishes the members of one group or category of people and cultures who exhibit an unequal distribution of power, strong hierarchies, control mechanisms and an emphasis to and obeying those in position of power". 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.

Cultural Factors and Entrepreneurship

Culture encompasses the shared values, beliefs, norms, and practices that characterize a society and influence individual behaviors, including entrepreneurial activities. Aye-Agele & Ugwuoke, (2024) reports that scholars have increasingly recognized that entrepreneurship is not solely determined by economic factors but is deeply embedded in cultural contexts. Cultural values shape achievement motivation, risk-taking propensity, and entrepreneurial orientation through socialization processes within families and communities. They also posit that research has identified specific cultural values that influence entrepreneurial behavior. Thrift, determination, and independence are positively associated with entrepreneurial activity, while values emphasizing obedience and conformity may inhibit entrepreneurial initiative. In the Nigerian context, cultural values emphasizing communal obligations, generosity, and kinship ties can create both opportunities and challenges for entrepreneurship.

Poazi & Basuo, (2023) explains that social networks facilitate business relationships and resource access, and obligations to extended family members which may constrain capital accumulation and business re-investment. The traditional African family setting plays a significant role in shaping entrepreneurial performance. Since family influence includes access to resources, mentorship, social capital, and expectations regarding business practices and succession. Fems, (2020) in his work observed that other studies have found that parental entrepreneurial experience and family business background positively influence entrepreneurial intentions among Nigerian students, people who come from a family that has a business going or whose parent had done business are more prone to try their hands in entrepreneurship.

Religious Beliefs and Entrepreneurship

Onjewu et al., (2023), elaborate that religious beliefs constitute another important socio-cultural factor influencing entrepreneurship. They also state that increasing scholarly attention has focused on how individuals' faith interrelates with psychological and social determinants of entrepreneurship. Their research on Nigerian students has demonstrated that religiosity is positively associated with entrepreneurial self-efficacy, entrepreneurial attitudes, and subjective norms, which in turn predict nascent entrepreneurship.

Religion influences entrepreneurship through multiple mechanisms. Onoshakpor et al., (2024), states that religious beliefs shape values and ethical standards that influence business practices, risk perceptions, and decision-making. Religious institutions provide social networks, mentorship, and resources that can facilitate entrepreneurial activities. Additionally, Nasir & Shamim, (2024) corroborate this explaining that, religious teachings regarding work, wealth creation, and community responsibility can motivate or constrain entrepreneurial pursuits depending on doctrinal interpretations and denominational emphases. Their research on Muslim women entrepreneurs in Northern Nigeria has highlighted the complex interplay between religious beliefs, cultural norms, and entrepreneurial motivations. While religious values supporting family and community obligations can limit entrepreneurial participation, particularly for women, they also provide motivation and legitimation for entrepreneurial activities that align with religious principles.

The degree of religious commitment and practice positively influences entrepreneurial development through three key psychological and social pathways:

Entrepreneurial Self-Efficacy: Religious beliefs enhance individuals' confidence in their ability to successfully perform entrepreneurial tasks and overcome business challenges. This confidence stems from faith-based convictions that provide assurance and divine support for risk-taking endeavors.

Entrepreneurial Attitudes: Religiosity shapes positive orientations toward entrepreneurship by instilling values such as hard work, honesty, ethical conduct, and the belief that wealth creation is morally acceptable and divinely blessed.

Subjective Norms: Religious communities and institutions create social environments where entrepreneurship is encouraged, valued, and supported through networks, mentorship, and resource sharing, thereby normalizing entrepreneurial behavior as socially acceptable and desirable.

Gender Bias and Entrepreneurship

Gender dynamics constitute a critical dimension of entrepreneurship development, particularly in contexts where patriarchal structures dominate social and economic life. According to Onoshakpor et al., (2024), Nigeria presents an entrepreneurial paradox: women in entrepreneurship dominate the economy, yet patriarchal structures continue to impose unequal expectations and barriers.This paradox reflects the intersection of multiple factors including cultural norms that prescribe gender roles, religious interpretations that reinforce traditional hierarchies, and structural constraints that limit women's access to resources and opportunities.

Studies on Nigerian students have revealed significant gender disparities in entrepreneurial intentions and barriers. Omotajo, et al., (2024) says female students face more barriers to entrepreneurial activities than their male counterparts, including challenges in balancing academic and entrepreneurial commitments, accessing capital, and navigating societal expectations. While entrepreneurship education positively influences entrepreneurial intentions for both genders, the effects may be moderated by gender-specific challenges and stereotypes.

Gender stereotypes perpetuate unequal expectations regarding entrepreneurial potential and appropriate business activities. Omotajo, et al., (2024) explains the common stereotypes characterizing females as submissive and less capable entrepreneurs clash with the inherent nature of entrepreneurship, These stereotypes clash with the inherent nature of entrepreneurship, which demands assertiveness, risk-taking, and leadership qualities stereotypically associated with masculinity. This misalignment potentially impairs female students' propensity toward launching businesses by undermining their entrepreneurial self-efficacy and social acceptance as entrepreneurs.

Onoshakpor et al., (2024), says patriarchal factors manifest through entrepreneurial gender roles, class, and religious expectations that create gendered images of acceptable entrepreneurial activity.

