



# ColomboArts

Journal of Social Sciences and Humanities

Volume 4 | Issue I

2019



ISSN 2536-894X



9 772536 894002



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## The Impact of Structural Support on the Entrepreneurial Intention of Undergraduates in South-West Nigeria

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### Recommended Citation

Muraina, L.O. (2019) "The Impact of Structural Support on the Entrepreneurial Intention of Undergraduates in South-West Nigeria", *ColomboArts Journal of Social Sciences and Humanities*, 4 (1)

Available at: <https://colomboarts.cmb.ac.lk/?p=472>

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## **The Impact on Structural Support on the Entrepreneurial Intention of Undergraduates in South-West Nigeria**

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### **Abstract**

*This study stems from the issue of unemployment in Nigeria which, at the time of this study, was reported to be 14.2% by the National Bureau of Statistics. Unemployment has been associated with the increasing crime rate, poverty, and underdevelopment. However, studies have reported that to address Nigeria's current unemployment, entrepreneurship promotion is fundamental as it would unleash the potential of the youth which by extension, would contribute to the nation's development. Hence, this study examined if undergraduates have intentions to become entrepreneurs in the future with the structural support currently available in the country. The study, which had a descriptive and exploratory orientation, adopted a mixed method approach and the study population consisted of 2 public and private universities each located in three states in South-West, Nigeria. These institutions and the sample population were determined through a multistage sampling technique. A total of 414 questionnaires were administered and 33 structured interviews were conducted. Data processing and data analysis were done through SPSS Version 20 from which tables depicting measures of central tendency and variation, spearman correlation co-efficient, and multiple regression analysis were tested. The interviews were transcribed and their content was analysed. The results depicted that there is a wide gap in the support provided by the country's structure to aid entrepreneurial intentions as several structural issues (loan unavailability, political climate, recessionary economy etc.) were seen as challenges by the undergraduates. However, they identified the large population and climatic conditions as favourable for entrepreneurial ventures. The study recommends that bureaucratic restrictions and laws in business creation should be reduced while funds and materials should be provided to entrepreneurs. In addition, reducing the interest, exchange, and inflation rates and addressing the issues of the recessionary economy are identified as important for entrepreneurship promotion.*

*Keywords: Entrepreneurial Intention, Entrepreneurship, Structural Support, Unemployment*

**Introduction**

Nigeria is suffering from many challenges which has resulted in it occupying a low position in the ranking of the comity of nations. A closer evaluation of these problems and the literature on the subject show that unemployment is a root cause of the nation's underdevelopment and of many other problems the country has suffered, such as absolute and relative poverty and the crimes perpetrated on the streets in Nigeria (Chidiebere, Ilonaya, Udunze, 2014).

Entrepreneurship is the most viable solution for unemployment and underdevelopment (Lee, Lim, Ng Huei, Wong, 2012; Sylvia and Dayang, 2016). According to Lee et al. (2012), entrepreneurship is the channel through which jobs are created, rate of unemployment is reduced, economies are developed, and a healthy economy is stimulated. Entrepreneurship was defined by Salami (2013:19) as “the creation of five basic new combinations of introduction of a new product, a new method of production, opening a new market, conquest of new source of supply and creating a new organization”.

The Global Entrepreneurship Report (GEM) (2012) asserted that the total early-stage entrepreneurial activity (TEA) in Nigeria is at 35% while perceived opportunity is at 82% and perceived capability is at 88%. A close analysis therefore reveals a gap between the TEA and the perceived opportunity. To fill this gap, a study must be conducted to know if un-utilized opportunities can be capitalized in the future. Furthermore, World bank-IFC (2013) cited in Muhammad (2015) reported that Nigeria was ranked 131 in providing a conducive atmosphere for businesses while the United Kingdom ranked 7 in the list. The global report also positioned Nigeria at 119 out of 185 countries surveyed on the ease of starting a business. This implies that starting a business is highly constrained in Nigeria. This fact supports the GEM (2012) report.

