



## THE PROSPECTS AND CHALLENGES OF ENTREPRENEURSHIP AND VENTURE CREATION AMONG GRADUATES OF TERTIARY INSTITUTIONS IN PLATEAU STATE NIGERIA

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### ABSTRACT

The problems of rising social vices and poverty is associated with the increase in unemployment especially among the youths in Nigeria, more youths graduate from tertiary institutions of learning only to face limited employment opportunities that are difficult to secure. One of the solutions to the problems of graduates' unemployment in Nigeria is the promotion of entrepreneurship and venture creation among students in tertiary institutions with a view to prepare them to be job creators and not job seekers after graduation. Entrepreneurship can help reduce increasing rate of unemployment if encourage in the right way. The study seeks to find out the prospect and challenges of entrepreneurship and venture creation among graduates of tertiary institutions in Nigeria with Plateau state as a case study. Using the survey method of data collection, sample size of 800 questionnaires were administered, 720 were retrieved and 620 valid questionnaires were analysed after sorting. The questionnaire combined multiple choice closed and opened ended questions. A multistage sampling was adopted where the state is stratified into three senatorial zones, 4 Local Government Areas (LGA) from each of the senatorial zones were identified and graduates of tertiary institution were thereafter randomly selected. The study adopted the descriptive and evaluation methods of data analysis to analyse data gathered. Findings revealed that entrepreneurship opportunities exist in Plateau State and that more graduates are willing to venture into business creation provided there is an enabling environment. The findings also found that entrepreneurship and venture creation in Plateau state is faced with a lot of challenges among which include challenging environment for entrepreneurship practice and venture creation, limited access to start-up capital for intending graduates, unfavourable government policies, inadequate infrastructures especially in the rural areas among other challenges. The study recommends entrepreneurship education be sustained in all tertiary institutions in Nigeria, creating enabling environment by policy makers to encourage new start-up business and small and medium enterprises, access to reasonable interest loan in financial institutions that is less stringent and infrastructures should be provided in the rural areas among other recommendations.

**Key words:** Entrepreneurship, Venture Creation, Graduates, Tertiary Institutions.

### INTRODUCTION

All over the world, newer and innovative measures are being taken with the aim of solving the numerous problems that are bedevilling many countries; policy makers are inundated with myriads of problems among which include unemployment that occurs as a result of population expansion especially in developing countries. One thing has caught the attention of government and decision makers as a possible solution to the problem of unemployment; that is entrepreneurship and venture creation. Entrepreneurship and the businesses they create have become economic stimulators especially in developing countries like Nigeria where the problems of rising unemployment is alarming, entrepreneurship has come to be accepted as a possible solution to the rising unemployment. Desai (2009) maintained that entrepreneurship is often credited with many positive changes in developing countries; he further added that entrepreneurship is associated with job and

wealth creation, innovation and its related welfare effect. On his own part Adelodun (2006) said that in most economies of the world, Small and Medium Enterprises (SMEs) provide the bulk of the enterprises employing a sizeable proportion of the labour force. Through proper training technique, societies create entrepreneurs that develop small business and as well maximize the economic potentials of the state especially of the rural areas. Hassan and Olaniran (2011) posited that the concept of entrepreneurship otherwise called small business management is now very popular among people as a strategy of escaping poverty and creating an enabling environment for socio-economic expansion and productivity. Encouraging the study of entrepreneurship can change the orientation of graduates from dependency on 'white collar jobs' to job creation, more so that the 'white collar jobs' are scarce or hard to come by these days. Premand et al (2012) on their own part believed that in economies characterized by low labour demand and high rate of youth unemployment, entrepreneurship training has the potential to enable youths to gain skills and create their own jobs. Globally, It is estimated that 1.3 trillion people live on less than a dollar per day and one of the factors that led to the sudden rise of poverty among people is lack of entrepreneurial skills which can really create a sense of self sufficiency (Hassan and Olaniran, 2011).