Patriarchal Manifestations:

Patriarchal factors manifest through multiple channels:

Entrepreneurial gender roles: Societal expectations that certain business activities are appropriate or inappropriate based on gender, (e.g selling snacks, jewelry, wigs or hair is only appropriate for women and not men)

Class dynamics: Intersection of gender with socioeconomic status affecting entrepreneurial opportunities

Religious expectations: Religious interpretations that reinforce gendered images of acceptable entrepreneurial activity

Entrepreneurship Education in Nigerian Tertiary Institutions

Entrepreneurship education has gained prominence in Nigerian tertiary institutions as a strategy to address graduate unemployment and foster entrepreneurial culture. Fems, (2020) points out that studies have demonstrated that entrepreneurship education positively impacts students' entrepreneurial career intentions. However, the effectiveness of such programs depends on pedagogical approaches, curriculum relevance, and the broader institutional environment. His research at Federal Polytechnic Ekowe found out that while entrepreneurship education has a positive impact on students' entrepreneurial career intentions, other factors including age, prior experience, and parents' status also significantly influence entrepreneurial decisions. This finding underscores the importance of considering socio-cultural contexts in designing and implementing entrepreneurship education programs.

Socio-Cultural Context

Fems' (2020) research at Federal Polytechnic Ekowe revealed an important finding: while entrepreneurship education has a positive impact on students' entrepreneurial career intentions, and other factors significantly influence entrepreneurial decisions. These factors include:

Age: Older students may have different entrepreneurial motivations and capabilities compared to younger students

Prior Experience: Students with previous business experience may derive different benefits from entrepreneurship education

Parents' Status: Family background, including parental entrepreneurial experience and socio-economic status, significantly shapes entrepreneurial aspirations.

Theoretical Framework

This study is grounded in multiple theoretical perspectives that together provide a comprehensive framework for understanding the interplay of cultural, religious, and gender factors in entrepreneurship development.

Social Cognitive Theory was propounded by the Canadian-American psychologist Albert Bandura, he formally developed the theory in 1986 as an evolution of his earlier Social Learning Theory, emphasizing how people learn through observation, imitation, and modeling within a social context provides a foundation for understanding how personal factors, behavioral patterns, and environmental influences interact to shape entrepreneurial behaviors. According to Onjewu et al., (2023) self-efficacy, outcome expectations, and goal setting are key constructs that explain entrepreneurial intention and action. This theory explains how cultural values transmitted through family socialization shape students' entrepreneurial self-efficacy. Students from entrepreneurial family backgrounds develop stronger confidence in their ability to start and manage businesses. It discusses how religious teachings that emphasize hard work, honesty, and divine provision influence students' outcome expectations regarding entrepreneurial success. Faith-based confidence may enhance entrepreneurial self-efficacy. It also asserts how gender stereotypes may reduce female students' entrepreneurial self-efficacy by reinforcing beliefs that entrepreneurship is a male domain. Societal expectations shape women's outcome expectations differently from men.

Intersectionality Theory provides a lens for understanding how multiple social categories including gender, religion, class, and ethnicity intersect to create unique experiences of advantage and disadvantage in entrepreneurship. Onoshakpor et al., (2024), explains that this perspective recognizes that entrepreneurs navigate complex and multidimensional contexts where various

factors interact to shape opportunities and constraints. This also explains how Ijaw cultural identity intersects with gender and religious identity to create unique entrepreneurial experiences. Cultural expectations regarding women's roles are reinforced by religious interpretations and community norms. It explains religious affiliation (Christianity, Traditional African Religion, Islam) intersects with gender and cultural background to shape differential access to entrepreneurial networks, resources, and social capital. Intersectionality theory also illuminates how Female students experience entrepreneurship differently based on the intersection of their gender with cultural expectations, religious interpretations, and departmental affiliation. A female Muslim student in Science Laboratory Technology faces different barriers than a female Christian student in Computer Science.

Methodology

Research Design

This study employed a mixed-methods research design, combining quantitative surveys and qualitative semi-structured interviews. The mixed-methods approach enabled triangulation of findings and provided both breadth and depth in understanding the complex socio-cultural factors influencing entrepreneurship development at Ekowe Polytechnic, Bayelsa State.

Study Area

The study was conducted at Ekowe Polytechnic (Federal Polytechnic of Oil and Gas) , located in Ekowe community, Southern Ijaw Local Government Area, Bayelsa State, Niger Delta region of Nigeria. The institution serves students from diverse cultural and religious backgrounds within a predominantly Ijaw cultural context.

Population of the Study

The target population comprised all undergraduate students of Ekowe Polytechnic, Bayelsa State, totaling 2,500 students across various departments including Science Laboratory Technology, Computer Science, Statistics, and others.

Sample Size Determination

Taro Yamane's Formula

The sample size was determined using Taro Yamane's formula at 95% confidence level and 5% margin of error:

$$n = \frac{N}{1 + Ne^2}$$

Population and Sample

The study population comprised undergraduate students at Ekowe Polytechnic. A stratified random sampling technique was employed to ensure representation across departments and academic levels. The sample size was determined using Yamane's formula at 95% confidence level.

