

Socio-Demographic Variable And Ownership Of Small-Scale Business In Calabar Municipality, Cross River State, Nigeria.

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Abstract

Small businesses are key to socioeconomic development, since they contribute in terms of employment generation and they enhance income generation and society's stability. Documented facts indicate that the small business sub – sector is shrinking, which could imply worsening socioeconomic conditions for the populace. Undoubtedly, various factors have accounted for the situation; however, the focus of this study was to examine the interconnectivity between socio-demographic factors and small -scale business ownership. The study focused on the relationship between marital status; educational exposure and business ownership. Survey – inferential research design was adopted, whereby a sample size of 386 persons was investigated. Multi-stage sampling technique was applied, beginning with cluster sampling, random sampling and systematic sampling, in ascertaining how socio-demographic variables influence ownership of small - scale business. Two hypotheses were tested and the results indicated, first, that there is a statistically significant relationship between marital status and business ownership. And second, that there is a statistically significant relationship between educational exposure and ownership of small - scale business. The implications of the research findings include the fact that, while not ignoring the need to continually enhance the literacy levels of the populace, people should also be made to gain as much vocational skills exposure as possible in order for society to further benefit from the relatively higher propensity for enterprise development that the combination of formal education and vocational skills training exposure offers.

Keywords: Small-scale business; entrepreneurship; socio-demographic variables.

1. Introduction

Micro, small and medium enterprises, aside being a major avenue for job creation, wealth creation and social stability, are also the window through which new and more useful goods and services are made available in the society (Turker & Sonmez, 2009). They are a major driver of socioeconomic development in most parts of the world, and they play an important role in helping economies achieve their developmental aspirations especially in terms of economic stability and peaceful coexistence.

In recognition of their critical role in socioeconomic progress, government at various levels, including Nigeria's Government and other stakeholders such as local and international non-governmental organizations, socio-cultural institutions and well – meaning individuals have, over the years, taken major steps toward the promotion of entrepreneurship development. One of such steps of the Nigerian Government was the establishment of Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), following the SMIDA Act 2003 and its amendment in 2004. A number of other institutions and initiatives have also been put in place, all tending toward the growth and development of small businesses (National Policy on Micro, Small and Medium Enterprises, 2013).

On a general notion, business activities, and their contribution to society's development have both temporal and spatial variability. For example, the socio-political entity known as Nigeria recorded a decline in her new venture creation statistic between 2012 and 2014. Her New Business Density (the number of new businesses created per

1000 persons of working population) fell from 0.91 to 0.76 (World Bank 2014), yet, Lagos (one of Nigeria's 36 states) is known to experience a high and increasing wave of small business activities; a higher rate of growth in its small business sub-sector, both in terms of the number of new enterprises created and in terms of their relative performance or productivity (Nwagwu and Oni, 2015). The starting or growing of an enterprise is as much of a step-by-step process of physical and economic decision-making as it is a manifestation of a people's social and demographic predilections (Vânia, Alexandre and Newton, 2010). An enterprise usually emerges as an outcome of a complex interplay of physical, psychological and socioeconomic as well as socio-demographic determinants. Socio-demographic variables are among the factors that are believed to set the limits to the spatial and temporal variability in small business activity. Accordingly therefore, this study sought to examine the interconnectivity between marital status, formal and vocational education attainment and ownership of small-scale business.

2. Objectives

- i. To examine the influence of marital status on ownership of small-scale business in Calabar Municipality.
- ii. To examine the relationship between formal and vocational educational attainment and ownership of small-scale business in Calabar Municipality.

