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The Effects of Saving and Saving Habits on Entrepreneurship Development

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Abstract
Saving is an essential instrument for capital accumulation and formation which further enhance economic growth and development through investing the saved fund. This study examined the effects of saving and saving habits of individuals on entrepreneurship development in Jalingo metropolis, Taraba State, Nigeria. The objectives of the study were to: examine saving and saving habits of the respondents, assess the effects of saving and saving habit on entrepreneurship development, assess the effects of perceived financial wellbeing on entrepreneurship development. Multi-stage sampling technique was used. Wards were randomly selected from the existing ten wards in Jalingo metropolis.50% of the residential areas in each ward were systematically selected. Then 0.718% of the population in each of the selected residential areas were drawn. There were total of 130 respondents. Data were collected using structured questionnaire on five point Likert scale. The data for the study were analyzed using SPSS 16, descriptive and correlation statistics. The results revealed that 89.7% do save, 38.4% for education, 47.6% save regularly, and 54.7% save for perceived financial wellbeing, 52.4% do not collect loan. The correlation results revealed positive relationship between saving, saving habit, perception of financial wellbeing and entrepreneurship development.
Keywords: Saving, Habit, Entrepreneurship, Development, Wellbeing, Loan.

1. Introduction

Nigeria is one of the eight most populated countries of the world, greatly endowed with human and material resources. This material and human resources form the bedrock for sustainable economic growth and development. Although government has been the major employer of labour in Nigeria's formal sector, the development of the economy and the growth of employment opportunities actually depend on the investment decision of the private sector made up mainly of major corporate investors and medium- scale businesses, but these also include small-scale entrepreneurs, artisans and innovators. In other words, people's participation must form the basic element in any strategy to reduce unemployment and poverty affecting the economy.

Government is making concerted efforts toward individual entrepreneurship development, only few empirical studies have been conducted and reported on individual saving habits of Nigerians. One of such studies was conducted by research International MT-Nigeria, with the objective to assess informal savings market in Nigeria. Most of the studies conducted such as that of Schatz and Edokpayi (1962) as expounded by Aminu (2009) only concentrated on financial management in business organizations.

Moreover, many young people see entrepreneurship as a viable means of self employment and a prosperous future but, may be constrained by lack of capital. However, a key problem is that many do not save or are inconsistent in savings (Kanjanapan, 2004 and Canfield, et al; 2000). Government's Entrepreneurship Development Programmes (EDP) focus on the aspects of entrepreneurship such as management, marketing, identifying business opportunities among others, without due regards to individual saving. Nevertheless, saving ones' own small initial capital may have positive effects on his entrepreneurship development.

Relatively not so much is known about the savings habits of people living in Jalingo and how it affects their entrepreneurship. But in other countries, a study conducted by Centre for a New American Dream (2000) on American spending habit found that America' household savings had dropped from 8.2% in 1980 to less than 1% in the late 1990s. Also, Kanjanapan (2004), in a survey shows that while an average household in Australia in 1960s and 1970s was able to save more than one-tenth of its after-tax income, this level of saving has been falling since mid 1970s. In 2004, there was evidence that Australians were spending more than they were earning by going into debt (the household saving ratio of -2.3%). Therefore, this justified the need for this study to examine the effects of saving and saving habit on individual entrepreneurship development.

1.2 Objectives of the Study

The objectives of the study were to:
(i) Examine saving and saving habits of the respondents
(ii) Assess the effects of saving and saving habit on entrepreneurship development
(iii) Assess the effects of perceived financial wellbeing on entrepreneurship development.

1.3 Research Questions

(i) What are the saving and saving habits of the respondents?
(ii) What are the effects of savings and saving habit on entrepreneurship development?
(iv) What are the effects the effects of perceived financial wellbeing on entrepreneurship development?

1.4 Research Hypotheses

Ho_1: There is no correlation between saving and entrepreneurship development.
Ho_2: There is no correlation between saving habit and entrepreneurship development.
Ho_3: There is no correlation between perceived financial wellbeing and entrepreneurship development.

