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Article

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MANAGEMENT | RESEARCH ARTICLE

Disabled students' entrepreneurial action: The role of religious beliefs

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Abstract: People world over are engaged in entrepreneurship activities to promote societal and economic advancement. Along with the growing importance of entrepreneurial activity in economic growth comes concern over the religious dimension, especially as it relates to the Christian and Muslim world views. Religious beliefs are seen to be important in triggering entrepreneurial action. This study focuses on investigating the predicting role of religious beliefs on entrepreneurial action of disabled students. The study followed a descriptive survey where quantitative approach was employed. A total number of 262 questionnaires was administered to disabled students across the tertiary institutions (Universities, Polytechnics and Colleges) in Plateau State and Abuja-Nigeria. Analysis of data involved the use of descriptive statistics, correlation and Structural Equation Model. All the formulated hypotheses were also tested and the results revealed that vocation, social service and social networks significantly and positively influence entrepreneurial action. Like any other research, this study is limited in the following ways. Since only a single research methodological approach was employed, future research could undertake a mixed approach and triangulate to validate the current findings. Further, a longitudinal approach should be employed to study entrepreneurial action trends among disabled students over years. Finally,

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PUBLIC INTEREST STATEMENT

People world over are engaged in entrepreneurship activities to promote societal and economic advancement. However, the situation is quite different in developing country like Nigeria where the involvement of PWDs in entrepreneurial activities is low and many of them are seen to be unemployed. Since government cannot absolutely provide jobs to all, there is the need to focus on entrepreneurial activities. Along with the growing importance of entrepreneurial activity in economic growth comes concern over the religious dimension. Research on the relationship between religion and economic activities has gained some consideration and that entrepreneurs become role performers in line with the expectations of the society. In this study, a cross sectional survey was employed using 262 disabled students across the tertiary institutions in Plateau State and Abuja-Nigeria. The result revealed that religious factors: vocation, social service and social networks influence entrepreneurial actions of disabled students.

religious beliefs was studied and based on the results, there are other factors that may contribute in explaining entrepreneurial action of disabled students that were not part of this study.

Subjects: Technology; Social Sciences; Arts & Humanities

Keywords: entrepreneurship; entrepreneurial action; religious beliefs

1. Background

People world over are engaged in entrepreneurship activities to promote societal and economic advancement (Bullough, De Luque, Abdelzaher, & Heim, 2015). Along with the growing importance of entrepreneurial activity in economic growth comes concern over the religious dimension, especially as it relates to the Christian and Muslim world views (Hassan, William, & Hippler, 2014). We are in a post-secular society where religion has continued to have a major role in the society. According to Dakung and Soemunti (2016), in the Christian institution, emphasis on the practice of entrepreneurship has always been on the biblical principle (i.e. to glorify God and also provide for their families as seen in; Colossians 3:17; 1 Corinthians 10:31; Colossians 3:23–24). Today, it is being manifested at the centre piece (i.e. the foundation) of Christian entrepreneurs' actions. Also, the charge that the Islamic religion does not motivate entrepreneurial action is erroneous. In fact, engaging in productive or entrepreneurial activities is encouraged and even demanded in the teachings of Islam (Adas, 2006; Kayed & Hassan, 2010). Much as it places a great deal of focus on prayers, but equal importance is placed on earning a living in order to support oneself, one's family and the society. Hence, every Muslim is charged with making an economic living according to the tenets of the Qur'an and Shari'ah laws (the set of Islamic teachings). Thus, by engaging in entrepreneurial activities, Muslims can fulfil their religious obligation to please Allah (Gümüşay, 2014; Hassan et al., 2014).