Total student population: 2,500, to arrive at an equitable sample size, the Taro Yamane’s Formula for determining sample size was adopted. The formula thus n=

$$\frac{N}{1+N(e)^2},$$

$$n = \frac{N}{1 + Ne^2}$$

Where:

n = sample size

N = population size (2,500)
e = margin of error (0.05)

$$n = \frac{2,500}{1 + 2,500(0.05)^2}$$

$$n = \frac{2,500}{1 + 2,500(0.0025)}$$

$$n = \frac{2,500}{1 + 6.25}$$

$$n = \frac{2,500}{7.25}$$

n = 344.83 ≈ 345 students

Adjustment for Non-Response

To account for potential non-response and incomplete questionnaires, an additional 10% was added:

$n_{adjusted} = 345 + (0.10 \times 345) = 345 + 34.5 = 379.5 \approx$ **380 students**

Quantitative Sampling: Stratified Random Sampling

Stratified random sampling was employed to ensure proportional representation across departments. The population was stratified by department, and sample allocation was based on departmental population percentages.

Table 1: Sample Distribution by Department

Department	**Population (%)**	**Sample Size (n=345)**
Science Laboratory Technology	35.6%	123
Computer Science	28.4%	98
Pub Admin/Bus Admin	18.8%	65
Others (Statistics, Engineering, etc.)	17.2%	59
Total	**100%**	**345**

Qualitative Sampling: Purposive Sampling

For the qualitative component, 25 interview participants were selected using purposive sampling. This method was chosen to ensure the inclusion of information-rich participants who possess deep knowledge and relevant experiences regarding cultural, religious, and gender influences on entrepreneurship at Ekowe Polytechnic.

Table 2: Composition of Interview Participants

Category	Number of Participants
Male Students	6
Female Students	6
Lecturers/Entrepreneurship Educators	5
Community Leaders	4
Religious Representatives	4
Total	**25**

Validity

Content Validity: The questionnaire was developed based on extensive literature review and aligned with the five research objectives and theoretical framework.

Face Validity: The instrument was reviewed by three experts in entrepreneurship education, research methodology, and sociology to assess clarity and appropriateness.

Construct Validity: Exploratory factor analysis confirmed that items loaded appropriately onto their respective constructs.

Reliability: Cronbach's Alpha

Cronbach's alpha coefficient was used to assess the internal consistency and reliability of the questionnaire. A Cronbach's alpha value of 0.89 was considered acceptable for social science research (Nunnally & Bernstein, 1994).

Data Collection Procedures

Data collection occurred over a three-month period. Surveys were administered during class sessions with permission from departmental heads. Interviews were conducted in private settings to encourage open responses. Each interview lasted approximately 30-45 minutes and was audio-recorded with participants' consent.

Ethical Considerations

Ethical approval for this study was obtained from the institutional research committee, and written informed consent was secured from all participants prior to data collection, with strict confidentiality and anonymity maintained throughout the research process. Participants were informed of their right to withdraw at any time without penalty.

Data Analysis

Quantitative data were analyzed using SPSS version 26. Descriptive statistics including frequencies, means, and percentages were computed. Inferential statistics including chi-square tests and correlation analyses were conducted to examine relationships between variables. Qualitative data from interviews were transcribed verbatim and analyzed using thematic analysis following Braun and Clarke's six-step framework. Thematic analysis identified patterns, themes, and narratives related to cultural, religious, and gender influences on entrepreneurship.

Results and Discussion

Demographic Characteristics of Respondents

Table 1: Demographic Profile of Survey Respondents

A total of 320 valid questionnaires were returned (92.8% response rate).

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	187	58.4
	Female	133	41.6
	Total	**320**	**100.0**
Age Group	18 - 20 years	78	24.4
	21 - 23 years	142	44.4
	24 - 26 years	62	19.4
	27 - 29 years	26	8.1
	30 - 35 years	12	3.8
	Total	**320**	**100.0**
	Mean Age: 22.4 years; Range: 18 - 35 years		
Religious Affiliation	Christianity	232	72.5
	Traditional African Religion	49	15.3
	Islam	39	12.2
	Total	**320**	**100.0**
Department	Science Laboratory Technology	114	35.6
	Computer Science	91	28.4
	Statistics	60	18.8
	Others (Business Studies, Engineering, etc.)	55	17.2
	Total	**320**	**100.0**
Year of Study	ND I	96	30.0
	ND II	112	35.0
	HND I	58	18.1
	HND II	54	16.9
	Total	**320**	**100.0**

Note: ND = National Diploma; **HND** = Higher National Diploma. "Others" department category includes Business Studies, Electrical/Electronic Engineering, Mechanical Engineering, and General Studies.

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Research Question 1: How does cultural influence entrepreneurial behavior and success among students of Ekowe Polytechnic?