2. Literature Review

2.1 The Concept of Saving

Saving is defined as that part of disposable income which is not spent on consumption (Bime and Mbanasor, 2011). According to Virani (2012) saving is scarifying the current consumption in order to increase the living standard and fulfilling the daily requirements in future. Saving is an amount of something such as time or money that you do not need to use or spend. It could be used for investment to earn interest (profit) or be used to purchase assets such as buildings. Saving is related to deferring consumption, which is done by the households (individuals), the firms and, the governments. When the interest rate is high, the household will save more money in the bank where entrepreneurs can borrow (Kanjanapon, 2004).

It is also observed at almost all the time that it is the household (individual) that saves most, but it is the entrepreneur that invests and the investment of the entrepreneur is got from the saving of the household (Balami, 2006). Since saving of the individual becomes the capital to be invested by the entrepreneurs, the saving and investment habit of individuals go a long way in affecting their chances and the chances of other people to venture into entrepreneurship.

Balami further states that it has been observed generally that rich men save more money than the poor men. This is not only in amount but also in terms of proportion of income. The excess consumption is drawn from their past savings or from debt. This was also confirmed by HILDA survey research conducted in Australia, in which Kanjanapon (2004) found out that the likelihood to save increases with the degree of perceived level of financial wellbeing. While 56% of young people who perceived themselves as being prosperous or very comfortable saved regularly, only 21% of young people who said they were poor or just getting along financially did so.

2.2 The Concept of Saving Habit

Habit has been viewed differently by various scholars. Habit is a regularly repeated behaviour pattern: an action or pattern of behaviour that is repeated so often that it becomes typical of somebody, although he or she may be unaware of it (Encarta, 2010). Obidigbo (1999) sees habit as anything a person or animal does, feels, thinks or experiences. An individual's habit is therefore his/her characteristic ways of thinking, feeling, and acting. Examples of habits are playing football, experiencing relaxation, saving money, solving business mathematics and so forth. Two major types of habits are easily deciphered namely overt (easily recognizable) and covert (hidden) habit; desirable (good) habit or undesirable (bad) habit; and weak or excess habit. Habit can be observed, recorded and measured.

Habit according to Skinner (1953) may be described as weak or excess. Weak habit refers to habit that is present in an individual but is inadequately, infrequently or insufficiently exhibited; for instance, poor social interaction, poor academic performance of some students, and, poor saving and investment habit. Such habit needs to be bolstered up with appropriate habit modification strategies. Excess habit refers to a habit that is present but is exhibited in an embarrassing way. It may either be too frequent or over expressed or often result into being undesirable, socially unacceptable and in some cases harmful to the individual or others who interact with him. Such habit needs to be checked or reduced with appropriate habit modification strategies. Common examples of excess habit include smoking, alcoholism, stealing, and, starving oneself in a bid to save and invest.

According to research conducted in Georgia by Act Research (2011), 23% of the respondents indicated that they save money and they have functional saving pan, while 49% do not save at all. The same research reveals that 74% of the respondents save money when the need to save arises, 57% are o the opined that large poor o expenditure prevented them from saving money. 35% indicated that with increase in income their needs and desires will also increase which will make them spend more thereby reducing the chances of saving. 22% said they prefer spend what they have today as they don't know what will happened tomorrow. 18% are o the opinion that they simply like spending than saving.

A research conducted by Atri (2012) revealed that the respondents opted for sending money than saving it. The research findings of Keycorp (2005) revealed that 55% of the respondents save money. Meredith (2009) found that the respondents save money for three reasons: to buy cloths, to go school and to buy car. Word bank

(1995) report indicated that only 13% of people in developing countries are saving money. Bime and Mbanasor (2011) in their research found reasons why people do save money. The findings indicated that the 14% respondents are saving money because they want to minimise their rate o spending, 23% save because o precautionary motives, 19% save or security purposes, while 44% save because of high rate of internets involved in taking loan.