Ajzen (1991) affirmed that, intention is the predictor of a specific behaviour. Jose (2012:28) affirmed that “in cognitive psychology, intention is the cognitive state immediately prior to performing behavior”. In the literature, entrepreneurial intention (EI) has been proven to be a primary predictor of future entrepreneurial behavior (Gelard and Saleh, 2011).

The GEM (2012) report also reads that there is “an abundance of willing and able entrepreneurs encouraged by internal market openness but constrained by government

programmes and regulations”, which shows that the Nigerian social system stunts enterprise creation. Moreover, to understand how the social structure affects enterprise creation and impacts the EI of the largest population in Nigeria – the youth, it is essential to investigate where the social structure fails. To fully understand the problem above, the study developed objectives that would provide long-term solutions for the impact of structural support (SS) on the EI of undergraduates. The objective is therefore, to determine the structural prospects and challenges to enterprise creation in South-West (SW) Nigeria.

### **Literature Review**

According to Bird (1988) cited in Turker and Selcuk (2009:146), intentionality is a state of mind directing a person’s attention, experience, and action towards a specific goal or path of achieving something. Therefore, entrepreneurial action can be conceptualized as an intentional behaviour (Bird, 1988). Bird (1988) cited in Muraina (2017), associated EI with individuals’ state of mind that is aimed at creating new ventures, developing new business concepts, or creating new values within existing firms. The act of studying EI can be regarded as a dated exercise and one might think that the area of study has diminished in value. However, at present, entrepreneurship is regarded as the medium through which economies are transformed positively (Turker et al., 2009; Lee et al., 2012) and studies that determine if future generations have entrepreneurial intentions will continue to gain validity.

In EI studies, scholars have studied the effect of personality or cognition on making the decision to become entrepreneurs (Muhammad, 2015; Lee et al., 2012). Although the results vary across studies, they often indicate a link between EI and personality traits such as self-confidence, risk-taking ability, need to achievement, ability to control, innovativeness, personal attitude, self-efficacy, perceived behavioural control, creativity, personal goals, etc. Furthermore, Denanyoh (2015) and Turker et al. (2009) have asserted that a person is also surrounded by an extended range of cultural, social, economic, political, demographical, and technological factors. Therefore, there can be some threats for entrepreneurs which can crush their dreams even if their covert attributes support entrepreneurship. Therefore, recent scholars have progressed to evaluating entrepreneurship tendencies in relation to extrinsic or contextual factors such as relational support, educational influence, SS, market penetration, etc.

Most theories on EI have focused on the theory of reasoned action, while so many others have adopted the theory of planned action (Ajzen, 1991) which was an advancement of the

former. Others have adopted the theory of the entrepreneur event, the entrepreneurial intention model, and the content specific EI model. However, all these theories have been modified by various researchers to suit their purpose. It is important to note that even when an individual possesses the right mental framework to start an enterprise, if the right structure is not in place, enterprise creation will be halted. This is seen in many studies where scholars have reported a high rate of EI with no visible achievement that leads to impactful economic transformation, growth, or development (Denanyoh, 2015; Muhammad, 2015). However, most of these studies base their research conclusion on theories which focus on personality traits.

Muraina (2017) defined SS as the entrepreneurial assistance given by the Nigerian economy (government parastatals), private companies, and non-governmental organizations. These include financial loans, governmental business policies, and business opportunities etc. The Nigerian government and all other structural stakeholders have rendered little support to the development of entrepreneurship as their policies lack continuity, consistency, and commitment (3C's). The federal government has organized various ministerial programs such as the National Economic Empowerment and Development Strategy (NEED's), the New Partnership for Africa's Development (NEPAD), and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) to assist entrepreneurs. All these and many others have had, at their initialization, the capacity provide financial assistance, facilities, advisory services, training, and marketing assistance which would have made it easier for entrepreneurs to start enterprises. However, most of these programs have failed to end the abject poverty in Nigeria due to various structural issues such as corruption and mismanagement of funds.

