Entrepreneurial Education and the Development of Entrepreneurship amongst Tertiary Institution Students in Akwa Ibom State, Nigeria

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Abstract

This study was conducted to assess the relationship between entrepreneurial education and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State. Survey research design was adopted for the study. Population for the study was 331 registered student entrepreneurs from the various tertiary institutions in Akwa Ibom State. 180 was arrive at as sample size. This was gotten using Taro Yamene's formulae for sample size determination. Data was majorly from primary source in which questionnaire was the instrument for data collection. Pearson Product Moment Correlation statistical tool was used in analyzing the study. Findings revealed that human relations, planning skills and financial plans all had strong positive significant relationship with entrepreneurial development amongst tertiary institution students in Akwa Ibom State. As conclusion and recommendation, for proper development of entrepreneurship, there is need for the student entrepreneurs to develop their managerial skills while policy makers strive to encourage entrepreneurial spirit among students in the state. This may help reduce unemployed graduates in the state and country.

Keywords: Entrepreneurial Education, Entrepreneurial Development, Tertiary Institutions

Introduction

Education is perceived as the unifying factor within the community, influencing principles that support personal growth, communal harmony, and the advancement of the country. In all societies, it serves as an axel for social, economic, and political transformation. Aware of the role that education plays in a country's development, policy makers (European Union, 2006; UNESCO, 2013; Quality Assurance Agency, QAA 2012, the dependent body that oversees the standards and

caliber of higher education in the UK) have given entrepreneurship an unprecedented amount of attention.

Around the world, entrepreneurship has existed since the dawn of civilization. It has to do with turning a concept into an action that produces revenue and solves an issue. Based on these concepts, businesspeople have been generating ventures for the general public and turning them into beneficial initiatives. Entrepreneurs think beyond the confines of the laws and resources in place; they see a better way to do things. They possess a force and a sense of urgency that literally forces them to take the risks required to realize their vision. The phenomenon of entrepreneurship is multifaceted. Gangaiah and Viswanoth (2014) explained that the French word "entrepredre," which originally meant "an organizer," is where the term "entrepreneurship" originated. Since the sixteenth century, the word has been in use.

The phrase "entrepreneurship" was first used in reference to what is now considered to be French economist Richard Cantillon in approximately 1730. Ahmad and Seymour (2016) pointed out that numerous well-known and reputable economists and academics from the 19th and 20th centuries—such as Adams Smith, Alfred Marshall, Frank, and others—expanded on Cantillon's work by emphasizing leadership and acknowledging entrepreneurship through structure. The fundamental principles of taking risks and making money were almost always maintained as crucial aspects of entrepreneurship.

According to Ubogo (2020), for a variety of reasons, entrepreneurship education has grown in popularity. In order to provide students with an integrative and enriching educational experience, these include teaching them how to create business plans and start a company that enables them to better understand and integrate accounting, marketing, finance, and economics. Additionally, it supports students in starting their own businesses and gives them the critical decision-making skills they need to succeed as start-ups.

The process of enhancing entrepreneurship-related abilities and knowledge is known as entrepreneurship development. Around the world, entrepreneurship has existed since the dawn of civilization. It has to do with transforming an idea into action that solves problem and yield profit. Based on these concepts, business people have been generating ventures for the general public and turning them into beneficial initiatives. Entrepreneurs think beyond the confines of the laws and resources in place; they see a better way to do things. They possess a force and a sense of urgency that literally forces them to take the risks required to realize their vision. The phenomenon of entrepreneurship has many facets (Ojile and Tijani, 2017).

The global economy is becoming more interconnected, which puts pressure on businesses to become more flexible, productive, competitive, and knowledgeable. The economic progress of numerous countries in the world today can be attributed to their high degree of entrepreneurship. China is a prime example of a country whose remarkable economic growth has resulted from encouraging entrepreneurship among its people (Latham, 2017). According to Gutterman (2022), developed nations are more drawn to entrepreneurs because they have contributed to the growth of their countries in a number of ways, such as through improving living standards, creating jobs, fostering the growth of SMEs, raising GDP and per capita income, and creating and distributing wealth.