In a study carried out by Chowa, Masa and Ansong (2012) in Uganda found that 63.78% have positive attitude towards saving. 4.6% save because of se control, 53% save because of future expectations o economic conditions. 3.79% save because it provides social support or them in their societies. Another study conducted by Balint and Horvathne (2013) in Turkey shows that 46% of the respondents are engage in saving. The results revealed that that there are three reasons why the respondents save money: for investment or any other thing.

2.3 The Concept of Entrepreneurship Development

Entrepreneurship can be defined as the process of using private initiative to transform a business concept into a new venture or to grow and diversify an existing venture or enterprise with high growth potential. Entrepreneurs identify an innovation to seize an opportunity, mobilize money and management skills, and take calculated risks to open markets for new products, processes and services. Entrepreneurship development (ED) refers to the process of enhancing entrepreneurial skills and knowledge through structured training and institution building programs. ED aims to enlarge the base of entrepreneurs in order to hasten the pace at which new ventures are created. This accelerates employment generation and economic development.

Entrepreneurship development focuses on the individual who wishes to start or expand a business. According to Aminu, (2009), entrepreneurial development can be measured in terms of desire to take risk to invest, own a business, start a business, be self employed, create a new product, open a new market, do something new, form a new method of production, self confidence and internal locus control. Small and medium enterprise (SME) development, on the other hand, focuses on developing the enterprise, whether or not it employs or is led by individuals who can be considered entrepreneurs. Furthermore, entrepreneurship development concentrates more on growth potential and innovation than SME development does. However, many of the lessons learned from experiences in both types of development are similar.

Entrepreneurial young men and women seem to have an abiding passion to unlock their potentials and give birth to their dreams of changing their own lives. Many of them also desire to impact the lives of other people through their business creativity and innovative ideas. Interestingly, what most of these entrepreneurs desire is not even to have money, but that people will believe in them and give them a chance to demonstrate entrepreneurial skills. A lot of them desire that government policies were friendlier to entrepreneurship development (Imevbore 2008).

Onwuliri (2009) opines that entrepreneurs always have two business purposes (motivation). The first is to create value for their loyal customers by meeting their needs, that is, to enjoy a strong customer base. The second purpose is to create value for its owners or shareholders by meeting the needs that necessitated the establishment of the business, that is, wealth creation, financial security, independence, better lifestyle, entrepreneurship drive, investment opportunity and so forth. The fulfilment of these purposes is the end result of individual entrepreneurial development.

Entrepreneurship development is related to income, savings and investment as can be seen in figure 1. One can save regularly, invest and develop his/her enterprise that is within his reach. He/she can equally get a business idea and go into business through benevolence/intervention as source(s) of capital. But this is not certain because it is such a fortune that does not await every person. It will do a lot of good to teach personal saving as part of entrepreneurial development program since Ndubuisi (1998) says retain earning (reserve fund) is a strategic business success principle.