3. Research hypotheses

The following null hypotheses were tested in the course of the study:

- i. Marital status does not significantly influence ownership of small-scale business in Calabar Municipality
- ii. Formal and vocational education do not have any significant effect on ownership of small-scale business in Calabar Municipality

4. Literature review

4.1 Marital status and ownership of small-scale business

Marital status refers to one's position in relation to whether they are married, single, divorced, separated or widowed. Single refers to the marital status of someone who is currently not married and has never been married, as distinct from someone that although not currently married, may have been married in time past, in which case they may be separated, divorced or widowed. Spors (2014) posited that the proportion of businessmen and women who were married decreased from 68.6 percent in 2007 to 66.9 percent in 2012. In a study by Patrick, Stephens and Weinstein (2016) (as cited in Giarratano, 2016), it was reported that although business start-up rates by women in United States has greatly increased over the years, much of the increase came from the contributions of unmarried women. Unmarried woman would start a business depending on their level of self-confidence and whether or not such action offers greater financial rewards and flexibility. They run a business mostly as a response to pull factors that arise from the business climate and their personal characteristics and capacity. Married women on the other hand, start a business mainly due to two kinds of factors, namely; pull factors (such as positive perception of gender roles), and push factors, such as the need to cater for young ones in the face of inadequate resources. What it means is that demographic changes such as having many more people to cater for could influence the decision of a married woman to start a small-scale business. Starting a business, when it has to do with married women, is often a response to push factors.

A study by Salwa, Yahya, Azila & Fidlizan, (2015) in Malaysia, reported that on the whole, married women managed their businesses better and recorded more financial profit than single – mother - business owners. The study on Malaysian business owners was aimed at comparing the activities of both sets of women in terms of their financial and administrative operations, as part of an evaluation of the outcomes of a 10 - year empowerment scheme.

Many factors may account for the seemingly larger proportion of single women in entrepreneurship, including the fact that they (single women) seem not to take as much interest in gender stereotypes, compared to married women who are a lot more influenced by what roles society has assigned to them (Patrick and Weinstein, 2016 as cited in Kramer, 2016). Besides, single women really believe they can and should earn more income and

enjoy the respect that being a successful entrepreneur tends to afford. Outlining reasons that may have given single women the lead in small-scale business activity, (Patrick & Weinstein 2016 as cited in Mitchell, 2016) explained that personal fulfillment and the level of flexibility that being self-employed affords are factors that may have enhanced the involvement of single women in small business activities

Olowa and Olowa (2015) posits that, although the socio-demographic variable of marital status may not necessarily have positive relationship with all forms of entrepreneurial behaviour, being married does correlate positively with level of involvement in small-scale agribusiness.

4.2. Educational attainment and ownership of small-scale business

Educational attainment refers to one's exposure to academic training as well as vocational and technical skills acquisition. Skills acquisition could be formal, such as when it is part of an academic programme or when it takes place in a workshop, industrial layout, and business incubator or in a similar setting. Skill acquisition could also be informal such as when it takes place in a traditional home setting. According to Dr. Martin Luther King Jr., the purpose of education is for one to become more effective and more able to reach their worthy goals (The Purpose of Education. n.d.). It should logically follow that higher levels of education would make it increasingly easier for people to achieve their goals, including their entrepreneurial aspirations. Yet, some have argued that when it comes to formal education, the mere fact of being in a classroom setting makes it more difficult for people to take up the challenge of starting a business, and that it does not matter much if such formal education curriculum includes entrepreneurship, technical or vocational education (Yang, 2016). Although there would be cases where a number of technical and vocational education institution graduates turn out as successful entrepreneurs, such outcomes are relatively low compared with start-up outcomes of non – classroom - based vocational and technical skills acquisition programmes. According to Yang (2016), the conventional classroom setting in schools such as universities and colleges has a fundamental tendency to make people become risk-averse. Formal education does not only make people abhor failure, it also makes them do all they can to avoid any situation or activity that could make them experience some form of failure. Such risk-averse mindset is believed to correlate negatively with starting a business.