Table 2: Cultural Factors Influencing Entrepreneurial Behavior and Success

Cultural Factor	Mean Score	SD	Level of Agreement (%)	Qualitative Theme
Parental entrepreneurial experience positively influences entrepreneurial intentions	4.21	0.83	82.5	Family business background as entrepreneurial socialization
Family emphasizes hard work and determination	4.12	0.89	78.4	Work ethic transmitted through family values
Respect for elders influences business decisions	4.08	0.87	77.8	Elder guidance and mentorship in business
Family background influences entrepreneurial aspirations	4.06	0.91	76.9	Intergenerational transmission of entrepreneurial values
Cultural obligations to extended family constrain business reinvestment	3.94	0.95	71.3	Communal obligations limiting capital accumulation
Cultural networks facilitate business opportunities	3.92	0.96	65.6	Social capital and business connections
Achievement motivation valued in the community	3.96	0.92	68.8	Community recognition of entrepreneurial success
Community values entrepreneurial success	3.85	1.02	62.5	Social status attached to business achievement
Cultural norms prioritize formal employment over self-employment	3.32	1.15	45.6	Employment preference and career expectations
Cultural emphasis on obedience limits risk-taking	3.41	1.12	48.1	Obedience culture constraining innovation

Scale: 1=Strongly Disagree to 5=Strongly Agree

The table shows that cultural factors influence entrepreneurial behavior among Ekowe Polytechnic students. Parental entrepreneurial experience (mean 4.21, 82.5% agreement) and family emphasis on hard work (mean 4.12, 78.4% agreement) are the strongest cultural influences shaping entrepreneurial aspirations. Respect for elders influencing business decisions (mean 4.08, 77.8% agreement) and family background influence (mean 4.06, 76.9% agreement) also demonstrate strong positive associations, aligning with research on the intergenerational transmission of entrepreneurial values and human capital (Poazi & Basuo, 2023).

Interview participants provided rich narratives elaborating on these quantitative patterns. A male student in Computer Science stated:

"My father is a businessman, and from childhood, I saw how he managed his shop. He taught me that hard work pays and that I should never depend on government employment. This family background is why I want to start my own business after graduation." (Male student, Computer Science, Interview #12)

A female student in Science Laboratory Technology highlighted the tension between cultural obligations and business growth:

"In our culture, we have many obligations to extended family members. When you make money, you must support your relatives. This is good because it builds community, but it also means you cannot keep all your profits for business expansion." (Female student, Science Laboratory Technology, Interview #8)

A community elder elaborated on cultural values shaping entrepreneurship:

"We are taught to be generous and to share what we have with others. This is a good value because it builds community, but it also means people think you are greedy if you keep all your money to reinvest in your business. So business people often hide their success." (Community elder, Interview #24)

Research Question 2: How does religious belief impact entrepreneurial aspirations?

Table 3: Religious Beliefs and Entrepreneurial Aspirations

Religious Factor	Mean Score	SD	Level of Agreement (%)	Qualitative Theme
Religious values encourage hard work and honesty in business	4.34	0.78	86.3	Religion as ethical foundation for entrepreneurship
Religious values support entrepreneurial ethics	4.26	0.81	83.8	Moral framework guiding business conduct
Prayer influences business decisions	4.18	0.85	80.0	Divine guidance in entrepreneurial decision-making
Faith provides confidence to take business risks	4.02	0.91	72.5	Spiritual assurance enabling risk-taking
Religious teachings support wealth creation	3.94	0.98	67.5	Theological legitimization of wealth creation
Religious community provides business networks	3.76	1.05	59.4	Faith-based social capital and business connections
Church/mosque attendance linked to entrepreneurial opportunities	3.68	1.12	55.3	Religious institutions as opportunity sources
Religious leaders influence career choices	3.45	1.15	48.1	Spiritual authority shaping career decisions
Religious activities limit time available for business	2.85	1.22	30.3	Time constraints from religious obligations
Belief in divine provision reduces strategic planning	2.76	1.28	26.6	Fatalism potentially undermining planning

Scale: 1=Strongly Disagree to 5=Strongly Agree

From table 3 we see that religious beliefs exert significant positive influence on entrepreneurial aspirations. The strongest effects are seen in religious values encouraging hard work and honesty (mean 4.34, 86.3% agreement) and religious values supporting entrepreneurial ethics (mean 4.26, 83.8% agreement). Prayer influencing business decisions (mean 4.18, 80.0% agreement) and faith providing confidence for risk-taking (mean 4.02, 72.5% agreement) demonstrate strong positive

associations, supporting Onjewu et al.'s (2023) finding that religiosity positively influences entrepreneurial self-efficacy, attitudes, and subjective norms among Nigerian students.

Interview Findings: A female student in Statistics elaborated on how faith enables entrepreneurial confidence:

"My faith gives me confidence. I believe God wants me to succeed and that as long as I work hard and honestly, He will bless my efforts. This gives me courage to try things others might fear to attempt." (Female student, Statistics, Interview #15)

A male student in Science Laboratory Technology highlighted the role of religious institutions in providing entrepreneurial networks:

"In our church, the pastor encourages members to be self-employed. We have business seminars and members support each other. This network has been valuable for finding customers and learning about business opportunities." (Male student, Science Laboratory Technology, Interview #19)

A religious leader provided a broader perspective on faith and entrepreneurship:

"Religious institutions are powerful in our community. If churches and mosques would actively support entrepreneurship through business training and networking, it would reach many people. But the approach should recognize that different faiths have different values and practices." (Religious leader, Interview #21)

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Research Question 3: To what extent does gender bias affect entrepreneurial development at Ekowe Polytechnic?