Thus, based on the above literature review, the following hypothesis was proposed:

H<sub>0</sub>: There is no significant relationship between the Structural Support provided by Nigeria and Entrepreneurial Intention.

**Table 1: Summary of past studies on structural support and entrepreneurial intention**

Author	Research Population	Relationship between SS and EI.
Denanyoh et al. (2015).	228 polytechnic students in Ghana.	Positive correlation.
Sylvia et al. (2016).	351 undergraduates in a Public University in Malaysia.	Insignificant relationship.
Turker et al. (2009)	Sample of 300 university students in Turkey	Significant relationship
Gelard et al. (2011).	200 students in Islamic Azad University, South Tehran Branch, Turkey.	Significant and correlational relationship.

Source: Researcher’s construct, 2017

Table 1 presents studies which adopted SS and their results. All the researchers except Sylvia et al. (2016) reported a significant relationship between SS and EI.

**Methodology**

The research adopted the descriptive research method as the main research design and the exploratory method as the subordinate design. A survey was used for data collection. Both quantitative (questionnaire) and qualitative (interview) tools were used to emulate the trends seen in recent research studies on this topic. The ‘embedded experimental model’ presented by Creswell and Clark (2007) was selected for the study. Hence, priority is given to the quantitative methodology, and the qualitative data set is used to support the findings.

This study is set in South-West Nigeria which comprises six (6) states: Ogun, Oyo, Osun, Ondo, Lagos, and Ekiti. South-West Nigeria was chosen as it is regarded as one of the most important (in aspects of economy, infrastructure, education, development etc.) geo-political units of the country. All the three types of universities in Nigeria (public, federal and state, and private universities) can be found in the region. In addition, many top-ranking universities that welcome a large number of students and researchers are situated in the region. For this reason, it is popularly called the “most educated region in Nigeria”. The population of this study consists of all the undergraduates of the selected universities located in South-West Nigeria. The study collected data from 4 universities situated in 3 out of the 6 states. The universities are Caleb University, Covenant University (CU), Olabisi Onabanjo University (OOU), and University of Ibadan (UI). The first and second universities are

private universities located in Lagos and Ogun respectively. The third and fourth are state and federal public universities located in Ogun and Oyo respectively.

Due to the difficulty in involving the total population of the four universities in the study, the research used the formula for the infinite population (categorical data) introduced by Cochran (1977). Accordingly, 384 questionnaires were to be distributed. However, 414 questionnaires were equally distributed amongst the 4 universities after oversampling adjustments were made on the former figure.

The study adopted both non-probability and probability sampling techniques in alignment with the two research designs (descriptive and exploratory). The sampling comprised two stages, i.e., the selection of universities and the selection of sample units. The major sampling technique used in selecting the universities was a random multi-stage sampling technique (six-stage) which is explained below:

- i. Amongst the six states in the South-West Nigeria, three (3) states were randomly selected using the ballot simple random sampling mechanism. Thereby, Ogun, Lagos and Oyo were selected.
- ii. To ensure equal representation, the three types of universities in Nigeria (public, federal and state, and private universities) and all colleges were considered for selection.
- iii. 14, 6 and 6 universities are available in Ogun, Lagos, and Oyo states respectively. However, some of these institutions were approved as universities as recently as 2016. As the study required undergraduates who have two more years to graduate, some universities did not meet the selection criteria. Therefore 10, 4 and 3 universities were available for selection from Ogun, Lagos and Oyo respectively.
- iv. 4 out of the 17 universities that qualified for selection were purposively selected. The selected students met all the selection criteria and several faculties or colleges were represented in the sample.
- v. To ensure adequateness, the quota sampling technique (proportional) was used to select the universities from among the 3 randomly selected states. 2 (state public and private universities), 1 (private university) and 1 (federal public university) were proportionally selected from Ogun, Lagos, and Oyo respectively.