As productive forces in societal and economic development, persons with disabilities (PWDs)—both Christians and Muslims are seen to be increasingly involved in entrepreneurship activities especially in developed nations like Europe and USA. The reason is because the markets of their customers are seen to be on the rise and disabled entrepreneurs are innovative in developing products (new or modified) and rendering unique services to respond to the demands (Dakung & Soemunti, 2016; Gümüşay, 2014). Given these trends, a reflection on the interaction between these religious beliefs and entrepreneurship among the disabled becomes particularly pertinent. However, the situation is quite different in developing country like Nigeria where the involvement of PWDs in entrepreneurial activities is low. Based on that, many of them are seen to be unemployed.

The realities today reflect the fact that there is no government of any country that can absolutely provide jobs to absorb all disabled graduates from her tertiary institutions. This means that, there is the need for a change in the mindset of these graduates from job-seeking to job-creating mentality. Central to this assertion is religion which has influence on their lives. Since the new millennium, research on the relationship between religion and economic activities has gained some consideration (Greibe, Park, & Neubert, 2014; King, 2012). This is in tandem with Dakung and Soemunti's (2016)'s position who opined that Catholicpreneurship (being a religious belief) is associated with entrepreneurial action. Also, empirical evidence reveals that effects of entrepreneurial action depend on individual's beliefs, supporting the claim that such action is a central determinant of successful entrepreneurship. However, to date, the specific relationship between entrepreneurialism and religious beliefs of PWDs across the world has been limited particularly in explaining the predicting roles of vocation, societal services and social networks on entrepreneurial action. The limited studies are somewhat surprising. More so, entrepreneurship is about action and the extent to which religious beliefs trigger entrepreneurial action is crucial. Hence, the purpose of this study is to examine the role of religious beliefs in influencing disabled students' entrepreneurial action. The paper is organized into five sections starting with the brief overview of the research study followed by the theoretical background, reviewed literature and hypotheses, methodology, results and discussions, conclusions, research implications and limitations.

2. Theoretical framework

For investigating the role of religious beliefs on disabled students' entrepreneurial actions, this study is anchored on Weber's Protestant work ethic/capitalism theory.

2.1. Weber's Protestant Work Ethics and Capitalism

The theory draws its clues majorly from the philosophy of the Protestant religion with the fact that generally, religiosity breeds entrepreneurial mindset. This theory emphatically holds religion as the driving force of entrepreneurship. The theory further explains that the entrepreneurs become role performers in line with the expectations of the society which are purely products of their religious beliefs. The theory points to religion as the major catalyst of entrepreneurship and emphasizes on the spirit of capitalism which entails economic freedom and enterprise in societies (Weber, 1930). Weber acclaimed that religion encourages all traits that translate into entrepreneurial activities. Religious values (vocation and social service) help shape people's motivations towards business development. These also provide important basis for constructing social networks in which economic activity is embedded and social exchanges take place (Bwisa & Ndolo, 2011).

This means that whatever a person does in life, it ends up as part of his positive or negative scores depending on the outcome of the decision taken (Hagen, 1962; Weber, 1930). This is evident in most of the globally accepted religions, through their doctrines and ethics of spirituality, where followers are motivated towards working hard to earn a means of survival (Deutschmann, 2001; Klay & Lunn, 2003). Hence, the success of individuals in entrepreneurship is often seen as a result of the motivation of their religious beliefs (vocation, social service and social networks). Convincingly, religion preaches hard work, being steadfast in doing right and the power of wealth acquisition which points individuals to entrepreneurial activities (Garvey, 2003; Lucky, 2011; Weber, 1930).

3. Literature review and hypotheses formulation

3.1. Religion in society

By the twentieth century, religion was seen by sociologists, secularization theorists in particular, as on the way to its demise (Ashforth & Vaidyanath, 2002). Secularization theorists' expectations included the diminishing role of religion on social life, the declining power of religious organizations and fading religious commitment. Events throughout the world, such as the rise of fundamentalism, showed that religion continued to play a role in peoples' lives. Religion was not only shown to still be around, but, in fact, showed evidence of resiliency and even vitality and growth in Africa, America and Europe. While religion remained in the twenty-first century, its effective meaning had changed significantly, leading to more of a personalized and individualized form (Greibe et al., 2014; Jeffrey, 1987; Warner, 1993).

