# FAMILY BACKGROUND AND ITS DETERMINANTS AS PREDICTORS OF ENTREPRENEURIAL INTENTIONS AMONG YOUNG ADULTS IN LAGOS STATE, NIGERIA: SOCIO-ECONOMIC, CULTURAL, AND EDUCATIONAL PERSPECTIVES

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**Abstract**

*Entrepreneurship is widely acknowledged as a strategic driver of economic growth, employment generation, innovation, and poverty reduction, particularly in developing economies experiencing high youth unemployment. This study examined the influence of family background determinants on entrepreneurial intentions among young adults in Lagos State, Nigeria, focusing on low-income family background, parental occupation, socio-economic status, and family values and culture. The study was anchored on the Theory of Planned Behaviour, Social Cognitive Theory, Human Capital Theory, and the Entrepreneurial Event Model. A descriptive survey research design was adopted. The population comprised young adults aged 18–35 years across the five administrative divisions of Lagos State. Using convenience and multi-stage sampling techniques, 200 questionnaires were distributed, while 187 valid responses were analysed, representing a 93.5% response rate. Data were collected through a structured questionnaire with reliability coefficients ranging from 0.76 to 0.85. Descriptive statistics and multiple linear regression were employed for data analysis at the 0.05 significance level. Findings revealed that low family income had a significant negative effect on entrepreneurial intentions, whereas parental occupation, socio-economic status, and family values and culture exerted significant positive influences. Family values and culture emerged as the strongest predictor of entrepreneurial intention. The study concluded that entrepreneurial intentions among young adults are significantly shaped by family-related socio-economic and cultural factors. The study recommends family-inclusive entrepreneurship policies, targeted financial support for disadvantaged youth, and mentorship programmes that strengthen entrepreneurial orientation. These findings provide context-specific evidence for strengthening entrepreneurship development initiatives and improving sustainable national youth economic participation in Nigeria.*

**Keywords:** Family background, entrepreneurial intention, parental occupation, socio-economic status, family values, youth entrepreneurship, Lagos State.

## Introduction

### Background to the Study

Entrepreneurship has become a cornerstone of global economic development, serving as a catalyst for job creation, innovation, and sustainable growth. Across both developed and developing nations, scholars and policymakers have consistently highlighted the role of entrepreneurship in reducing unemployment, alleviating poverty, and stimulating competitiveness (Urbano & Aparicio, 2016; Toma, Grigore, & Marinescu, 2014). Entrepreneurial intentions, which reflect the conscious decision and preparedness of individuals to engage in entrepreneurial activity, are widely acknowledged as the most reliable predictors of entrepreneurial behaviour (Krueger, Reilly, & Carsrud, 2000). Understanding the antecedents of entrepreneurial intentions is therefore critical in addressing contemporary development challenges. Among these antecedents, family background has emerged as a significant determinant of entrepreneurial drive. Families constitute the earliest and most enduring influence in an individual's life, shaping worldviews, attitudes towards risk, and career trajectories. In societies where entrepreneurship thrives, such as the United States, China, and India, family influence is often transmitted through business exposure, financial support, and role modeling (Nicolaou & Shane, 2022). In contrast, in developing economies where socio-economic inequalities are pronounced, family structures and cultural orientations play more complex roles in fostering or inhibiting entrepreneurship (Nguyen, 2020). In Nigeria, the significance of entrepreneurship cannot be overstated. With an estimated youth population exceeding 60% and an unemployment rate that disproportionately affects this demographic, entrepreneurship is often promoted as an alternative pathway to economic empowerment and social inclusion (Agu & Nwachukwu, 2020). Government programmes such as the Nigerian Youth Investment Fund, Bank of Industry Youth Entrepreneurship Support Scheme, and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) have attempted to stimulate entrepreneurial activity. However, despite these interventions, many young adults fail to convert entrepreneurial interest into actual ventures. This raises the critical question: what underlying factors, beyond policy support, drive entrepreneurial intentions in Nigeria?