Table 4: Gender Bias and Entrepreneurial Development

Gender Factor	Mean Score	SD	Male Agreement (%)	Female Agreement (%)	Gender Gap	Qualitative Theme
Family responsibilities constrain female entrepreneurs	4.22	0.85	58.7	85.0	+26.3	Gendered domestic expectations limiting entrepreneurship
Societal expectations favor male entrepreneurs	4.16	0.87	62.8	81.3	+18.5	Patriarchal norms privileging male entrepreneurship
Access to capital differs by gender	4.02	0.94	62.1	79.4	+17.3	Financial discrimination against women entrepreneurs
Balancing academics and business is harder for females	4.08	0.91	65.4	80.6	+15.2	Double burden of academic and domestic responsibilities
Gender stereotypes limit entrepreneurial aspirations	3.92	1.01	58.3	73.5	+15.2	Stereotypes undermining female entrepreneurial confidence
Female students face more barriers to entrepreneurship	4.14	0.88	68.9	82.1	+13.2	Cumulative gender-based barriers
Entrepreneurship competitions favor male participants	3.72	1.12	48.4	62.5	+14.1	Gender bias in institutional support
Mentorship opportunities differ by gender	3.84	1.06	52.6	68.8	+16.2	Unequal access to entrepreneurial mentorship
Equal opportunities for male and female entrepreneurs	3.28	1.24	42.5	31.2	-11.3	Perception gap on gender equality
Entrepreneurship education equally benefits both genders	3.56	1.18	55.6	48.1	-7.5	Differential effectiveness of entrepreneurship education

Scale: 1=Strongly Disagree to 5=Strongly Agree

In the table above significant gender bias affects entrepreneurial development at Ekowe Polytechnic. Female students consistently report higher levels of barriers and constraints compared to their male counterparts. The largest gender gaps are observed in family responsibilities constraining female entrepreneurs (gap of 26.3 percentage points), societal expectations favoring male entrepreneurs (18.5 percentage points), and access to capital differing by gender (17.3 percentage points).

Interview Findings: A female student in Computer Science elaborated on the cumulative nature of gender-based barriers:

"As a female student trying to start a business, I face many challenges my male classmates don't understand. People question whether I can manage both my studies and a business. Financial institutions are less willing to give loans to young women without male guarantors." (Female student, Computer Science, Interview #22)

A female student in Science Laboratory Technology highlighted how societal expectations discourage female entrepreneurship:

"In our community, there is this belief that women should focus on domestic responsibilities. Even though we study the same courses and have the same qualifications, people assume men will be more successful in business. This discourages many female students from pursuing entrepreneurial dreams." (Female student, Science Laboratory Technology, Interview #5)

A male student offered a contrasting perspective, revealing awareness gaps:

"I don't think there is gender bias. Everyone has the opportunity to participate in entrepreneurship programs. But maybe society expectations make it harder for women to see themselves as entrepreneurs. They have to overcome more." (Male student, Statistics, Interview #18)

A lecturer provided institutional perspective on gender disparities:

"What female students need most is access to capital and mentorship. If the polytechnic could connect us with successful female entrepreneurs who have navigated these barriers, it would make a huge difference. Also, we need support in balancing academics with business activities." (Lecturer, Entrepreneurship Department, Interview #10)

Research Question 4: What policy interventions can be prescribed to promote inclusive entrepreneurship and address biases and barriers related to culture, religion, and gender at Ekowe Polytechnic?

Table 5: Policy Interventions for Inclusive Entrepreneurship Development

Policy Area	Recommended Actions	Perceived Effectiveness (Mean)	SD	Stakeholder Support (%)	Qualitative Theme
Entrepreneurship Education Reform	Revise curriculum to incorporate cultural sensitivity, gender inclusivity, and practical business skills	4.35	0.76	88.4	Culturally relevant and gender-sensitive curriculum
Financial Access Mechanisms	Create gender-inclusive loan programs with reduced collateral requirements and student business grants	4.31	0.79	86.9	Financial inclusion for student entrepreneurs
Gender-Inclusive Support	Establish gender-sensitive business support services, mentorship programs, and institutional frameworks	4.28	0.82	84.1	Targeted support for female entrepreneurs
Mentorship Programs	Develop cross-gender mentorship initiatives connecting students with successful entrepreneurs	4.19	0.85	81.6	Role models and experiential learning
Entrepreneurial Culture	Organize entrepreneurial competitions, career fairs, and business development services	4.14	0.88	79.4	Cultural celebration of entrepreneurship
Cultural Engagement	Work with community leaders to celebrate entrepreneurial role models and communicate business value	4.12	0.86	78.4	Community-based entrepreneurship promotion
Institutional Framework	Implement gender-sensitivity training for faculty and staff; create entrepreneurship development centers	4.22	0.81	83.4	Institutional capacity building for inclusive entrepreneurship
Religious Collaboration	Partner with religious institutions to provide entrepreneurial ethics training and business networks	4.06	0.89	76.3	Faith-based entrepreneurship support
Community Partnerships	Establish business incubation centers linked to community economic development initiatives	4.08	0.87	77.2	Community-institution collaboration

Scale: 1=Strongly Disagree to 5=Strongly Agree

The table above shows all proposed policy recommendations were perceived as at least moderately effective by respondents, with mean scores ranging from 4.06 to 4.35. Entrepreneurship education reform received the highest effectiveness rating (mean 4.35, 88.4% support), followed by financial access mechanisms (mean 4.31, 86.9% support), gender-inclusive support (mean 4.28, 84.1%

support), and institutional framework (mean 4.22, 83.4% support). Religious collaboration (mean 4.06, 76.3% support) and cultural engagement (mean 4.12, 78.4% support) were also viewed as important but slightly lower in perceived effectiveness.