- vi. OOU and CU were purposively selected from Ogun state, while Caleb and UI were also purposively selected from Lagos and Oyo respectively.

Purposive sampling technique was used to select respondents. Respondents had to meet the three (3) criteria below to reply to the questionnaire.

- i. Respondents must be an undergraduate of one of the selected universities.
- ii. Respondents must have, at most, 2 years to graduate from the university (present year included) because that is believed to be the critical stage of deciding whether to create an enterprise or be employed under an existing entity (Zain, Akram, Ghani, 2010; Lee et al., 2012).
- iii. Respondent must have offered a course on entrepreneurship (including theory and practical) as considered a requirement by NUC.

The questionnaire was polarized. Section A collects data on the respondents’ socio-demographics, while section B focused on the prospects and challenges of the Nigerian structure. Questions were close ended and used the ‘Likert scale or the technique of summated rating’. The questionnaires and the interviews were conducted concurrently during 8 working days. Out of the 414 questionnaires that were distributed, 403 were collected in good form which represented a collection rate of 97.3%. The questionnaire was drafted and modified using past studies as shown below.

**Table 2: The origins of constructs in the questionnaire**

Construct	Adopted From
Structural support	Leong (2008); Turker et al. (2009), Denanyoh (2015).
Entrepreneurial intention	Leong (2008); Lee <i>et al.</i> (2012).

Source: Researcher’s construct, 2017

Validity and reliability of the questionnaire were ensured. The questionnaire was sent to an experienced social researcher for comments and was modified accordingly. Afterwards, thirty (30) copies were distributed among respondents from OOU as the pilot study. After correcting ambiguities in some questions, the questionnaire was finalized. Forty interviews were proposed to be conducted (10 in each university), but the number was limited to 33 due to the unavailability of interviewees. They were distributed as 6, 8, 9 and 10 across

Caleb, CU, UI, and OOU respectively, representing a success rate of 82.5% in conducting interviews. SPSS was used to analyze the two data sets (descriptive and inferential).

Before distributing questionnaires, an approval letter was collected from the universities and the instruments (questionnaires & interviews) were stamped at some universities (Caleb & CU), which greatly increased the rate of participation. The respondents were assured of confidentiality and anonymity and their consent was obtained beforehand.

### Analysis

Given below is a summary of the respondents' socio-demographic details.

**Table 3: Frequency and percentage distribution of respondents' socio-demographics**

<b>Socio-Demographic Variables</b>	<b>Frequency (N)</b>	<b>Percentage {%</b>
<b>Age</b>		
15 – 19 years	86	21.3
20 – 24 years	254	63
25 – 29 years	58	14.4
29 years and above	5	1.2
<b>Total</b>	<b>403</b>	<b>100.0</b>
<b>Sex</b>		
Male	192	47.6
Female	211	52.4
<b>Universities</b>		
Caleb University	97	24.1
Covenant University	98	24.3
Olabisi Onabanjo University	100	24.8
University of Ibadan	108	26.8
<b>Faculty/ College</b>		
Social and Management Sciences (SMS)	195	48.4
Education	41	10.2
Law	23	5.7
Science and Technology	57	14.1
Arts	25	6.2
Agriculture and Forestry	18	4.5
Engineering and Environmental Sciences	44	10.9
<b>Level</b>		
300 Level	156	38.7
400 Level	202	50.1
500 Level	37	9.2
Others Specify	8	2.0

Source: Researcher's Field Survey Result, 2017

Table 3 presents the respondents' socio-demographic characteristics. Distribution of respondents by age indicates that 21.3% are between 15-19 years, 63% are between 20-24, 14.4% are between 25-29, and 1.2% are older than 29 years. The table also depicted that 47.6% are male while 52.4% are female undergraduates.