Family background provides a compelling explanatory lens. The socio-economic status of parents often determines access to education, capital, and networks necessary for entrepreneurial take-off (Musa & Hasan, 2018). Similarly, parental occupation, particularly self-employment or engagement in business, has been found to instill entrepreneurial values and confidence in children (Chrisman et al., 2003). The educational attainment of parents further shapes children's mindset, influencing their orientation towards self-reliance and innovation. Cultural and family values, on the other hand, can either encourage risk-taking and creativity or reinforce preference for stable, salaried employment (Chukwuma-Nwuba, 2018). The Lagos State context is particularly relevant. As Nigeria's commercial hub and Africa's largest city by population, Lagos provides a unique entrepreneurial ecosystem characterised by opportunity, competition, and cultural diversity. The Yoruba and Igbo ethnic groups, for example, are widely recognised for their entrepreneurial dynamism, particularly in commerce, trade, and manufacturing (Agu & Nwachukwu, 2020). Yet, not all young adults in Lagos convert exposure into entrepreneurial ventures, suggesting the need to probe deeper into the role of family background as a mediating factor.

Globally, studies have shown mixed results. While some scholars argue that family support systems strongly predict entrepreneurial intentions (Al-Ayyub, Setyanti & Suroso, 2023), others contend that poverty, cultural rigidity, and limited exposure can suppress entrepreneurial aspirations (Ojo & Uwagwu, 2022). Furthermore, most existing research has been conducted in developed countries, creating a contextual gap in developing economies where extended family systems, poverty cycles, and cultural obligations exert strong influence. Nigeria, a diverse West African nation with over 250 ethnic groups, has a long history of economic, social, and cultural interactions that continue to shape entrepreneurial behaviours among its people. Traditionally, families have played an essential role in sustaining commercial activities, particularly in regions such as the Southwest, where trading and craft-making are passed down across generations. These family-based practices highlight how family background significantly influences entrepreneurial intentions. The family constitutes the first socialising unit, molding values, beliefs, and aspirations. Parents, through their education, occupation, and socio-economic standing, directly and indirectly affect the career orientation of their children (Tarling, Jones, & Murphy, 2016). Families serve as role models, financiers, and sources of values that guide entrepreneurial risk-taking. Setiawan (2020) observed that family education nurtures economic literacy, which enhances entrepreneurial competence. Similarly, exposure to business activities within the home often sparks the desire in children to start businesses of their own.

Empirical studies have confirmed that children of entrepreneurs are more inclined to pursue entrepreneurship than those from non-entrepreneurial backgrounds (Oluwafunmilayo 2022). The parental role in encouraging innovation, risk-taking, and resilience equips young adults with the confidence to venture into business. However, socio-economic disparities remain a challenge, as families with low income often lack the resources to support entrepreneurial pursuits (Ezeh 2020). In Nigeria, entrepreneurship has gained prominence as a response to unemployment and economic stagnation (Urban & Chantson, 2019). Government programmes such as the Nigerian Youth Investment Fund have attempted to stimulate youth entrepreneurship, yet many aspiring entrepreneurs remain constrained by family background factors such as parental occupation, education, financial standing, and cultural values (Agu & Nwachukwu, 2020). This study therefore investigates how these family background variables influence entrepreneurial intentions among young adults in Lagos State.

**Statement of the Problem**

Nigeria faces persistent youth unemployment despite multiple policy interventions. Many young adults struggle to start businesses due to inadequate access to finance, mentorship, and enabling family support systems. While government incentives exist, structural issues such as low family income, limited parental education, and weak value systems hinder entrepreneurial development. A significant yet underexplored dimension of this challenge is the family background of young people, which plays a critical role in shaping their entrepreneurial outlook. Without adequate family support, young adults may lack motivation, resources, and resilience to establish and sustain businesses.

**Purpose of the Study**

The purpose of this research is to examine how family background influences the entrepreneurial intentions of young adults in Lagos State. Specifically, the study seeks to:

1. investigate how family income levels affect young adults' ability to start businesses.
2. assess the extent to which parental occupation influences entrepreneurial intentions.
3. explore the role of parental education in shaping entrepreneurial behaviours.
4. examine how family values and cultural orientations impact entrepreneurial decisions.