3.2. Concept of entrepreneurial action

Of recent, researchers have debated from different disciplines (entrepreneurship, psychology and sociology) on the concept of action. This is because action plays a central role in entrepreneurship. Entrepreneurship occurs because entrepreneurs take actions to pursue business opportunities (Bird & Schjoedt, 2009; Dakung, Munene, & Balunywa, 2016; Shane, Locke, & Collins, 2003). Action is crucial since launching a new venture requires continuous actions to harness resources and to set-up viable business structures (Gartner, 1985). Entrepreneurs who initiate start-up activities and are active have high chances of succeeding in launching a business (Carter, Gartner, & Reynolds, 1996; Kessler & Frank, 2009; Lichtenstein, Dooley, & Lumpkin, 2006; Newbert, 2005).

Starting a new venture is a complex mid-term goal that requires considerable effort to complete and involves multiple actions that may be performed in any number of sequences (Liao, Welsch, & Tan, 2005; Lichtenstein, Carter, Dooley, & Gartner, 2007; Newbert, 2005). Action principles facilitate taking action to accomplish tasks because they provide specific knowledge of what to do and how to do something. This knowledge is an important antecedent of taking action (Frese & Zapf, 1994; Gielnik et al., 2015).

3.3. Religion enhancing entrepreneurial action

Religion has a very big influence on people and their lives. For instance, more than 8 out of 10 people on earth feel connected to a religion (Pew Research Centre, 2011). It is found to have a lot of influence on many people's daily life including the choices they make (Iannaccone, 1998). It also affects positively, personal values like honesty, perseverance, bravery, foresightedness and general ethical standards (Altinay & Wang, 2011; Bwisa & Ndolo, 2011). Not only does it affect choices of attending a religious meeting, it affects far broader decisions like being entrepreneurs (Audretsch, Boente, & Tamvada, 2013; Lehrer, 2004). Hence, religion is vital in determining the extent to which individuals take entrepreneurship as a career (Garba, Mansor, & Djafar, 2013; Nikolova & Simroth, 2013).

Much as studies on entrepreneurial action and religion are rooted in sociology, for example the works of Tocqueville (1969) and Weber (1930) around the nineteenth and twentieth centuries, of recent, entrepreneurship scholars are seen to be focusing specific links between religious beliefs and entrepreneurial action (Candland, 2000; Dana, 2010; Fernando, 2007). Their findings, although not distinctly different among non-entrepreneurs have indicated that relationships between religion and entrepreneurship exist (Dodd & Gotsis, 2007; Dodd & Paul, 1998). Contrary to their findings, Morris and Minet (2005) posit the idea that entrepreneurship is driven by a person's values, especially with regard to their internal values, such as their faith. Since the new millennium, studies on how religion influences work (entrepreneurial activities) have gained some consideration, but the specific relationship between entrepreneurialism and religion has received limited attention (King, Thomas, Sherman, Waters, & Gilea, 2008).

Economic commitments are entrenched in moral frameworks and many people engage in conscious effort and struggle in order to bring these two realms of the spiritual and the economic together (Wuthnow, 1996). The individual's opinions are influenced more by their personal expression and multiple religious languages they were exposed to than by particular doctrines. Thus, individualized religion allows for these realms to be combined, though still with effort on the individual's part. For instance, India is rich with diverse religions, some of them such as Islam and Christianity are found to be conducive to entrepreneurship. Others—Hinduism in particular—provides little encouragement or value to change one's situation in terms of material well-being. For the American upper middle class, their religion is driven by a sense of choice and self-fulfillment. It is a religion of individualism, not proscribed but chosen (Madsen, 2009). The connection with the sacred that a person chooses will be based upon what pleases and fulfills the individual, thus demonstrating how deeply ingrained individualism and the importance of self-expression is in religion today. In Nigeria, the two major religions (Christianity and Islam) offer complete freedom to economic enterprise. Each individual has the right to enjoy complete freedom in earning of their livelihoods especially in their areas of vocation or calling.