Some other researchers have identified a positive relationship between relatively high level of formal education and entrepreneurship, not necessarily in terms of seeing high level of formal education as a factor which contributes to making people prone to creating a business, but rather as a factor which increases people's propensity to own a formal enterprise. That is to say, the higher the level of formal education, the less likely people are to own a business that operates in the informal sector (not registered; not dully incorporated). This is likely due to the fact that educated business owners are enlightened enough to appreciate the mostly negative implications of operating an informal business (Jiménez, Palmero-Cámara, González-Santos, González-Bernal and Jiménez-Eguizábal, 2015). A study by Norman and Mornay (2012) also reported that the level of formal education correlates positively with business management capacity and firms' performance, while Olowa & Olowa (2015) reported that when it comes to approaching farming with a strictly business mindset, it is persons that have attained higher levels of formal education that tend to have a higher tendency. The study therefore posited that higher levels of formal education have a significant positive relationship with involvement in agribusiness. What this implies is that although various studies point to the fact that higher levels of formal education tend to enhance managerial competence and therefore a higher probability of a business becoming successful and sustainable, it does not necessarily follow, that higher level of formal education increases the probability for new venture creation.

There are scores of literature suggesting that a good number of successful business owners are either uneducated or school dropouts (Vital, 2014; Hudson, 2013; Kiyosaki, 2013). This could be explained partly, by the fact that most potentially outstanding entrepreneurs' minds could actually get so busy mulling over business ideas and concepts that a conventional formal education programme seems too regimented or unbearably distracting, and a waste of time; until such a time when they are able to take their mind-bugging investment project to a relatively satisfactory level (Fallon, 2014).

Education by way of vocational and technical skills acquisition is said to correlate positively with ownership of small-scale business (Lankard, 1991). Vocational skills training refer to the acquiring of practical skills in a specific area of interest, through experiential learning. It tends to imbue beneficiaries with some sort of practical experience of how the business world works and also makes them a bit more familiar with entrepreneurial risk –

taking, as well as other dynamics of business operations. Accordingly, owning a business tends to be a more natural outcome of vocational and technical skills training programmes (Ashmore, 1990 cited in Lankard 1991).

A good number of small businesses are based on vocational or technical skills and this implies that exposing people to skills acquisition training would likely make it easier for them to own a business. Vocational and technical skills acquisition exercises are often undertaken as some sort of informal education; under a more or less technical workshop or industrial layout setting, with innovation incubators or related platforms as the training ground. The training curricula are also largely area-specific and highly experiential, being mainly made up of series of hands-on routines to make vocational skills training a lot more oriented toward getting beneficiaries to perfect their vocation of interest through practice and, more often than not, making of several mistakes. The hands - on approach and the opportunity to make mistakes and accept same as part and parcel of programme design is largely at variance with formal education, where teaching and learning is largely theoretical and students are, by default, trained to do all they can to avoid making mistakes (Lankard, 1991).

Eki (2016) argues that vocational skills acquisition exposure is a better predictor of new venture creation than formal education due to the fact that the latter (formal education) is mainly theoretical, hardly predisposing beneficiaries to enterprise development activities. The former on the other hand, often induces a shift from paid labour mentality to business creation tendency and entrepreneurial thinking in general. Vocational and technical skills training programmes therefore align, to a large extent, with entrepreneurial mindset, where learning by doing and calculated risk – taking are the norm. It is generally believed that vocational and technical skills acquisition training is a launch pad for a good number of small businesses (Maycotte, 2015). This view is also in line with those of Tegmeier, Kurczewska & Halberstadt (2016) who posit that vocational training makes it more likely that someone would start a business.

The outcome of a study by The European Commission (2009) on the importance of entrepreneurship courses in vocational skills acquisition programmes makes it clear that the most effective way of getting people to exhibit high level of technical and business innovativeness is to deliver entrepreneurship education as a component of vocational skills acquisition training programmes, where the experiential platform of vocational skills training gives focus to, and provides a landing pad for entrepreneurial principles being taught. Accordingly also, the intercourse of the practicality of vocational skills acquisition training and the entrepreneurial mindset that may have been imbued in programme participants would provide a more effective launch pad for new venture creation (Directorate-General Enterprise and Industry, 2009).