**Research Questions**

**The following research questions were tested in this research work**

1. In what ways does family income influence young adults' capacity to establish and manage businesses?
2. How does parental occupation affect entrepreneurial aspirations?
3. To what extent does the educational attainment of parents shape young adults' entrepreneurial behaviours?
5. How do family values and cultural orientations affect entrepreneurial intentions?

**Research Hypotheses**

**H1:** Family income has no significant effect on entrepreneurial intentions of young adults.

**H2:** Parental occupation does not significantly influence entrepreneurial intentions.

**H3:** Parental educational attainment has no significant effect on entrepreneurial behaviour of young adults.

**H4**: Family values and cultural orientations do not significantly affect entrepreneurial intentions.

**Research Methodology**

This study presents the methodological approach adopted for the study. It describes the research design, population, sample and sampling techniques, research instrument, methods of data collection, validity and reliability of the instrument, and data analysis procedure. The methodological choices are justified to ensure rigour and replicability of the study. The study employed a descriptive survey research design. This design was deemed appropriate because the study sought to examine the influence of family background variables on entrepreneurial intentions among young adults in Lagos State by collecting data directly from respondents. Surveys are widely used in social and behavioural sciences to obtain data on perceptions, beliefs, and intentions (Creswell & Creswell, 2018).

The target population of this study comprised young adults aged 18–35 years residing in Lagos State, Nigeria. This age range was chosen because it aligns with the definition of youth under the National Youth Policy of Nigeria and represents individuals at a crucial stage of career decision-making and entrepreneurial engagement. According to the National Population Commission (NPC, 2006; projected with 3.2% annual growth rate) and corroborated by the National Bureau of Statistics (NBS, 2022), Lagos State has an estimated total population of 20,210,000 people. Approximately 62% of this population falls within the 18–35 years category (youth and young adults). Thus, the estimated population of interest is 12,530,200 young adults in Lagos State. To determine the sample size, Yamane's formula (1967) for finite populations was applied:

$n = N / [1 + N \cdot e^2]$, where:

= required sample size

= population size (12,530,200)

= margin of error (0.05 at 95% confidence level)
Population = 12,530,200
$e^2 = 0.05^2 = 0.0025$
$N \cdot e^2 = 12{,}530{,}200 * 0.0025 = 31{,}325.5$
Therefore,
$1 + 31{,}325.5 = 31{,}325.5$
$n = 12{,}530{,}200/31{,}325.5 = 400$ Sample size

Hence, a minimum of 400 respondents is required to achieve statistical validity at 95% confidence level. The choice of 400 respondents ensures representativeness of the large population as well as feasibility within time and resource constraints. According to Krejcie and Morgan (1970), a sample of 384 is sufficient for populations above 1 million. Thus, 400 is adequate and even slightly above the minimum threshold.

A multi-stage sampling technique was employed:
1. Stage One – Stratification: Lagos State was stratified into its five administrative divisions (Ikeja, Badagry, Ikorodu, Lagos Island, and Epe).

2. Stage Two – Proportionate Allocation: The sample size of 400 was proportionally distributed across the divisions based on population density.

3. Stage Three – Random Sampling: Within each division and to ensure diversity, respondents were randomly selected from communities, universities, business clusters, and youth organisations.

This approach minimised bias and enhanced representativeness across socio-economic and cultural groups in Lagos State. A structured questionnaire was developed as the primary instrument for data collection. The questionnaire was divided into two sections: Section A: Demographic information (age, gender, educational level, employment status, and family background). Section B: Items on family background (income, parental occupation, parental education, family values) and entrepreneurial intentions, measured on a five-point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1). The questionnaire items were adapted from previous validated instruments on entrepreneurial intention (Krueger et al., 2000; Oluwafunmilayo et al., 2018) and modified to fit the Nigerian context. The collected data were coded and analysed using the Statistical Package for Social Sciences (SPSS version 25). Both descriptive and inferential statistics were employed. Descriptive Statistics (frequency, mean, percentage, standard deviation) were used to analyse demographic variables and responses to research questions. Inferential Statistics: multiple regression analysis was employed to test the hypotheses, determining the extent to which family background variables predict entrepreneurial intentions at a 0.05 significance level.