Numerous studies and facts have demonstrated the connection between economic development and entrepreneurship, which is easily substantiated by actions that transform concepts into profitable opportunities as a catalyst for innovation and change. Additionally, entrepreneurship boosts productivity and is economically competitive (Ratten, 2023). The majority of economic, psychological, and sociological studies on the subject show that entrepreneurship is a dynamic process rather than a static phenomenon. Education for entrepreneurship is regarded as a helpful applied approach to the study of business and economy; it fosters connections between the academic business communities. While education clearly won't be able to address every issue facing today's entrepreneurs, it is crucial to the effort to link them to the outside world.

Statement of the problem

Akwa Ibom State business owners have consistently worked to maintain a profitable company by keeping up with the latest technological advancements in the industry. As the fight goes on, the government is making an effort to support entrepreneurship in the state by means of grants, workshops, and skill-acquisition programs, among other government policies and initiatives. Despite this, the state still has a low level of entrepreneurship. Unfortunately, student entrepreneurs are not taken into account for these entrepreneurial development programs. This has contributed to a rise in unemployment among recent school dropouts.

One of the primary issues endangering Nigeria's economic progress is youth unemployment. Despite government efforts to create jobs, there doesn't appear to be any progress being made in addressing this threat among Nigerian graduates. When given the right tools, youths are the best resources for promoting social, political, and economic advancement, so it is crucial that they are actively involved in the workforce. This group's underdevelopment illustrates a challenge to the growth and welfare of any country. One of the main issues facing Nigerian society is unemployment, which disproportionately affects the young. A multitude of social vices, militancy, and insecurity have been brought about by unemployment. Each year, many graduates from higher education institutions are left without gainful employment because there is a severe shortage of paid work. Therefore, there is an urgent need for an educational approach that not only encourages self-reliance but also has a positive effect on students' creative and innovative abilities in Akwa Ibom state tertiary institutions. Owing of this, entrepreneurship education is a vital instrument in the fight against unemployment.

Objectives of the study

The major objective of the study is to assess the impact of Entrepreneurial Education on the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State. The specific objectives include;

1 To examine the effect of human relation skills on the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.

- 2 To assess the impact of planning skills in the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.
- 3 To determine the effect of financial plans on the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.

Research Questions

- 1. How does human relation skill affect the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State?
- 2. To what extent does planning skill affect the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State?
- 3. How does financial plan affect the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State?

Hypotheses of the Study

The following hypotheses were formulated,

- H_{o1}: There is no significant difference between human relation skills and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.
- H_{o2}: There is no significant relationship between planning skills and the development of entrepreneurs amongst tertiary institution students in Akwa Ibom State.
- H_{o3}: There is no significant relationship between financial plan and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.

Literature Review

Concepts of Entrepreneurial Education

Given the obvious need to create alternative sources of employment, entrepreneurial education ought to be considered an essential part of Nigeria's educational curriculum. 21stcentury Nigerian graduates cannot afford to be "jacks of all trades and masters of none." They must enter the labor market with specialized skills if they are to be employable. Numerous studies have demonstrated the importance of knowledge and skills in the start up and growth of small businesses (Syahrina and Armanurah, 2004). To succeed, an entrepreneur needs to possess the necessary skills in their line of work (Mohamed *et al.*, 2005). According to Pyysiainen *et al.* (2006), entrepreneurship consists of two key components: an entrepreneurial mindset and management abilities that span a variety of activities. Establishing and running a business successfully requires management skills (Muhammad Nor Zaini, 2001; Mohamed *et al.*, 2005; Norita *et al.*, 2010). In addition to management abilities, entrepreneurs should have start-up business, production, and technical skills in order to turn business ideas into successful business opportunities (Mohamed *et al.*, 2005). Pyysiainen *et al.* (2006) and Norita et al. (2010) define entrepreneurial skills as expert activities or practices needed to establish and run a successful business. It includes financial management, accounting, marketing, production, human resource management and organizational management (Zaini, 2001; Shuhyme, 2004; Nor Aishah, 2005; Pyysiainen *et al.*, 2006 and Norita *et al.*, 2010).