3.4. Vocation and entrepreneurial action

Vocation (being a construct of religious belief) is central to Christian life. Vocation refers to a personal or collective summon by God (Badcock, 1998; Goossen, 2006). The actual behaviour of Christians may therefore be influenced by their perception of God's calling upon their lives. In the Bible, the calling of many different people is not only prophets and disciples, but also ordinary people, such as mothers and servants. Later in the Christian tradition, the concept of calling maintained its central place (Placher, 2005; Religion Flow Chart Christianity, 2015). For instance, in the second century, the influential lawyer and apologist, Tertullian argued in his book, "De Corona Militis" that Christians are called to hold some occupations. In the sixteenth century, Martin Luther became well known for his influential theological concept of vocation in which he proclaimed the priesthood of all believers defining not only church work, but every job (e.g. entrepreneurship) as being divine (Luther, 1832). Vocation is not only a central concept in the Christian belief system but also an important concept in popular culture, such as in the advertorials and best-selling books of the Dalai Lama. In contemporary career research, career calling has recently been introduced as an important concept, referring to an approach to work that reflects the belief that one's career is a central part of a broader sense of purpose and meaning in life and is used to help others or advance the greater good in

some fashion (Duffy & Dik, 2013). Islam in its minimal core is the declaration of belief in the one God and that Muhammad (peace be upon him, pbuh) is the messenger of God. The attribute of Islamic in EIP is linked to this business calling (vocation), belief and submission to God (Gümüşay, 2014). Therefore, we state our hypothesis as thus:

H1: There is a significant positive relationship between vocation and entrepreneurial action of the disabled students.

3.5. Social service and entrepreneurial action

The second key aspect of the religion that may influence entrepreneurship relates to the pro-social motivations promoted by them and the *societal service* flowing from such motivations. In the Christian tradition, societal service is imperative according to the summary of the law given by Jesus (loving God and neighbour). Biblical stories and parables such as the one about the good Samaritan emphasize the importance of social justice. Nevertheless, social service is not unique to Christianity and prosocial behaviour is found among all people (Batson, 1976; Bernt, 1989; Hansen, Vandenberg, & Patterson, 1995; Preston, Ritter, & Ivan Hernandez, 2010). Values and common religious symbols in Islamic culture such as alms, paying attention to poor and the deprived, offerings, devotion, friendship, Ehsan and being kind with slaves (aspect of social entrepreneurship) have been emphasized. Verses of Quran have inspired the paradise to Muslims for humanitarian measures and observance. In addition, God has created human kind and asked them to be useful to each other. Therefore, within the framework of Islam belief, friendly tradition of charity, kindness, mercy and entrepreneurial action have been emphasized (Bandarchi, 2008; Krafess, 2005; Salarzehi, Armesh, & Nikbin, 2010). Based on the theoretical review and the empirical studies, we hypothesized that:

H2: Societal Services will significantly influence disabled students' entrepreneurial action.