Nigeria, despite its abundant human and natural resources is still groping in the dark in regards to almost all development indices, there exist in Nigeria, high rate of unemployment among graduates, dilapidated or complete absence of basic infrastructure and a government machinery that is not very effective in-service delivery and policy implementation. In order to forestall impending danger of rising unemployment among Nigerian graduates, the need for entrepreneurship education is not only an option but pertinent if Nigeria must forge ahead to join the league of emerging economies and to curb the social vices that are associated with unemployment, poverty and frustrations (Yasir, Liren and Mahmood, 2019; Olaniran and Mncutie, 2018; Yusuf, 2019). It is because of the realisation that employment seeking should be discouraged and job creation be encourage that the National Universities Commission (NUC) mandated all universities to teach entrepreneurship as a general course to all students so as to disabuse the minds of university students on job seeking and make them start thinking of job creation (Ejiga, 2004; Tende, 2010; Audretsch et al, 2001; Slavtchev et al, 2012; Premand et al, 2012; Mbab et al., 2019; Yusuf, 2019; Amini-Philips and Ihibo-Areb, 2019). Nwaoga and Omeke (2012) observed that "over 80% of graduates in Nigeria are unemployed, yet they have the paper qualification." They maintained that "unemployment in Nigeria appears to be a labour market paradox and is attributed to prevailing skills deficit and skill mismatch." Meaning that if handled appropriately entrepreneurship can bridge the gap between theory and practice. According to the National Bureau of Statistics (NBS) (2014), Nigeria, just like many other countries is facing serious problem of unemployment as a result of increases in population and expanding admission of students into tertiary institutions over the years. That has resulted in a large turnout of graduates without corresponding jobs, this has



led to social problem facing our societies in which no one is completely insulated from, both the low and the highly placed.

Plateau State being the twelfth largest state in Nigeria, and is roughly located in the centre of the country. It occupies a strategic position in the north central region of Nigeria, Jos metropolis is one of the largest and busiest commercial cities in Northern Nigeria, and the state is endowed with good weather, tourist attractions and hospitable people and has attracted people from within and outside Nigeria. The state is also blessed with fertile land that is suitable for agricultural production, greater part of the land in Plateau State is arable, and this is one area that graduates can key into to create jobs for themselves and others especially now that the government is focusing on the agricultural value chain. The economy of the state is dominated by small time traders who are mostly illiterates and therefore unable to properly imbibe the spirit of entrepreneurship to their businesses. That is why tertiary institution graduates need to be encouraged to go into entrepreneurship and venture creation in the state in order to tap into the existing potentials and to inject fresh ideas into the SMEs in the state. It is in light of the challenges identified that the study seeks to identify the prospect and challenges of entrepreneurship and venture creation among graduates of tertiary institutions in Plateau state Nigeria, with the aim of proffering solutions that can help mitigate the scourge of raising unemployment that is facing Nigeria and Plateau state in the face. Consequently, the paper is divided into five sections, section one is the introduction, section two seeks to review relevant literature on entrepreneurship, section three is the methodology, section four is the data analysis and interpretation of results and section five is the conclusion and recommendation.

## LITERATURE REVIEW

### Conceptual Framework

Entrepreneurship like many other concepts in social sciences and humanities has no universally acceptable definition. There is no one indisputable definition of entrepreneurship, however Holt (2013) said Schumpeter provides us with a framework for understanding the process of entrepreneurship. According to Schumpeter to reform or revolutionize the pattern of production by exploiting an invention or more generally, an untried technological possibility for producing a new commodity or producing an old one in a new way, by opening up a new source of supply of material or a new outlet for products is what entrepreneurship entails. Basically, Schumpeter looked at entrepreneurship in terms of creative destruction. Aruwa (2004) saw entrepreneurship as the willingness and ability to establish and to run an enterprise successfully. Ommonya (2011) on the other hand viewed entrepreneurship as the creative, innovative, risk taking and organisational process and functions of individual, who initiate, run and nurture a business venture, the ultimate aim is to receive the reward of resultant profit, independence, personal achievement and fame. Eneji (2014) opined that entrepreneurship is the process of creating something new or adding value to the

economy through taking risks and rewards associated with the process. Fwatshak (2010) defined entrepreneurship as any business activity with a market/profit orientation and aim. Hisrich (2007) defined entrepreneurship as the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, physical and social risks and receiving the resulting rewards. Global Entrepreneurship Monitor (2011) defined entrepreneurship as any attempt at new business or new venture creation, such as self-employment, a new business organization or the expansion of an existing business, by an individual, a team of individuals or an established business. In summary, we can be able to deduce from the various definitions of entrepreneurship that the concept has to do with calculated risk taking with a view of being rewarded with profit or gains through innovative ways or adding value to the process, making the status quo obsolete. Even though, sometimes, the risk-taking process may end up in loss rather than profit.