Effective networking is a skill that entrepreneurs need in addition to the previously mentioned entrepreneurial abilities (Chell, 2001). Dubini and Aldrich (1991) defined networking as the process of enhancing the degree of trust between business owners. Additionally, networking gives business owners a competitive edge over rivals by helping them establish their own personal credibility and reputation in the industry. The "know-who" skills necessary for the growth of an entrepreneur's business are networking. This is due to the fact that human resources located outside of the company can provide entrepreneurs with a variety of help and support (Norita *et al.*, 2007).

The success of student enterprises in campus businesses is contingent upon the possession of these entrepreneurial skill dimensions. As a result, the university should impart some entrepreneurial skills to its students. Numerous studies have demonstrated that graduate entrepreneurs who have attended and completed appropriate training and nurturing programs can train and develop their entrepreneurial skills and managerial techniques (Abdul Razak et al., 2010). According to Louis's (1993) research, university students possess strong entrepreneurial potential. However, the university must devise a comprehensive approach to foster these potentials. Gibb (1993) states that among the strategies for fostering in pupils an entrepreneurial mindset is through entrepreneurship education, whereby the main purpose of enterprise education is to develop enterprising skills and attributes.

Entrepreneurship Development

The ability to take calculated risks combined with originality and inventive ideas is what is meant by the term "entrepreneurship" (Besong and Holland, 2015). An entrepreneur finds fresh venture concepts and financial prospects. His ideas and opportunities come to fruition promptly, resulting in the establishment of a new enterprise that he adeptly and efficiently manages. An individual possesses these attributes, which make up entrepreneurship. The nation's overall economic development requires the development of this kind of entrepreneurship. According to Okoye and Chinasa (2019), entrepreneurship development is the process of instilling an entrepreneurial mindset in people by seeking out potential entrepreneurs and encouraging them to pursue their goals. Finding new business ventures and investment opportunities in a changing economic climate is motivating. It facilitates turning an idea or opportunity into a business. In the end, it results in the economy's industrial sectors.

The process of infusing entrepreneurial qualities with the necessary drive for success to turn business ideas or opportunities into enterprises and to handle the uncertain and risky circumstances of business endeavors is known as "entrepreneurship development." The following are highlighted in this definition:

- 1. It is the process of searching prospective entrepreneurs and their entrepreneurial qualities.
- 2. It is the process of training through which new ideas of business and investment opportunities are exposed to these prospective entrepreneurs.

- 3. It is motivation for transforming into business enterprise.
- 4. It is boosting confidence among entrepreneurs by providing counselling on management, marketing, finance and technical aspects of business enterprise.
- 5. It is an instrumental tool for making an individual a real entrepreneur.
- 6. It is a continuous and ongoing activity of government and non-governmental organisations.

Benefits of Entrepreneurial Education in the development of Entrepreneurship

The benefits of entrepreneurial education are linked to the fulfilment of individuals, the improvement of entrepreneurial culture and increasing success rate of entrepreneurial actions and initiative.

- 1. Contribution to personal development: Entrepreneurship enables individuals to develop their talents and creativity, to realise their dreams to acquire more independence, and a certain feeling of freedom. Even if acting entrepreneurially is often difficult (many are called but few are chosen). The venture creation attempts in itself implies a learning process which is useful for the individual's personal development. In this light, entrepreneurship education should aim at developing a taste for entrepreneurship (in its broadest sense) and stimulating a spirit of enterprise (entrepreneurship in a commercial sense, in order to generate profits).
- 2. Development of countries entrepreneurial culture: Entrepreneurship is linked to the societal and economic dimensions, entrepreneurship is not only part of personal development, it is also an engine of economic growth in a market economy. The entrepreneur, as the central element of the entrepreneurship process, is always in search of opportunities to organise and use the appropriate resources in order to turn these opportunities into economic or social activities. In so doing, the entrepreneur activities the 'destructive creation' process, to borrow Schumpeter's imagery: he or she creates and disappear. The various levels of development and economic growth of different countries at a given point in time, or of one single country over different periods, are directly linked to the intensity of their entrepreneurial activity at the times.