The university distribution shows that 24.1%, 24.3%, 24.8%, and 26.8% are from Caleb, CU, OOU, and UI respectively. The faculty distribution shows that 48.4% are from SMS, 10.2% are from the Education faculty, 5.7% are from the college of Law, 14.1% are from the faculty of Science and Technology, 6.2% are from the college of Arts, 4.5% are from the college of Agriculture, and 10.9% are from Engineering and Environmental sciences. In addition, 38.7% are at 300 Level, 50.1% are at 400 Level, 9.2% are at 500 Level while 2% are at Levels higher than 500.

**Table 4: Responses on structural support as a reflection of entrepreneurial intention**

Statements	Mean	Ranking	Frequency
Qualified consultants and service support for new enterprises are made available by the government.	3.13	6	403
Banks usually give credit and loan facilities to start businesses.	3.53	2	403
The Nigerian law is in favour of starting and running a business.	3.48	3	403
The government has created channels to easily access financial aid to start a business.	3.15	5	403
The Nigerian government, in some manner, has created an interest in me to become an entrepreneur.	3.22	4	403
Entrepreneurs have a positive image in the society.	4.06	1	403

Source: Researcher's Field Survey Result, 2017

Table 4 depicts that SS is a good means to create EI. The last question based on entrepreneurs' image has the highest mean of 4.06. Also, the first question on perceived challenges had the lowest mean score of 3.13. The mode of all the questions is a figure 4 which shows that most respondents agreed with all the questions on SS except with the first question which has a modal score of 3. The above results can be supported through the

interviews. The question asked at the interview was: “*Do you think that the Nigerian society is favourable to starting a business? Why?*?”. The responses of some interviewees are given below.

‘Capital No. let’s look at the development comparisons between Nigeria and some countries – electricity, roads, internet access etc., it’s incomparable, even too much of laws, bureaucracies, red-tapism & procedures exist in Nigeria at the start of a business and the exchange rate is also too high for my import & export business and non-availability of loans due to NGO’s capacity is preventing the accessibility of loans to the masses’ (Interviewee 1/ UI/ 22/ F/ Social Science/ Political Science/ 300 L)

‘Both. It is unfavourable due to non-development plans by the government for emerging entrepreneurs and banks also discourage as they can’t offer overdraft. Talk less of loans if you don’t have collateral. It is favourable because of the population size with appropriate market strategies it leads to more sales and profit and the climatic conditions are also favourable.’. (Interviewee 10/ CU/ 39/ M/ Engineering/ Electrical Electronics/ 500 L)

‘Unfavourable! The exchange rate is too high and there is no availability of loans to students for starting businesses. Also, the Nigerian structure concentrates only on empowerment programmes like skill acquisition, but no loans are given to really empower those that are beneficiaries of those schemes. (Interviewee 18/ Caleb/ 22/ M/ Social Sciences/ International Relations/ 400 L)

‘No. Fund sourcing is very difficult and interest rates on loans from banks are too high. However, government provides skill acquisition programs and offers instruments to participants like in Lagos State’ (Interviewee 26/ OOU/ 24/ M/ Arts/ English Language/ 400 L)

Most of the discussants stated that the SS was absent. They viewed high interest rates and the dwindling economy as major problems. The difficult laws, rigorous policies, and the unavailability of funds for new entrepreneurs were also reported as challenges. Some saw an advantage in the large population size and the high unemployment rate was regarded an antecedent to the creation of enterprises. We can therefore conclude that SS remains weak and the EI of undergraduates in South-West Nigeria is not easily detectable.

In a mixed research like this one, research results sometimes tend to be contradictory. The embedded experimental model however recommends prioritizing the quantitative data. However, other indicators, i.e., the hypothesis testing, was also used to reach the conclusion as explained below.

H<sub>0</sub>: There is no significant relationship between the Structural Support provided by Nigeria and Entrepreneurial Intention.