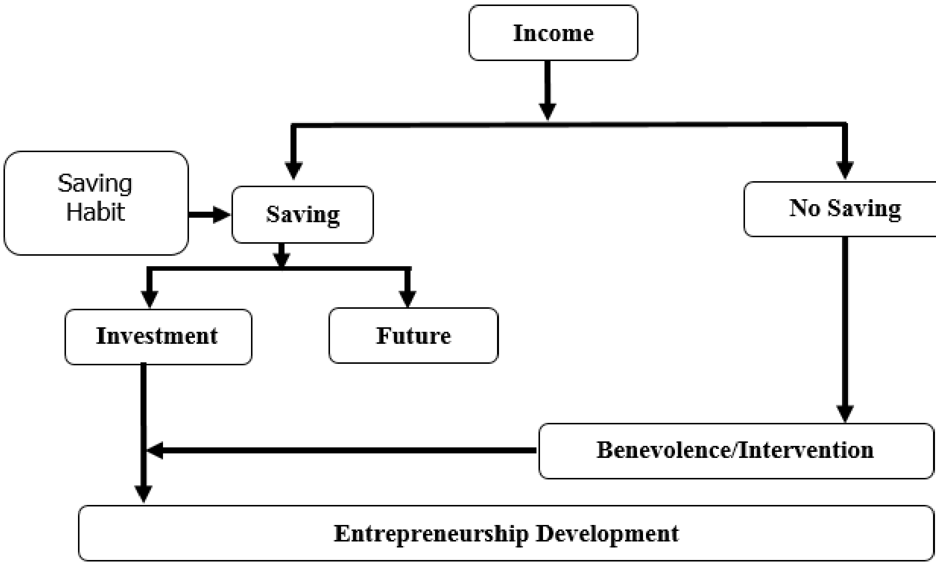

Fig. 1: Relationships between Saving, Saving Habit and Entrepreneurship Development

2.4 The Effects of Saving and Saving Habits on Entrepreneurship Development

In developing countries, people who do not save money regularly loose many business opportunities. For this reason, Hill (1928) explains what he calls "opportunities that come to those who have saved money". In his words, Hill states that "Formation of the habit of savings does not mean that you shall limit your earning capacity. It means just the opposite – that you shall apply this law so that it not only conserves that which you earn, in a systematic manner, but it also places you in the way of greater opportunity and gives you the vision, the self confidence, the imagination, the enthusiasm, the initiative and leadership which increase your earning capacity".

Saving enhances individual entrepreneurial development. Imevbore, (2008) contends that the use of personal fund to start or expand a small business is the most attractive, simplest and possibly safest. This can be done through regular saving and investment. It usually precludes any complications such as bank finance conditions, debt strangulation and hangovers, equity dilutions and any forms of entanglements. This form of finance is ideal for micro business. It helps to keep the business private and going at a modest but steady pace, clear of tempting loans for a reasonable period, until there is the capacity to seek finance from other sources.

Looking at the view of people who may not believe in the saving habit, Onwuliri, (2009) argues that some people, who are short-sighted, pseudo-philosophers, are fond of pointing to the fact that no one can become rich merely by saving a few amount of money a week. This may be true enough, as far as the reasoning goes (which is not very far) but the other side of the story is that the saving of even small sum of money places one in position where, oftentimes, this small sum may enable one to take advantage of business opportunities which lead directly and quite rapidly to financial independence.

The habit of saving money requires more force of character than most people have developed, for the reason that saving means self –denial and sacrifice of amusement and pleasures in scores of different ways. For this very reason, one who develops the saving habit acquires at the same time, many of the other needed characteristics which lead to success: especially self-control, self confidence, courage, poise and freedom from fear.

Canfield, (2000) opined that many times man has gone a very long way toward success, only to stumble and fall never again to rise, because of lack of money in times of emergency. The mortality rate in business each year, due to lack of reserved capital for emergencies, is stupendous. To this one cause are due more of the business failures than to all other causes combined. Reserved funds are essential in the successful operation of business. Likewise, saving accounts are essential to success on the part of individuals. Without saving fund the individual suffers in two ways: first by inability to cease business opportunities that come only to the person with some ready cash, and second, by embarrassment due to some unexpected emergency calling for cash.

According to Canfield, (2000), any habit may be discontinued by building in its place some other and more desirable habit. The "spending" habit must be replaced by the "Saving" habit by all who will attain financial independence and succeed in business. This can be done by studying the habits of highly effective people.

3. Methodology

3.1 Sources of Data

The data for this study were obtained from primary and secondary sources. The primary data collection involved the use of questionnaire. Secondary data were obtained from journals, text books, seminar papers, and the internet.