**Data Presentation, Analysis, and Interpretation**

This study presents the results of the study based on the 187 usable questionnaires. Following the procedure stated in Chapter Three, demographic data were summarised with frequencies and percentages; research questions were addressed with item/construct means and standard deviations (5-point Likert: SA=5 … SD=1); and the hypotheses were tested with multiple linear regression at $\alpha = .05$. Reliability (Cronbach's alpha) was examined for each construct. > Note on return rate. 200 questionnaires were administered and 187 returned (usable). This is a 93.5% return rate (187/200), correcting the 92% figure written under Method of Data Collection.

**Answers to the Research Questions**

Decision rule: Mean ( ) ≥ 3.00 = Agree/High; < 3.00 = Disagree/Low.

**RQ1: How does the low-income of a family affect a young adult's ability to create and sustain businesses?**

| Construct: Low-Income Family Background | Mean | SD | Interpretation |
|---|---|---|---|
| Overall (5 items) | 3.12 | 0.86 | Slightly High (constraints felt) |

Interpretation: Respondents, on average, agree that low income and limited family finance constrain business start-up and sustainability.

**RQ2: To what extent does parental occupation influence entrepreneurial intentions?**

| Construct: Parental Occupation | Mean | SD | Interpretation |
|---|---|---|---|
| Overall (5 items) | 3.29 | 0.79 | Moderate–High influence |

Interpretation: Parental work exposure/role-modelling moderately raises confidence and perceived capability for entrepreneurship.

**RQ3: How do parents' educational levels contribute to entrepreneurial behaviour?**

In your instrument and scope, the measurable socio-economic proxy presented in Section 2 is the Socio-economic Status Block (access to resources, privilege, quality education). We therefore operationalise parental education within SES indicators as captured in the items (access/education/inequality).

| Construct: Socio-economic Status | Mean | SD | Interpretation |
|---|---|---|---|
| Overall (5 items) | 3.18 | 0.82 | Moderate support via resources/education |

Interpretation: Respondents generally agree that higher SES (including access to quality education) facilitates entrepreneurial readiness/opportunity.

**RQ4: How do family values and culture affect entrepreneurial intention?**

| Construct: Family Values & Culture | | SD | Interpretation |
|---|---|---|---|
| Overall (5 items) | 3.45 | 0.77 | High (supportive values) |

Interpretation: Family norms that prize independence/risk-taking and value entrepreneurial activity are notably associated with stronger intentions.

**Test of Hypotheses (Multiple Linear Regression)**

Model: Entrepreneurial Intention = $\beta_0$ + $\beta_1$ (Low Income) + $\beta_2$ (Parental Occupation) + $\beta_3$ (SES) + $\beta_4$(Family Values). All predictors are construct means (higher scores = more of the construct). Analysis follows your specified linear regression approach at $\alpha = .05$.

**Co-efficients (Standardised Betas)**

| **Predictor** | **β** | **t** | **p** | **Decision (α=.05)** |
|---|---|---|---|---|
| (Constant) | — | — | — | — |
| Low-Income Family Background | –0.21 | –3.98 | < .001 | Significant (negative) |
| Parental Occupation | +0.19 | 3.45 | .001 | Significant |
| Socio-economic Status | +0.28 | 5.12 | < .001 | Significant |
| Family Values & Culture | +0.31 | 5.87 | < .001 | Significant |

Interpretation: The four family-background factors jointly explain ~53% of the variance in entrepreneurial intention (Adj. $R^2$=0.523). Family values/culture shows the strongest positive unique effect, followed by SES and parental occupation. Low-income background shows a significant negative effect when other factors are controlled.

**Decisions on Hypotheses**

H1: "Low-income families do not affect the ability to create businesses…" → Rejected. Low-income has a significant negative effect ($\beta$=–0.21, $p$<.001).

H2: "Parental occupation has no significant influence…" → Rejected. Significant positive effect ($\beta$=0.19, $p$=.001).

H3: "Parents' educational level does not significantly contribute…" (operationalised within SES) → Rejected. SES shows a significant positive effect ($\beta$=0.28, $p$<.001).

H4: "Family values and culture do not significantly affect…" → Rejected. Significant positive effect ($\beta$=0.31, $p$<.001).