3.6. Social networks and entrepreneurial action

Religious networks could serve as valuable support capable of enhancing discovery of business opportunities to potential entrepreneurs. This means that religion could play a very crucial role if employed in the career choice of individuals. Religious influence on a society affects entrepreneurship directly or indirectly which translates to either motivating or demotivating potential entrepreneurs (Nikolova & Simroth, 2013). Additionally, the social networks provide an important context for trust, acceptable norms and expectations of others on one part, while religious identity provides an important basis for constructing an innovative social networks in which economic activity is embedded and social exchanges take place. In the United States, immigrant Jews in the early twentieth century formed informal and formal credit organizations to finance small businesses and trade when access to bank credit was not a possibility. Their main point being that ethnic groups or religious groups can function as credit networks, a thing that is very important for starting entrepreneurs (Jones & Wadhwani, 2006). This is emphasized by the study of Setyawati, Shariff, and Saud (2011), who document that networking has a significant effect on the success of the entrepreneurs. So religious groups that form networks can have a big impact on entrepreneurship. Studies also revealed that credit networks and information networks of co-religionists do affect entrepreneurship, so that adherers of a religion have a positive effect from this because they have easier access to networks of credit, employees, information and supply (Dana, 2009). In societies where people experience these advantages, religion network will thus have a positive effect on the number of successful entrepreneurs. Hence, stemming from Weber's Protestant Work Ethics and Capitalism (1930) and the empirical studies, we set down our hypothesis as thus:

H3: There is a significant positive relationship between social networks entrepreneurial action of the disabled students.

4. Methodology

4.1. Research design and sample

The study followed a cross-sectional design. Also, a descriptive survey with a quantitative method constitutes the study's research design. The quantitative research design incorporated the standardized measures and statistical techniques associated with the positivist's paradigm to obtain in-depth responses about how religious beliefs influence disabled students' entrepreneurial actions.

A total sample of 262 disabled students was drawn from tertiary institutions across Plateau State and Abuja (FCT)—Nigeria that offer entrepreneurship as a course. The institutions were chosen because of the concentration of disabled students pursuing their studies. The participants were selected using simple random sampling technique after which, data were collected through a personal approach and a response rate of 84% was achieved. The data collection approach was chosen because of the nature of our respondents (blind, partially blind, crippled, deaf and albinos). Also, the limited availability and efficiency of postal/communication services in Nigeria are unfavourable for questionnaires to be mailed to our respondents. The descriptive statistics reveals that males were more (173) than females (89), with the majority belonging to the 21–26 age bracket ($M = 66\%$; $F = 34\%$). With regard to the disability category, majority (46.4%) of the respondents was crippled and 55.3% of them acquired their disabilities later in life. Finally, majority of the respondents (82.6%) was single.

4.2. Operationalization and measurement of variables

The questionnaire developed was used in gathering data for the study. Measurement items were adapted from previous scholars. However, modifications were made on some items to fit the study setting (disabled students in Nigerian tertiary institutions). Depending on the construct, responses were expected based on a specified way(s).

Entrepreneurial action: was measured by utilising a five-point Likert scale, ranging from one (strongly disagree) to five (strongly agree). Question items measuring EA were adapted from Gielnik et al. (2015) and modified to suit the Nigerian context.

4.2.1. Religious beliefs

Vocation—item questions were assessed using six items, answered on a five-point scale developed by Rietveld and van Burg (2013) ranging from strongly disagree (1) to strongly agree (5).

Societal service was also assessed with responses on the same five-point scale developed by Rietveld and van Burg (2013). Items were modified to suit the setting of this study.

Social networks' measurement was based on scales developed by Zimet, Dahlem, Zimet, and Farley (1988). Since the studies were conducted in other countries, we modified and adopted the scales for the purposes of the study. These were considered on a five-point Likert scale ranging from one (strongly disagree) to five (strongly agree).

4.3. Control variables

Since previous studies have indicated that men are more likely to develop the intention to start a business venture than women (Kolvereid & Moen, 1997), we controlled for gender. Also, age was controlled for since it has been related both to intentions (Morris & Venkatesh, 2000) and entrepreneurial behaviour (Reynolds, 1987).

4.4. Data analysis

Data were cleaned, followed by parametric assumptions diagnostic tests. The results revealed that the parametric assumptions were met. Descriptive statistics were used to determine the sample characteristics. Zero-order correlations between the dependent variables and the independent variables are presented in Table 2. Structural Equation Model (SEM) was also performed to establish the relationship between the formulated hypotheses.