In another study under a platform known as Start-and-Improve-Your-Business (SIYB), which happens to be one of the projects of the International Labour Organisation (ILO), it is acknowledged that there is a worldwide growing popularity of human capital development models that offer entrepreneurship education courses as part of vocational skills development training in the expectation that such approach would have higher impact than a single-focus exposure of participants on either entrepreneurship education or vocational skills acquisition training (Majurin, 2016). It was reported that such ‘combined’ human capital development models yielded new business start-up rates up to 2.25 times higher, suggesting that such combination does more effectively equip the target group in terms of enabling them realize their entrepreneurial aspirations. In the same vein, the outcome of a study by Ogundele, Akingbade and Akinlabi (2012) suggests that combining vocational skills acquisition with entrepreneurial education results in higher volumes of business start-ups.

5. Research methodology

The study made use of survey design and it adopted a cross – sectional approach. Data generated were analyzed using the chi-square statistical tool. The area of the study was Calabar Municipality, located in Cross River State, South-South Nigeria and having a geographical population of 183, 681 persons (National Population Commission, 2006). The population of the study was made up of persons between the ages of 18 and 65 years and the researchers made use of a sample size of 386 persons.

Multistage sampling was used in the study and to enable the researchers collect reliable data, both primary and secondary data sources were explored. Instrument for data collection was a semi - structured questionnaire developed by the researchers and containing both closed and open-ended questions. The questionnaire was divided into two sections, namely, *Section A* and *Section B*.

6. Data analysis

6.1 Data analysis and findings for marital status and business ownership

Table 1 shows the distribution of respondents in terms of marital status and ownership of small – scale business. The table indicates 24.4 percent of respondents who are married own a business, while 10.4 percent did not own a business. Also, 27.5 percent of respondents that were single owned a business while 34.2 percent did not own a business. Of the total respondents that were separated/divorced/widowed, 2.8 % owned a business while 0.8% did not own a business.

Table 1: Marital status and ownership of small - scale business

Marital status	Ownership of Business		Total
	Own a business	Do not own a business	
Single	106 (27.5%)	132 (34.2%)	238
Married	94 (24.4%)	40 (10.4%)	134
Separated/Divorced/Widowed	11(2.8%)	3 (0.8%)	14
Total	211	175	386

Source: Field survey, 2017

Table 2: Result of statistical analysis of influence of marital status on ownership of small-scale business

Marital status	Own a business	Do not own a business	Total	df	Chi-square
Single	106(130.1)	132(107.9)	238		
Married	94(73.2)	40(60.8)	134		
Separated Divorced/Widowed	11(7.7)	3(6.3)	14	2	26
Total	211	175	386		

df= 2, Critical $X^2 = 7.815$

The null hypothesis stated that marital status do not significantly influence ownership of small- scale business. The independent variable is marital status while the dependent variable is ownership of small-scale business. The result of the analysis shows that the calculated X^2 value of 26 is higher than the critical X^2 value of 7.815 at 0.05 level of significance with 2 degree of freedom. By this result, the null hypothesis is rejected while the alternate hypothesis is accepted. This means that marital status significantly influence ownership of small- scale business.

This finding support earlier study by Patrick, Stephens and Weinstein (2016) (as cited in Giarratano, 2016), who reported that although business start-up rates by women in United States has greatly increased over the years, much of the increase came from the contributions of unmarried women.

6.2 Data analysis and findings for educational exposure and business ownership

Table 3 shows the distribution of respondents in terms of formal education and ownership of small – scale business. The table reveals that of the total respondents, those who have first school leaving certificate (FSLC) 2.1 percent owned a business, while 3.6 percent did not own a business. Likewise, 19.2 percent with senior secondary certificate (SSC) owned a business while 18.7 percent did not own a business. Also, respondents with the Ordinary National Diploma / National Certificate of education (OND/NCE), 7.5 percent owned a business, 6 percent did not own a business. In addition, 21.3 percent of respondents who have first degree (HND/B.Sc.) owned a business while 13.8 percent did not own a business. 4.7 percent of the total respondents who are educated beyond first degree (postgraduate) owned a business while 3.1 percent did not own a business.