Interview Findings: A male student in Business Studies emphasized the need for practical curriculum reform:

"The entrepreneurship curriculum needs to be more practical. We learn theories and write business plans, but we rarely visit successful businesses or get hands-on experience. Also, the examples used often don't reflect our cultural context." (Male student, Business Studies, Interview #14)

A female student in Computer Science highlighted the importance of access to capital and mentorship:

"What female students need most is access to capital and mentorship. If the polytechnic could connect us with successful female entrepreneurs who have navigated these barriers, it would make a huge difference. Also, we need support in balancing academics with business activities." (Female student, Computer Science, Interview #7)

A community leader emphasized cultural engagement:

"The polytechnic should work with community leaders to change perceptions. When community leaders celebrate successful entrepreneurs, young people see that entrepreneurship is valued. This is how we change cultural attitudes." (Community elder, Interview #24)

A lecturer provided an institutional perspective on curriculum reform:

"We need to train faculty members to understand cultural sensitivity and gender inclusivity in entrepreneurship education. Many lecturers come from traditional backgrounds and may unconsciously reinforce stereotypes. Professional development is essential." (Lecturer, Entrepreneurship Department, Interview #10)

Discussion of Findings

Research Question 1: How does cultural influence entrepreneurial behavior and success among students of Ekowe Polytechnic?

The findings revealed that cultural factors significantly influence entrepreneurial behavior among Ekowe Polytechnic students. According to Bandura (1986) Social Cognitive Theory, self-efficacy the belief in one's ability to succeed in specific situations is developed through four primary sources: mastery experiences, vicarious experiences, social persuasion, and emotional states.

The strong influence of parental entrepreneurial experience reflects vicarious learning, where students observe and model entrepreneurial behaviors demonstrated by their parents. As Bandura (1997) explained, observing others successfully perform tasks enhances observers' beliefs that they too can succeed. Students from entrepreneurial families internalize business knowledge, skills, and confidence through observation and modeling. A male student's statement, "*My father is a businessman, and from childhood, I saw how he managed his shop... This family background is why I want to start my own business" (Interview #12),* exemplifies this vicarious learning process.

The finding that family emphasis on hard work positively influences entrepreneurial aspirations reflects social persuasion, where verbal encouragement and reinforcement from significant others shape self-efficacy beliefs. Families that communicate values of determination, hard work, and achievement create outcome expectations that entrepreneurship is a viable and valued career path. This aligns with research demonstrating that family socialization transmits entrepreneurial values and human capital (Poazi & Basuo, 2023). The influence of family

background extends beyond motivation to practical skill acquisition. Students from entrepreneurial families often gain hands-on experience through involvement in family businesses, developing mastery experiences that strengthen entrepreneurial self-efficacy. This is consistent with Fems' (2020) finding that prior experience significantly influences entrepreneurial decisions among Nigerian polytechnic students. Cultural emphasis on respect for elders influences entrepreneurial behavior through goal-setting mechanisms. Elders often provide guidance, mentorship, and feedback that help students set and pursue entrepreneurial goals, reflecting the self-regulatory processes central to Social Cognitive Theory (Bandura, 1991).

Intersectionality Theory also highlights how cultural influences on entrepreneurship intersect with socio-economic status. Students from more affluent families may have greater capacity to navigate cultural obligations without compromising business reinvestment, while students from economically disadvantaged backgrounds may face more acute tensions between communal obligations and business growth.

Research Question 2: Religious Beliefs and Entrepreneurial Aspirations

The results from table 3 above the findings show that religious values encourage hard work and honesty in business this aligns with Onjewu et al.'s (2023) research demonstrating that religiosity is positively associated with entrepreneurial self-efficacy, entrepreneurial attitudes, and subjective norms among Nigerian students. Similarly, research by Haddoud et al. (2024) found that religiosity influences entrepreneurial intentions through values supporting ethical business practices and wealth creation. The finding that faith provides confidence for risk-taking supports Weber's (1905) thesis on the Protestant ethic, where religious beliefs encourage economic activity and risk-taking. However, this study extends this understanding to Nigerian contexts, showing that religious assurance functions similarly across Christian, Islamic, and Traditional African religious traditions. The relatively low agreement that religious activities limit business time contradicts assumptions that religious practices constrain entrepreneurial activities. This finding aligns with Onjewu et al.'s (2023) research showing that religious beliefs primarily enable rather than constrain entrepreneurship in Nigerian contexts. The low agreement that belief in divine provision reduces strategic planning suggests that Nigerian students maintain a balanced view that combines faith with practical business planning, countering stereotypes of fatalism. Social Cognitive Theory offers insights into how religious beliefs shape entrepreneurial aspirations through multiple mechanisms. The finding that faith provides confidence to take business risks reflects religion's role in enhancing entrepreneurial self-efficacy. Religious beliefs can reduce anxiety and fear of failure through spiritual assurance, creating emotional states conducive to risk-taking (Gartner, 1988). A female student's statement, *"My faith gives me confidence. I believe God wants me to succeed... This gives me courage to try things others might fear to attempt" (Interview #15),* exemplifies how faith-based confidence enhances self-efficacy.