4.5. Data quality control

A confirmatory assessment was performed to test reliability and validity of the data by estimating the measurement model (Anderson & Gerbing, 1988).

4.6. Reliability

Cronbach's alpha and composite reliability (CR) tests were performed in order to verify reliability. First, each construct in this study was measured in terms of each factor, according to Cronbach's alpha values. As shown in Table 1, the Cronbach's alpha values for vocation, social service, social networks and entrepreneurial action range from 0.78, 0.82, 0.91 and 0.92, respectively. While the CRs for vocation, social service, social networks and entrepreneurial action were 0.93, 0.95, 0.87 and 0.97, respectively. These are above the threshold of 0.70 (Nunnally, 1978).

4.7. Validity

Convergent validity was considered by examining average variance extracted (AVE). As seen in Table 1, the AVE for the study constructs was all above 0.5, which indicates that the scales had good convergent validity (Fornell & Larcker, 1981).

Table 1. CFA—vocation, social service, social networks and entrepreneurial action

Item code	Item label							Standard regression estimates	Cronbach's α	CR	AVE	
	Vocation								0.78	0.93	0.538	
voc2	My faith has influenced my business choice							0.639				
voc3	I see my business as a vocation of God							0.828				
voc4	My business as a vocation will make people to love God							0.819				
voc5	In my business, I am driven by the tasks that God gives me							0.711				
voc6	I am willing to start a venture because it will please God							0.812				
	Societal service								0.82	0.95	0.517	
sos1	As a Christian/Muslim, I'm more serviceable to society							0.797				
sos2	My economic task has a positive influence on society							0.759				
sos3	I see it as my religious belief to be serviceable to society through my life/work							0.731				
sos4	Doing business with the fear of God is always beneficial							0.732				
	Social networks								0.91	0.87	0.642	
Son2	I intend to maintain close connections with my customers							0.859				
Son4	My close association with school mates will encourage me on business start-up							0.753				
Son5	I have opportunities to contribute to the society in a meaningful way and feel valued							0.841				
Son7	I experience reciprocal relationships from the society							0.792				
	Entrepreneurial action								0.92	0.97	0.612	
eac1	How much effort have you already put into ... mobilising the funds for business?							0.697				
eac3	How much effort have you already put into ... sourcing for employees?							0.747				
eac4	How much effort have you already put into ... registering a company?							0.795				
eac5	How much effort have you already put into ... developing a business plan?							0.812				
eac6	How much effort have you already put into ... making the first sale?							0.717				
eac8	How much effort have you already put into ... buying stock for my business?							0.667				
	Achieved fit indices											
	CMIN/DF	RMSEA	GFI	AGFI	NFI	TLI	CFI					
	1.659	0.050	0.959	0.934	0.957	0.976	0.982					
	(56.404/34)											

Table 2. Correlations

Variable	1	2	3	4	5	6
Gender (1)	0.162					
Age (2)	0.104					
Vocation (3)	0.194*	0.280*	1			
Social service (4)	0.378*	0.378*	0.434*	1		
Social networks (5)	0.278*	0.178*	0.334*	0.213*	1	
Entrepreneurial action (6)	0.109*	0.227*	0.381*	0.159*	0.412*	1

*Correlation is significant at 0.01 level.

5. Results

5.1. Correlations

The results in Table 2 show that vocation and entrepreneurial action are positively correlated ($r = 0.381, p < 0.05$), which implies that changes in vocation are associated with changes in entrepreneurial action. The results also show that social service and entrepreneurial action are positive correlated ($r = 0.159, p < 0.05$), which implies that changes in social service are associated with changes in entrepreneurial action. Finally, social networks and entrepreneurial action are positively correlated ($r = 0.412, p < 0.05$), which implies that changes in social networks are associated with changes in entrepreneurial action.