Entrepreneurial education also constitutes an essential tool in developing a country's entrepreneurial culture. Beyond the development of an entrepreneurial spirit and taste for entrepreneurship, this form of education can also contribute to improving the image and highlighting the role of entrepreneur in society. This is all the more important since some countries, as is the case in France is not particularly aware of this culture.

4 Increasing the chances of new venture survival and success: Entrepreneurship education can be seen as a means to increase the survival and success rate of newly created companies. It constitutes an excellent way to help people discover what enterprise is, the way it works, to develop a systematic approach to learn how to think of the company in a more global and less compartmentalised perspective, and finally, to go beyond the common binary point of view of civil servant vs. employee. Entrepreneurship education also entitles proposing new career perspective for part or all of one's professional life.

Skinner's Behaviourism Theory of Learning (1968)

B. F. Skinner was the main developer of behaviorism as a theory. It includes, but is not limited to, the writings of Edward Thorndike, Tolman, Gultrie, and Hull. They believe that education The environment influences behavior, and the concepts of contiguity—the need for a bond to form—and reinforcement—any technique to increase the likelihood that an event will be repeated—are essential to understanding how learning occurs. Economics is reflected in behavioral changes. According to behaviorism, learning economics involves conditioning oneself to acquire new behaviors. According to Skinner (1968), there is a method that can be used with students that involves practice, drill, and structured instruction. Approach which combined teaching strategies is what he called the integrated learning system (ILS). These approaches to teaching generally involve the following:

1. Breaking down the skills and information to be learned into small units.

2. Checking students' work regularly and providing feedback as well as encouragement.

3. Direct or 'teacher' centered instruction, lectures, tutorials, drills, demonstrations and forms of teachers controlled teaching tend to dominate behavioural classrooms.

4. Students can be taught when the focus is directly on the content to be taught.

In the field of teaching machines and programmed learning, Skinner is most known for his contributions. Of the behaviorists of today, Skinner is without a doubt the most well-known. His contributions to behavior theory and programmed learning are well known. It placed a strong emphasis on instructional strategies that can improve students' performance.:

1. Each step in the learning process should be short.

2. Learning should be regularly rewarded in the early stage.

3. Reward should follow quickly when the correct response appears.

4. The learner should be given an opportunity to discover stimulus discrimination for the most likely path to success.

Empirical review

Mohamad et al., (2014) conducted a study to (1) explore entrepreneurial skills dimensions among student enterprise at the higher learning institution in Malaysia, namely participants of the Program Siswaniaga of Universiti Utara Malaysia (2) assess the reliability of each dimension of the entrepreneurial skills, and (3) assess the validity and overall reliability of the entrepreneurial skills instrument. The researcher performed this study via cross-sectional method. The sample comprised 107 participants of Program Siswaniaga who carried out business on campus in the year 2008 and 2009 for a period of six months to a year. The study showed six dimensions were developed in the entrepreneurial skills construct. The validity of the formation of the six dimensions were proved through the process of factor analysis. After the filtration of items using a factor analysis, the instrument ended with 23 valid items that fell into six dimensions. All of the

six dimensions of entrepreneurial skills formed, and the overall instrument of entrepreneurial skills consisting of 23 items were proved to be valid and reliable. Conclusively, the implication of the study was that student enterprise possessed more entrepreneurial skills on the "know-how" part as compared to the "know-who" components. As recommendation, university and student enterprise should organize relevant programs that could enriched participants with both of these entrepreneurial skills components.