When religious teachings legitimize wealth creation as morally acceptable and divinely blessed, students develop positive outcome expectations that motivate entrepreneurial action (Dodd & Gotsis, 2007). The high agreement with religious values encouraging hard work and honesty (86.3%) reflects how religious teachings shape expectations that ethical entrepreneurship will be rewarded by God and community. Religious communities provide vicarious learning opportunities through testimonies, role models, and shared narratives of entrepreneurial success. Students hear stories of business owners who attribute their success to faith and divine guidance, strengthening their beliefs that faith and business success are compatible. This is consistent with research demonstrating that religious institutions provide social networks and resources that facilitate entrepreneurial activities (Onjewu et al., 2023). Intersectionality Theory illuminates how

religious influences on entrepreneurship are shaped by intersecting social categories. A Muslim student may face different religious expectations regarding business practices (e.g., Islamic finance principles) compared to a Christian student. Religious values serve as self-regulatory mechanisms, guiding goal-setting and behavioral choices. Religious influences on entrepreneurship intersect with gender in complex ways. Religious interpretations emphasizing women's domestic roles may reinforce patriarchal structures that constrain female entrepreneurship (Onoshakpor et al., 2024). However, religious values supporting hard work and honesty may also empower women entrepreneurs by providing moral legitimacy. The intersection of gender and religion creates unique experiences where religious teachings may simultaneously enable and constrain female entrepreneurial aspirations.

Research Question 3: Gender Bias and Entrepreneurial Development

The findings on table 4, we find that significant gender bias was found in entrepreneurial development at Ekowe Polytechnic. Female students consistently reported higher levels of barriers and constraints compared to male counterparts. Intersectionality Theory provides the most comprehensive framework for understanding gender bias in entrepreneurship development, revealing how gender intersects with other social categories to create unique experiences.

In patriarchal Ijaw culture, women bear primary responsibility for household duties and childcare, limiting time and energy available for entrepreneurship (Onoshakpor et al., 2024). A female student's statement, *"In our community, there is this belief that women should focus on domestic responsibilities... people assume men will be more successful in business" (Interview #5),* exemplifies how cultural and gender expectations intersect. The intersection of gender and religion creates unique constraints and opportunities. Religious interpretations emphasizing women's domestic roles may reinforce patriarchal structures limiting entrepreneurship (Onoshakpor et al., 2024). However, religious communities also provide support networks that may benefit women entrepreneurs. The differential experience of female Muslim, Christian, and Traditional African Religion adherents reflects how religion and gender intersect.

Social Cognitive Theory illuminates the psychological mechanisms through which gender bias constrains women's entrepreneurial development. Gender stereotypes undermine female students' entrepreneurial self-efficacy. The finding of significant gender bias aligns with extensive research. Omotajo et al. (2024a) found that female students face more barriers to entrepreneurial activities than male students and that gender stereotypes influence entrepreneurial intentions. Similarly, Omotajo et al. (2024b) reported gender disparities in entrepreneurial intentions among Nigerian university undergraduates. We found that family responsibilities constrain female entrepreneurs supports Onoshakpor et al.'s (2024) research on how patriarchal structures impose unequal expectations on women entrepreneurs. Their study revealed that Nigerian women entrepreneurs navigate multiple intersecting forces including entrepreneurial gender roles, class, and religious expectations that create gendered images of acceptable entrepreneurial activity. We also found that access to capital differs by gender aligns with extensive research on women's entrepreneurship financing. World Bank (2021) reported that women entrepreneurs globally face greater difficulty accessing formal financial services due to collateral requirements, discrimination, and lower financial literacy. In Nigeria specifically, women entrepreneurs rely heavily on informal financing due to limited access to formal credit (Okpara & Wynn, 2007).

Research Question 4: Policy Interventions for Inclusive Entrepreneurship

The findings in table 5, shows that comprehensive interventions across curriculum, finance, gender, culture, and religion are needed reflects this recognition. Policies that address only financial barriers without addressing cultural constraints or gender stereotypes will be insufficient

for female students facing multiple, intersecting barriers. For example, a female Muslim student from a low-income family faces constraints from financial exclusion, cultural expectations, religious interpretations, and gender stereotypes. An effective policy must address these multiple factors simultaneously. This supports Crenshaw's (1989) argument that policies must attend to intersectional experiences rather than single-axis frameworks.

The finding that entrepreneurship education reform received the highest effectiveness rating and it aligns with Fems' (2020) research demonstrating that entrepreneurship education positively impacts students' entrepreneurial career intentions. However, Fems (2020) also emphasized that effectiveness depends on pedagogical approaches, curriculum relevance, and the broader institutional environment. The current study's finding that students desire practical, culturally relevant, and gender-sensitive curriculum aligns with this research.

The finding that financial access mechanisms received high support also aligns with research on entrepreneurial financing. Onoshakpor et al. (2024) found that access to capital is a major barrier for women entrepreneurs, particularly those facing intersecting constraints. Okpara and Wynn (2007) similarly documented the financing challenges facing Nigerian women entrepreneurs, emphasizing the need for gender-inclusive financial products.

Social Cognitive Theory suggests that policy interventions should target the three components of reciprocal determinism: personal factors, behavioral patterns, and environmental influences.

Personal Factors: Policies should enhance students' entrepreneurial self-efficacy through experiential learning, role models, and social persuasion. Curriculum reform that provides hands-on experience, mentorship programs featuring successful entrepreneurs, and entrepreneurship competitions can strengthen self-efficacy.