6. SEM results

Figure 1 and Table 3 show the results of the analysis on conceptual model using AMOS 22. The significance of structural coefficients and the magnitude of direct effects allow to test the research hypotheses. The results are presented in Table 3.

Hypothesis 1: vocation is positively associated with entrepreneurial action

Hypothesis H1 examined the relationship between vocation and entrepreneurial action. The results show that there is a significant and positive relationship between vocation and entrepreneurial action ($\beta = 0.346, t\text{-value} = 5.240, p < 0.05$), and thus the hypothesis was supported. This suggests that positive changes in vocation are associated with positive changes in entrepreneurial action of disabled students.

Hypothesis 2: social service is positively associated with entrepreneurial action

Figure 1. Overall measurement model.

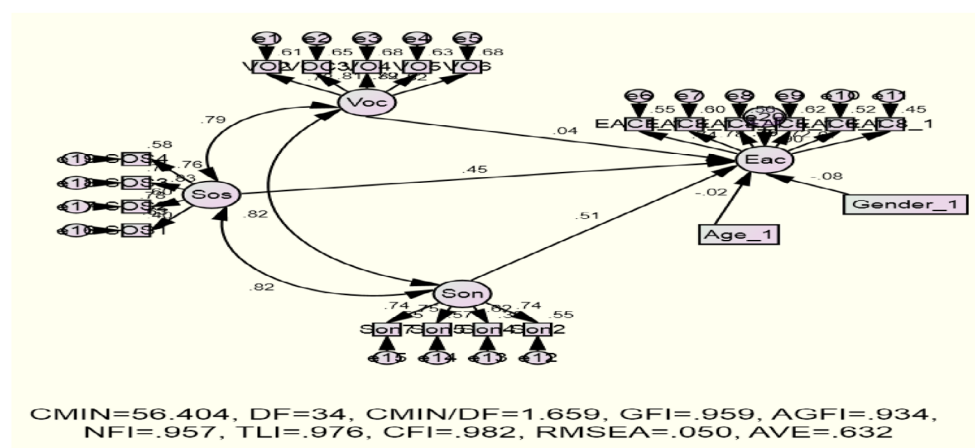


Table 3. Results on direct paths

				<i>B</i>	<i>S.E.</i>	β	<i>t-value</i>	<i>p</i>	Decision
H1	EA	←	VOC	0.373	0.071	0.346	5.240	0.000	Yes
H2	EA	←	SOS	0.207	0.046	0.251	4.508	0.000	Yes
H3	EA	←	SON	0.156	0.048	0.171	3.268	0.001	Yes

Hypothesis H2 investigated the relationship between social service and entrepreneurial action. The results show that the relationship is positive and statistically significant ($\beta = 0.251$, $t\text{-value} = 4.508$, $p < 0.05$), and thus the hypothesis was supported. This implies that positive changes in social service are associated with positive changes entrepreneurial action.

Hypothesis 3: social networks are positively related with entrepreneurial action

Hypothesis H3 examined the relationship between social networks and entrepreneurial action. From the analysis, the results show that there is a significant and positive relationship between social networks and entrepreneurial action ($\beta = 0.171$, $t\text{-value} = 3.268$, $p < 0.05$), and thus the hypothesis was supported. This suggests that positive changes in social networks are associated with positive changes in entrepreneurial action of disabled students.

7. Discussion and conclusion

The concept of religious beliefs was investigated by testing its predicting effect on entrepreneurial action of disabled students in the Nigerian tertiary institutions. In the study, we also tried to establish the relationships between the constructs of vocation, social services, social networks and entrepreneurial actions of disabled students. The findings of H1 were supported. This implies that the disabled students' commitments are entrenched in moral frameworks which they belief that their business career is a central part of a broader sense of purpose and meaning in life. Additionally, individual has the right to enjoy complete freedom in the earning of their livelihoods, especially in their areas of vocation or calling. The result supports the findings of scholars (Duffy & Dik, 2013; Gümüşay, 2014; Weber, 1930; Wuthnow, 1996) who argue that people view themselves as God's messengers and their careers (especially business) as calling. In view of that, they engage in conscious effort and struggle in order to bring the two realms of the spiritual and the economic together.