Methodology

Survey research design was employed for this study. The rational for using this particular research design was premised on the fact that it aids researchers obtain data directly from the respondents. Population for this study comprise of 331 registered student entrepreneurs from the various tertiary institutions in Akwa Ibom State. This figure was gotten from Akwa Ibom State Ministry of Commerce and Industry. Taro Yamene's formula for sample size determination was employed in determining the sample for the study. The formula is given thus;

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n = N/1 + N(e)^2
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Where;

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n=sample size
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N= Population
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e= margin error 0.05
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n = \underline{N} \\ 1 + N(e)^{2}
\underline{331} \\ 1 + 331 (0.05)^{2}
\underline{331} \\ 1 + 331 (0.0025)
\underline{331} = \underline{331} \\ 1 + 0.825 \\ 1.825 \\ n = 180
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Primary data was the main source of data used in conducting this study. A structured Likert scale questionnaire was the instrument for data collection and they were personally administered by the researchers. Judgmental sampling technique was employed in administering copies of the questionnaire. Pearson product moment correlation statistical tool was used in analyzing the data collected for this study.

Data Presentation and Analysis

Table 1.1: Questionnaire Distribution/Responses Rate

Variables	No. of Respondents	Percentage (%)
Questionnaire completed and returned	150	83
Questionnaire not returned	30	17
Total	180	100

Source: Field survey, 2023

Table 1.1 shows that out of 180 copies of questionnaire administered, a total of 30 questionnaire representing 17% response were not returned to the researcher while a total of 150 questionnaire representing 83% response rate were returned. Thus, this 83% response rate now represents 100% of the instrument upon which subsequent analysis in this work is centered.

Table 1.2: Analysis of Responses on Respondents to sex

Sex	Number	Percentage (%)
Male	87	58
Female	63	42
Total	150	100

Source: Field survey, 2023

Table 4.2 above shows that 87 student entrepreneurs representing 58% were male while 63 representing 42% were female student entrepreneurs in Akwa Ibom State. From the results of the above analysis, majority of the respondents were male while minority of the respondents were female.

Table 1.3: Analysis of Responses on Type of Business

Options	Number	Percentage %
Production	38	25
Services	47	32
Production/services	65	43
Total	150	100

Source: Field survey, 2023

Table 1.3 indicates that 38 respondents representing 25% are involved in production, 47 respondents representing 32% were involved in services while 65 responses representing 43% were involved in production and service. This shows that a greater number of the respondents were involved in production/services.

Variables	Number	Percentage %
Strongly agreed	70	47
Agreed	55	37
Undecided	18	12
Disagree	7	4
Strongly disagree	0	0
Total	150	100

Table 1.4: My relationship with my customers can affect the growth/turnover of my business

Source: Field survey 2023

From the table 1.4, it is revealed that 70 respondents representing 47% strongly agreed, 55 respondents representing 37% agreed, 18 respondents representing 12% were undecided, 7 respondents representing 4% disagreed. While 0 respondent indicating (0%) strongly disagree. Therefore, it was concluded that relationship with customers affects the growth/turnover of business, as shown in the table above by the greater number of respondents.

Table 1.5: Entrepreneurial education	gives	me	more	knowledge	on	how	to	develop	my
planning skills and set goals									

Variables	Numbers	Percentage %
Strongly agree	119	79
Agree	29	19
Undecided	2	2
Disagree	0	0
Strongly disagree	0	0
Total	150	100

Sources: Field survey 2023

Table 1.5 shows that 119 respondents representing 79% strongly agree that entrepreneurial education helps them to develop their planning skills, 29 respondents representing 19% agree, 3 respondents representing 2% were undecided while Zero respondent representing (0%) strongly disagree. Therefore, it was concluded that entrepreneurial education helps in developing planning skills and goal setting.

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Lable 1.6: Rook	keening neins	me keen financia	l records and activities
I HOIC HOI DOOM	neeping neeps	me neep muneiu	

Variables	Numbers	Percentage
Strongly agree	135	90
Agree	15	10
Undecided	0	0
Disagree	0	0

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Strongly disagree	0	0
Total	150	100
S		

Source: Field survey, 2023

Table 1.6 reveals that 135 respondents representing 90% strongly agree that book keeping helps keep financial records and activities, 15 respondents representing 10% agree, zero respondents representing (0%) were undecided, zero respondents representing (0%) disagreed while zero respondents representing (0%) strongly disagree. It is therefore concluded that book keeping helps keep financial records and activities in business.