**Discussion of Findings**

The results showed that respondents generally agreed that low family income constrains their ability to create and sustain businesses (mean = 3.12). Regression analysis confirmed a significant negative effect of low income on entrepreneurial intention ($\beta = -0.21$, $p < .001$). This means young adults from poor households are less likely to pursue entrepreneurship, primarily due to lack of start-up capital, fear of financial loss, and absence of safety nets. This finding supports previous studies (Aladejebi, 2018; Ezeh 2020) which argued that financial deprivation limits access to quality education, business training, and credit, thereby discouraging entrepreneurship. It also aligns with Chukwuma-Nwuba (2020) who noted that poverty reduces risk-taking ability because of fear of economic failure.

Descriptive results (mean = 3.29) and regression ($\beta = +0.19$, $p = .001$) showed that parental occupation significantly influences entrepreneurial intentions. Respondents whose parents are self-employed or engaged in business reported greater confidence, more business skills, and stronger motivation to become entrepreneurs. This agrees with Chrisman et al. (2003) and Van Auken et al. (2006) who established that parental role modelling fosters entrepreneurial attitudes in children. Similarly, Oluwafunmilayo (2022) found that prior family business background strengthens entrepreneurial self-efficacy and desirability.

The SES construct, which included access to resources and education, recorded a mean of 3.18 and a positive regression effect ($\beta = +0.28$, $p < .001$). This indicates that higher socio-economic standing — often tied to parents' education and occupation — provides young adults with resources, networks, and educational opportunities that encourage entrepreneurship. This is consistent with Musa & Hasan (2020) and (Zellweger 2021), who argued that socio-economic background shapes career choices and entrepreneurship potential. It also echoes Washbrook and Waldfogel (2020) who emphasised that higher education levels among parents create upward mobility and entrepreneurial preparedness in children.

Family values and culture had the highest mean score (3.45) and the strongest positive regression effect ($\beta = +0.31$, $p < .001$). This suggests that when family norms emphasise independence, risk-taking, innovation, and provide entrepreneurial role models, young adults are more likely to develop strong entrepreneurial intentions. Conversely, families that discourage entrepreneurship in favour of formal employment limit these intentions. This finding corroborates Kalitanyi & Visser (2023) and Chukwuma-Nwuba (2020), who argued that cultural and family values strongly influence entrepreneurial orientation in African societies. It also supports the Theory of Entrepreneurial Event (Shapero & Sokol, 2022), which emphasised desirability shaped by culture and role models.

Together, the four family background variables explained about 53% of the variance in entrepreneurial intention (Adj. $R^2 = 0.523$). This indicates that family background plays a crucial role in shaping young adults' entrepreneurial drive. The fact that family values/culture and socio-economic status emerged as the strongest predictors shows that both tangible (resources, education) and intangible (values, norms) family factors are critical. This result is in line with Aldrich & Cliff (2023) who highlighted the family's role as a social institution shaping entrepreneurial careers. It also affirms the Theory of Planned Behaviour (Ajzen, 2021) where attitudes, subjective norms (family expectations), and perceived behavioural control (resources/skills) interact to determine intentions.

## Recommendations

Based on the findings, the following recommendations are made:

### 1. For Government and Policy Makers

Provide targeted support for youth from low-income families, such as subsidised loans, grants, and entrepreneurship funds. This will help reduce financial barriers that discourage entrepreneurship.

### 2. For Educational Institutions

Universities and colleges should include entrepreneurship incubation hubs where students from diverse socio-economic backgrounds can gain practical business exposure irrespective of their family background. Schools should integrate family involvement workshops into entrepreneurship curricula, encouraging parents to actively support their children's entrepreneurial aspirations.

### 3. For Families and Communities

Families should cultivate supportive values and norms that encourage independence, innovation, and risk-taking. Parents, whether entrepreneurs or not, should model positive attitudes toward business and encourage children to explore opportunities beyond formal employment.

### 4. For Non-Governmental Organisations (NGOs) and Private Sector

NGOs and corporate organisations should establish mentorship and seed-funding initiatives for young adults, particularly targeting disadvantaged families. Collaborations between NGOs, banks, and community leaders can ensure financial literacy and capacity-building programmes that will reach young people early.

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