The result on H2 suggests that social service and entrepreneurial action are positively related. This provides empirical evidence indicating that improvement in entrepreneurial action requires the right social service. The finding means that when disabled students perceive themselves as God's creatures that are useful to each other, they will extend their gesture of charity and kindness in assisting others. This in turn will ignite their entrepreneurial action. The study finding is in agreement with Preston et al. (2010) who stated that the key aspect of the religion which may influence entrepreneurship relates to the pro-social motivations promoted by the societal service. The finding also provides support for the theoretical underpinnings of Weber's Protestant Work Ethics, which argues that people's actions are determined by their pro-social motivations (Weber, 1930).

The third hypothesis was also supported. Implying that religious networks could serve as valuable support capable of enhancing discovery of business opportunities to potential entrepreneurs. The study finding is in tandem with Nikolova and Simroth (2013) who documented that the social networks provide an important context for trust, acceptable norms and expectations of others in which economic activity is embedded and in which social exchanges take place. Setyawati et al. (2011), also observed that networking has a significant effect on the success of the entrepreneurs. So religious groups that form networks will have a big impact on entrepreneurship which in turn pushes the success of entrepreneurs. This finding connects well with Weber's Protestant Work Ethics theory (Weber, 1930) which argues that entrepreneurs become role performers in line with the

expectations of the society; such expectations are purely on the basis of constructing social networks in which economic activity is embedded and social exchanges take place.

8. Study implications

8.1. Theoretical, methodological and practical

This study dwells on how Weber's Protestant Work Ethics and Capitalism theory contributes to theory development in the field of entrepreneurship by empirically investigating religious beliefs predicting entrepreneurial action of the disabled students. The theoretical implication of this study is its contribution to the ongoing entrepreneurial action debate. From the foregoing, we observed that understanding how religious beliefs predict entrepreneurial action of disabled students is a key in entrepreneurship. It is upon this backdrop that emphasis ought to be placed on disabled students' religious beliefs in the teaching of entrepreneurship programmes more effectively by higher educational institutions of learning in Nigeria. We hope this will encourage their venture creation activities on campuses and after their graduation. Methodologically, the study reveals the role of quantitative method approach in predicting entrepreneurial action. This study built on prior works in the area of EA by applying quantitative data to predict the role of religious beliefs on entrepreneurial action of disabled students. This will provide terminological and conceptual clarity and coherence (Dakung & Soemunti, 2016; Tashakkori & Teddlie, 1998).

Finally, the practical (managerial) implication of this study focuses on the application of religious beliefs on entrepreneurial actions. Globally today, institutions of higher learning are investing heavily in training lecturers to enhance their requisite skills/competences in teaching entrepreneurship. So, tertiary institutions in Nigeria should key into this model by liaising with the religious institutions and training lecturers with the requisite skills/competence in teaching entrepreneurship in order to enhance disabled students' religious beliefs in starting a venture. Another managerial implication relates to providing an enabling environment that fosters lifelong learning for disabled students by the Nigerian tertiary institutions.

9. Limitations of the study and areas of further research

The study is restricted to Plateau State and Abuja—Nigeria. Further research could be conducted to cover all the tertiary institutions across the States in the North Central region of Nigeria. Also, this study employed the cross-sectional approach. A longitudinal approach should be employed to study the trend over a period of at least three years. Finally, just focusing on religious beliefs in predicting entrepreneurial actions of the disabled students may not be sufficient enough in explaining the phenomenon. Hence, we suggest scholars to explore other factors such as inclusion, action mechanisms and entrepreneurship education that may contribute in influencing entrepreneurial actions of disabled students that were not part of this study.

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