**Table 5: Spearman correlation coefficient analysis between SS and EI.**

		Entrepreneurial Intention
Structural Support	Correlation Coefficient	<b>.328**</b>
Spearman Ranking	Sig. (2-tailed)	.000
Correlation Coefficient	N	403

Correlation is significant at the 0.01 level (1%) (2 - tailed)

Source: Researcher’s Field Survey Result, 2017

Table 5 above shows that there is a slight but definite and positive relationship between SS and EI. Therefore, H<sub>0</sub> is rejected as there is a slightly significant and positive relationship between SS and EI. Hence, it can be concluded that when the government, financial institutions, and laws provide financial aid, establish entrepreneurship-oriented policies, and ensure simplicity in enterprise creation, undergraduates develop more EI.

**Table 6: Model Summary of Regression Analysis**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.516 <sup>a</sup>	<b>.157</b>	.145	.693

a. Predictors: (Constant), SS

b. Dependent Variable: EI

Source: Researcher’s Field Survey Result, 2017

Table 6 presents how the variance in the dependent variable (EI) is explained by the independent variable (SS). The  $R^2 = 0.157$  and if expressed as a percentage, it is = 15.7%. therefore, H<sub>0</sub> is accepted.

**Discussion**

The central nature of location statistics depicts that more respondents agreed to the questions, as most answers are between ‘neutral’ and ‘agreed’. The correlation analysis depicts that there is a slight and positive relationship between SS and EI in Nigeria. Additionally, the regression shows that only 15.7% of the respondents’ EI is a function of SS while the remaining 84.3% is explained by other variables such as social, cognitive, and other contextual factors. Most of the interviews depict that there is little support from the Nigerian structure to promote enterprise creation.

The quantitative and qualitative data show some of the prospects and challenges of setting up businesses in Nigeria. For example, an interviewee emphasized on the large market available in the country due to its large and growing population. Unfortunately, the students are pessimistic of business creation due to the increasing interest rates of banks coupled with the exchange rates, as other international currencies continue to appreciate against the Nigeria Naira. Also, the lack of infrastructure (roads, electricity, internet access etc.) and the lack of governmental assistance/grants hinder business prospects. However, the quantitative data proved that the students have a positive attitude towards the successful entrepreneurs in the country.

All the statistical materials utilized show that when the structure supports undergraduates, they tend to possess EI and thereby tend to create businesses in the country. In other words, there is positive relationship between SS and EI. This is supported by Denanyoh et al. (2015) and Turker et al. (2009). However, the hypothesis was accepted because all results asserted that there is only a slight significance between the Nigerian socio-economic support system and enterprise creation, and thereby the report of Sylvia et al. was confirmed (2016).

### **Conclusion**

Based on the results, this study concludes that undergraduates in South-West Nigeria possess sound EI. However, the null hypothesis was accepted, leading to believe that the Nigerian structure has little positive effect in luring undergraduates to be future entrepreneurs. Secondly, it was discovered that the youth have a positive image of the entrepreneurs due to the success (in terms of financial achievement, status, prestige etc.) achieved by entrepreneurs such as Tony Elumelu, Aliko Dangote etc.

On completion of the study, the following recommendations were made:

- i. All the technicalities, bureaucracies, and difficulties experienced by emerging entrepreneurs should be addressed by the government to bring about positive changes and to ensure that business creation is perceived as viable by the emerging entrepreneurs.
- ii. Qualified consultants and support services should be made available by the government at different and accessible locations to encourage business creation.

- iii. All the interviewees were specific about the high interest, inflation, and exchange rates in the country. The government should ensure that a solution is offered to this problem.
- iv. The accessibility of loans to new entrepreneurs should be ensured by the government, since most loans are limited to bureaucrats and NGO's whose officers use them for personal business projects.
- v. The high tendency of relying on collaterals should be reduced so that other forms of securities are used by the citizens, especially students, when acquiring easily accessible loans.
- vi. Positive competitive rivalry should be encouraged by the structure to bring out the best in entrepreneurs so that positive change is achieved in the country. Additionally, it will ensure that Porter's competitive advantage in strategic management is achieved through the creativity and uniqueness of business creation.

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