Table 3: Formal educational level and ownership of business

Level of formal education	Ownership of business		Total
	Own a business	Do not own a business	
FSLC	8(2.1%)	14(3.6%)	22
SSC	74 (19.2%)	72(18.7%)	146
OND/NCE	29 (7.5%)	23 (6%)	52
HND/BSc	82(21.3%)	53 (13.8%)	135
POSTGRADUATE	18 (4.7%)	12 (3.1%)	30
TOTAL	211	174	385

Table 4 shows the distribution of business ownership in terms of those who have undergone vocational skills training. The table reveals that 67.1 percent of the total respondents have been exposed to vocational skills training while 32.9 percent have not. 42.2 percent of the respondents who have vocational skill training own a business while 24.9 percent do not own a business. The table also shows that 12.4 percent that owned a business had not received vocational skills training just as 20.5 percent have not received vocational skills training nor owned a business.

Table 4: Vocational training and ownership of small scale business

Acquisition of vocational skills	Ownership of business		Total
	Own a business	Do not own a business	
Yes	163 (42.2%)	96 (24.9%)	259
No	48 (12.4%)	79 (20.5%)	127
Total	211	175	386

Table 5: Statistical analysis of formal and vocational education and ownership of small-scale business

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	Df2	Sig. F Change
1	.875 ^a	.766	.764	.242	.766	625.874	2	383	.000

a. Predictors: (Constant), formal education, vocational training

Table 6:

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	73.249	2	36.624	625.874	.000 ^b
	Residual	22.412	383	.059		
	Total	95.661	385			

df= (2, 383), Critical F=3.000

a. Dependent Variable: Business_Ownership

b. Predictors: (Constant), Formal educational, Vocational training

Table 7

pCoefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	1.896	.018		108.043	.000	1.861	1.930
Vocational training	-.417	.023	-.714	-18.256	.000	-.462	-.372
Formal education	-.100	.020	-.196	-5.007	.000	-.140	-.061

t=1.96

a. Dependent Variable: Business_Ownership

The result of the analysis in table 5 shows the inter-correlation between the two variables (formal education and vocational education). This means that the two variables are significantly inter-correlated. The result reveals that there is a significant multiple correlation (R) of .875 and R² of .766. This means that only 76.6 % of the total variance of the variables score are explained or predicted by the ownership of small- scale business.

The analysis of variance result in table 6 shows the two variables taken together have significant influence on ownership of small- scale business. The calculated F value of 625.824 is higher than the critical F value of 3.000. This indicates that formal and vocational educations have a significant influence on ownership of small- scale business.

Table 7 also shows the predictive power of each of the two variables. The t value of 18.256 and 5.007 respectively clearly shows that all the two variable vocational education and formal education have significant influence on ownership of small-scale business.

7. Conclusion and recommendations

Marital status has a significant relationship with ownership of small - scale business. There are proportionately more persons who are single and do not own a business than there are married, divorced, separated and widowed persons that do not own a business. The need to provide for family and dependents is one of the major motivations to own a business. Exposure to vocational skills acquisition training on the other hand, has a strong positive relationship with ownership of small – scale business. For any given level of formal education, people are more likely to own a business after they have been given some sort of technical / vocational skills acquisition training. The study recommends that vocational and technical skills acquisition programmes be made accessible to many more persons, specifically, people that have acquired a reasonable level of formal education in order for society to tap from the relatively higher propensity for enterprise development that the combination of formal education and vocational skills training exposure offers. It is also recommended that married women be given

relatively easier access to various forms of enterprise development support services to boost their tendency for start-up activity for the benefit of society.

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