Test of Hypothesis 1

Ho₁: There is no significant difference between human relation skills and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.

Hi₁: There is a significant relationship between human relation skill and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.

		HRS	Development
	Pearson correlation	1	.970
HRS	Sig. (2 tailed)		.002
	N	150	150
Development	Pearson correlation	. 970	
	Sig. (2-tailed)	.002	
	Ν	150	150

Table 1.7 Correlations

Table 1.7 shows the correlation coefficient r for human relation skills to be 0.970 and the p value resulting to 0.02 show that p value is less than 0.05 therefore the null hypothesis is rejected. This means that there is a significance relationship between human relation skills and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.

Hypothesis 2

H₀₂: There is no significance relationship between planning skills and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State

H_{i2}: There is a significant a significant relationship between planning skills and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State

Table 1.8Correlations

		Planning skills	Development
	Pearson correlation	1	.833
Planning skills	Sig. (2 tailed)		.001
	N	150	150
Development	Pearson correlation	. 833	
	Sig. (2-tailed)	.001	
	Ν	150	150

Table 1.8 shows the correlation coefficient r for planning skills to be 0.833 and the p value 0.01. With this result, p value is less than 0.05. As such, the null hypothesis is rejected. This means that there is significance relationship between planning skills and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.

Hypothesis 3

H₀₃: There is no significance difference between financial plans and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.

H_{i3}: There is a significant difference between financial plans and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.

		Financial plans	Development
	Pearson correlation	1	.798
Financial plans	Sig. (2 tailed)		.001
	N	150	150
Development	Pearson correlation	. 798	
	Sig. (2-tailed)	.001	
	Ν	150	150

Table 1.9Correlations

The table 1.9 reveals the correlation coefficient r for financial plans to be 0.798 and the p value resulting to 0.01 show that p value is less than 0.05. As such, the null hypothesis is rejected. This

infers that there is significance relationship between financial plans and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State.

Discussion of Findings

The major objective of this study was to assess the influence of Entrepreneurial education and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State. From the first analysis, finding shows that there is positive correlation between human relation skills and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State. This finding was in line with the study of Gutterman (2022); Moh'd *et al.* (2020). In their study, they found that that human relation skill is needed for effective communication and over all organisations' effectiveness.

In the second analyses, it was hypothesized there is no significant relation between planning skills and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State. With R value of 0.833 and p-value of 0.01, it was revealed that there is a significant positive relationship between planning skills and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State. This finding agrees with the findings of Latham (2017). In his study, he found that effective planning skill enhances entrepreneurial activities of SMEs. Planning involves determining overall missions, identifying key results areas, and setting specific objectives as well as developing policies, programmes, and procedures for achieving them. The difference between this study and the current study is that, this study was conducted in a developed economy while the current study is conducted in a developing economy.

Also, it was hypothesized that there is no significant relationship between financial plans and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State. With an R value of 0.798 and p-value of 0.01, finding revealed that there exists positive correlation between financial plans and the development of entrepreneurship amongst tertiary institution students in Akwa Ibom State. This finding disagrees with the study of Mohamed *et al.* (2014); Ojile and Tijani (2017) which in their study, they found that financial plans does not enhance entrepreneurial success in manufacturing line. This variance in finding could be as a result of varying sectors in which the study is being conducted.

Conclusion

Based on the analysis of the data undertaken, it is revealed that entrepreneurial education can influence entrepreneurship development amongst tertiary institution students in Akwa Ibom State. For proper development of entrepreneurship, there is need for the student entrepreneurs to develop their managerial skills. The government of Akwa-Ibom State may also device better means of empowering and encouraging student entrepreneurs to promote a long-lasting development of entrepreneurship in the state visa-vis, the country.

Recommendation

Based on the findings and the conclusion drawn from this study, It is recommended that student entrepreneurs should be encouraged to take up courses in management to help develop

their managerial skills, especially human relations, planning and financial plan skills. Equally, they should consider planning a basic routine, as it will assist them in making estimates and preparation for the future and also control of their finances. This will help retain existing customers while attracting new customers to their businesses.

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