3.2 Sample Size and Sampling Techniques

Multi-stage sampling technique was used for this study. Sampling frame of 78465 obtained from National Population census (NPC, 2006), samples were drawn viz: The first stage involved the selection of 50% of wards out of the 10 wards namely: Sinatali, Mayo goi, Barade, Kachala Sembe, and Sarkin Dawaki. The second stage involved the selection of 50% of the residential areas in each of the selected wards. The third stage was the drawing of 0.718% of the respondents in each of the residential areas earlier selected to give a total sample size of 130 respondents for the study. In all these stages, simple random sampling method (lottery) was used to select the respondents.

3.3 Method of Data Analysis

The data for the study were analyzed using SPSS 16, descriptive and correlation statistics.

4. Results and Discussion

Table 1: Demographic Characteristics of the Respondents

Variable	Frequency	Percentage (%)
1. Age in years		
10-29	41	32.54
30-49	62	49.21
50 and above	23	18.25
2. Sex		
Male	96	76.19
Female	30	23.81
3. Marital status		
Single	44	34.92
Married	78	61.90
Widowed	4	2.48
4. Educational level		
No. formal schooling	4	3.2
Primary	12	9.5
Secondary	41	32.5
Tertiary	69	54.8
5. Size of family		
1-5	30	23.81
6-10	85	67.46
11 and above	11	8.73
6. Business ownership		
Own business	74	58.73
Own no business	52	41.27

Source: Field Survey 2014

4.1 Demographic Characteristics of the Respondents

Table 1 Shows that most (49.2%) of the respondents were within the middle age (30-49 years). The middle age is the prime of achievement and has less financial responsibility and number of dependents. Modigliani (1986) found that people in the middle age between 30 and 49 years save more money compared to the early and/or old age. About 76.19% of the respondents were male while 23.81% were females. Marital status of the respondents shows that majority (62%) of them were married. This implies that most of them have family responsibilities.

Analysis of educational level shows that a good number of the respondents (32.5%) attended secondary school while most of them (54.8%) had being to tertiary institutions. Education (especially entrepreneurship) helps one to understand the essence of saving and investing money. Most of the respondents had at least six people in their families. This shows high dependency ratio. Family size can influence individual savings and entrepreneurial development. All things being equal, the larger the family size, the less the amount of money one can save and vice versa. Iheanacho, (1995) supports this by averring that as the size of the family increases there are more mouths that consume, making it difficult to save. The findings on business ownership indicate that majority (59%) of the respondents owned businesses. This shows that they would have had some experiences in saving or not saving money.

Table 2: Saving and Saving Habits of the Respondents

Variables	Frequency	Percentage (%)
(1).**Whether save**		
Saved	113	89.7
Not saved	13	10.3
(2) **Purpose of saving**	43	38.15
a. Pay for education	12	10.6
b. Buy personal car	37	32.7
c. Invest	12	10.6
d. Build residential house	09	8.0
e. Clothing/Jewellery		
(3) **Reasons for not saving**		
a. Low income	5	38.4
b. Number of dependents	3	23.1
c. Low interest rate	2	15.4
d. It is difficult	3	23.4
(4) **Savings habit**		
a. Don't save- spend more than income	10	7.9
b. Don't save-spend as much as income	16	12.7
c. Save whatever is left over- no plan	20	15.9
d. Spend regular income-save others	20	15.9
e. Save regularly by putting money aside	60	47.6
(5) **Perceived financial wellbeing**		
a. I am prosperous/ very comfortable	37	29.4
b. I am reasonably comfortable	69	54.7
c. I am just getting along/ poor	20	15.9
(6) **Whether collected loan**		
Collected loan	60	47.6
Did not collect loan	66	52.4
(7) **Purpose of the loan collected**		
a. Build personal(residential) house	26	43.3
b. Build house for rent	04	6.7
c. Invest in business	20	33.3
d. Bought personal car	10	16.7

Source: Field survey 2014

4.2 Saving and Saving Habits of the Respondents

Table 2 shows that 89.68% of the respondents saved while 10.32% did not save part of their income. This shows that majority saved money which is a habit to be cultivated. Analysis of the purpose of saving indicated that payment for self and/or wards education and investment was note worthy as indicated by 38% and 32% of the respondents respectively. Comparatively, less priority was given to buying personal car (10.6%) and building residential house (10.6%). Moreover, clothing and jewellery were given the least priority in the purpose of saving money. This shows that the respondents accorded more preference to assets than liabilities in the process and reasons for saving money.