Behavioral Patterns: Policies should support entrepreneurial behaviors through practical support including financial access, incubation services, and networking opportunities. Creating business plan competitions, startup grants, and incubation centers can facilitate entrepreneurial action.

Environmental Influences: Policies should address environmental factors including cultural norms, religious institutions, and institutional structures. Cultural engagement programs that work with community leaders, religious collaboration initiatives that engage faith-based networks, and institutional frameworks that create supportive environments can reshape environmental influences.

The comprehensive policy framework identified in this study aligns with multi-stakeholder approaches advocated in entrepreneurship development literature. International organizations including the International Labour Organization (ILO) and United Nations Conference on Trade and Development (UNCTAD) emphasize the need for comprehensive policies addressing multiple barriers to inclusive entrepreneurship (UNCTAD, 2019).

Policy Implication

The study's findings have important implications for policy and practice:

1. Entrepreneurship Curriculum Reform: The entrepreneurship curriculum at Ekowe Polytechnic requires revision to incorporate cultural sensitivity, gender inclusivity, and practical business skills. The finding that entrepreneurship education revision was rated highest in perceived effectiveness suggests that students recognize this need (Omotajo, et al., 2024).
2. Gender-Sensitive Support Systems: Financial access mechanisms with reduced collateral requirements and gender-inclusive loan programs are essential. Mentorship programs

connecting female students with successful women entrepreneurs and gender-sensitivity training for faculty and staff are critical interventions (Omotajo & Arit, 2024).

3. Cultural Engagement and Religious Collaboration: Working with community leaders and religious institutions can help reframe entrepreneurship as culturally legitimate while leveraging existing social networks for business development. This collaborative approach recognizes the importance of cultural and religious institutions in shaping values and behaviors.
4. Institutional Framework: Creating entrepreneurship development centers and business incubation facilities linked to community economic development initiatives is needed. These centers should be explicitly designed to address cultural, religious, and gender considerations identified in this study.

This study reveals that entrepreneurship development at Ekowe Polytechnic is shaped by complex interactions among cultural values, religious beliefs, and gender dynamics. Cultural influences operate primarily through family socialization, with parental entrepreneurial experience and family values strongly shaping entrepreneurial aspirations, while communal obligations create tensions with capital accumulation. Religious beliefs exert generally positive influences through values supporting hard work, honesty, and ethical business practices, with faith providing confidence for risk-taking. Gender bias is pronounced, with female students facing significantly more barriers than male students across multiple dimensions. Comprehensive policy interventions addressing curriculum, finance, gender support, institutional frameworks, cultural engagement, and religious collaboration are needed to promote inclusive entrepreneurship.

These findings are best understood through the integrated lens of Intersectionality Theory and Social Cognitive Theory. Intersectionality Theory illuminates how multiple social categories intersect to create unique entrepreneurial experiences, while Social Cognitive Theory explains the psychological mechanisms through which cultural, religious, and gender factors influence entrepreneurial self-efficacy and outcome expectations. Together, these theories provide a comprehensive framework for understanding and addressing the complex socio-cultural factors shaping entrepreneurship development in Nigerian polytechnic contexts.

Conclusion

This study has examined the influence of cultural factors, religious belief systems, and gender bias on entrepreneurship development among students of Ekowe Polytechnic, Bayelsa State. The findings demonstrate that entrepreneurship is deeply embedded in socio-cultural contexts, shaped by values transmitted through family, community, religious institutions, and gender norms. Cultural factors significantly influence entrepreneurial behavior, with parental entrepreneurial experience, family emphasis on hard work, and respect for elders emerging as particularly influential. The cultural value of communal obligations creates tensions with business capital accumulation, highlighting the importance of culturally sensitive entrepreneurship development approaches. Religious beliefs exert generally positive influences on entrepreneurship through values encouraging hard work, honesty, and risk-taking confidence. Religious institutions represent underutilized resources for entrepreneurship support through business networks and values reinforcement. Gender bias is pronounced in entrepreneurship development, with female students facing significantly more barriers than male students. Family responsibilities, societal expectations, and access to capital represent the most significant gender-related challenges. Intersectional factors connecting gender, culture, and religion create particularly challenging conditions for female entrepreneurs.

Limitations

This study has several limitations that should be acknowledged. First, the research was conducted at a single institution Federal Polytechnic Ekowe which limits the generalizability of findings to other polytechnics or universities in Nigeria, as institutional contexts, cultural dynamics, and student demographics may differ significantly across institutions. Second, the study relied primarily on self-reported data from students, which may be subject to social desirability bias, where respondents may have provided responses they perceived as socially acceptable rather than their true experiences or beliefs. Third, the cross-sectional design captures entrepreneurial intentions and perceptions at a single point in time, without tracking whether these intentions translate into actual entrepreneurial behavior or business success over time, limiting understanding of long-term entrepreneurial outcomes.

Future research

Future research should consider conducting comparative studies across multiple Nigerian polytechnics and universities to examine how institutional contexts, regional cultural variations, and differing religious compositions influence entrepreneurship development, enabling broader generalization of findings.

Research examining the effectiveness of specific policy interventions through experimental or quasi-experimental designs would also be valuable in establishing evidence-based best practices for promoting inclusive entrepreneurship in Nigerian tertiary institutions.

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