On reasons for not saving, Table 2 shows that low income topped the list as indicated by 38% of the respondents. There is a popular saying that the "take home salary" cannot even take the civil servants home not to talk of saving part of it. Second on the list were number of dependents (23.1%) and the belief that it is difficult to save money (23.4%). As ones income increases, his lifestyle and consumption increases. Equally if one has the belief that savings is difficult, he might not save irrespective of his income, and even if his income increases. Few respondents believed that interest rate discourages saving. This might be due to the fact that when an individual saves money in the bank, he is given a very small interest rate while the same individual will pay higher interest if he borrows money.

Also, Table 2 reveals that most (47.6%) of the respondents saved regularly by putting money aside. Equal number of respondents (15.9%) for those who "have no saving plan- saved whatever is left" and those who "saved other income- but spent regular income", while there are helpless respondents (12%) who "do not save- spent as much as income",. Worse still, there are those who do not save- spend more than income (7.9%). Though these worse respondents are only 7.9%, it shows that there are really those who "de-saved". According to Balami (2006) since they spend more than income, they are indebted. Modigliani (1986) in the life cycle hypothesis says that those who "de-saved" are likely to fall within the early age or the old age. These age groups are less productive compared to the middle age.

Analysis of financial wellbeing of the respondents shows that most of the respondents (54.7%) felt they were reasonably comfortable. This was reflected in 47.6% of the respondents saved regularly by putting money aside. A few number of respondents (29.4%) felt they were prosperous/very comfortable. By implication they tend to save even more because behind every success/prosperity in life is the habit of saving money (Hill 1928). It is interesting to note that 15.9% of the respondents perceived that they were poor/ just getting along. To them, it is difficult to save because income is too small. But savings is a sacrifice that is done irrespective of the size of income and the inconveniences or difficulty therein. Kanjanapon (2004) found that there is a positive relationship between perceived financial wellbeing and savings. One who perceives himself to be prosperous/ comfortable tends to save more and vice versa.

The result in Table 2 shows that those who collected loan (47.6%) were fewer than those who did not (52.6%). This is likely due to the requisite requirements for accessing loan from the commercial Banks. Analysis of purpose for loan collection shows that most of the beneficiaries (43.3%) built residential house which does not yield return, considering the interest rate. Others bought personal car (16.7%) which is also a liability. While a reasonable number of the respondents (33.3%) invested in businesses and built commercial houses.

4.3 The Effects of Saving and Saving Habits on Entrepreneurship Development

Correlation test was carried out to determine the relationship between savings habit on entrepreneurial development. The results are presented in Table 3.

Table 3: The Effects of Savings Habits on Entrepreneurship Development

Variables	N	Correlation Coefficient (r)
Saving	126	0.062 *
Saving habit	126	0.087 *
Perception of Wellbeing	126	0.076*

Source: Field Study (2014)

* = Significant at 5% level

The analysis of results shows a positive relationship between saving and entrepreneurial development with a correlation coefficient (r) of 0.062 at 5% level of probability. Similarly, a significant positive relationship, a correlation coefficient of 0.087 was found to exist between saving habits and entrepreneurship development of the respondents. There is also positive correlation between perception of wellbeing and saving, where the coefficient is 0.076. Therefore, Ho_1, Ho_2 and Ho_3 are rejected.

5. Conclusion

The conclusion drawn based on the findings is that most of the respondents saved money and saving is one of the key qualities of a successful entrepreneur. While most people saved, not all such savings are geared towards investment and entrepreneurial development though there is a positive correlation between savings and entrepreneurial development.

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