## EMPIRICAL LITERATURE

Entrepreneurship had existed for a very long time, as early writers like Cantillon, Smith, Say etc wrote about it although not in specific terms. But the resurgence of entrepreneurship arose in the early 1980s to the 1990s in the developed as well as the developing countries (Naude, 2013; Holt, 2013; Premand et al, 2012; Andrietsch et al, 2001). In Henrekson's (2007) word, entrepreneurship moved to the fore of the economic policy agenda, many governments came to see the entrepreneur as the solution to weak economic performance and deficient job creation. Most research on entrepreneurship tends to agree that entrepreneurship education leads to increase in economic development by way of creating new jobs and therefore reducing the high rate of unemployment (Olaniran and Mncutie, 2018; Yasir, Liren and Mahmood; 2018; Yusuf, 2019). For instance, Hisrich (2007) maintained that entrepreneurship is a major source of employment, economic growth and innovation, promoting product and services quality, competition and economic flexibility. GEM (2012) maintained that entrepreneurship is an excellent vehicle for economic diversification, private sector growth, job creation and poverty alleviation. Aruwa (2004) maintained that the entrepreneur is a vital factor in the process of production. According to Onmonya (2011) entrepreneurship is indispensable to a modern economy, he maintained that most of the developed economies had their root in entrepreneurship. Similarly, Holt (2013) averred that America was discovered and nourished by entrepreneurs; it became a world economic power through entrepreneurial activity, he further added that more importantly the future of America rest squarely on entrepreneurial ventures funded by creative individuals. Scarborough (2013) maintained that entrepreneurship continue to thrive in nearly every corner of the world. He said entrepreneurship has ignited interest among people to own and operate their own businesses. Acs and Amoros (2008) maintained that entrepreneurs create new businesses and new businesses in turn create jobs, intensify competition and may even increase productivity through technological change. Entrepreneurship training according to Premand et al (2012) has the potential to enable graduates to gain skills and create jobs as well as possibly also better align their skills with private



employers. Characteristics of successful entrepreneur include resilience, ingenuity, ability to take calculated risk, team player, responsiveness to criticism, ambition, optimism, achievement oriented, independent mindedness, goal orientation, self-confidence, tolerance for ambiguity, knowledgeable of market, desire for immediate feedback, skill at organizing (Duru, 2011; Eneji, 2014; Scarborough, 2013).

## ENTREPRENEURSHIP CHALLENGES

The practice of entrepreneurship is not without challenges that is why, entrepreneurs are said to be calculated risk takers. Scarborough (2013) maintained that entrepreneurship should not be an area of interest to leisure seekers and conservative individuals. The failure of early businesses is higher in developing countries than in developed countries. This is shown in the table below from a survey by the GEM (2012) in some African countries.

Table 1: Early-stage entrepreneurship, established business ownership rate and discontinuity (failures) of businesses in some selected African countries.

Economy	Early-stage entrepreneurial activity	Established business ownership	Discontinuation of business
Angola	32%	9%	26%
Botswana	28%	6%	16%
Ethiopia	15%	10%	3%
Ghana	37%	38%	16%
Malawi	36%	11%	29%
Namibia	18%	3%	12%
Nigeria	35%	16%	8%
South Africa	7%	2%	5%
Uganda	36%	31%	26%
Zambia	41%	4%	20%

Source: GEM (2012)

## RESEARCH METHOD

Owing to the dearth of data on unemployed graduates of tertiary institutions in Plateau state, the study adopts the use of survey method of data collection where primary data was sourced through the use of a well-structured questionnaire. A multi-staged method of data collection was employed with the state structured into three senatorial zones, thereafter four Local Government Areas (LGA) were selected per senatorial zone and questionnaires were randomly administered to respondents. The questionnaire was structured into three sections; the Bio data section, the Prospects of entrepreneurship as seen by graduates in Plateau State and the challenges that hinders graduates from engaging in entrepreneurial endeavours or that which discourage those already into the practice of entrepreneurship. Because of the cosmopolitan nature of Jos North and Jos South, sixty (60) questionnaires each were analysed while the remaining local governments of Barkin Ladi, Bassa, Bokkos, Kanke, Langtang North, Mangu,

Mikang, Pankshin, Quaan Pan and Shendam all had fifty (50) questionnaires analysed respectively. Six hundred and twenty (620) questionnaires were analysed in accordance with the scope of the study even though eight hundred (800) questionnaires were administered of which seven hundred and twenty (720) were retrieved, after sorting and editing as suggested in (Frankfort-Nachmias and Nachmias, 1996; Gupta and Gupta, 2011; Ogunbamern and Ogunbamern, 2010). Six hundred and twenty (620) valid questionnaires were used. The research work employed the use of frequencies and percentages using the Statistical Package for Social Sciences (SPSS) version 22. Also, evaluation technique as adopted in Eneji (2011) was used to test the research hypotheses.

### DATA ANALYSIS

The study being a primary data analysis employed the use of evaluation technique to determine reasons that have strong ratings. The rating ranges from five (5) to one (1) with five (5) being the most important reason and one (1) being the remote or least important reason. Numbers tending towards five (5) have significant importance while those tending towards one (1) are of least importance.

Table 2: Relationship between Entrepreneurship and job creation in Plateau State

Reasons/Ratings Eva	5	4	3	2	1	
How often respondents were taught Entrepreneurship in school	10.3%	24.5%	48.9%	16.3%	0%	3.3
Job Creation	44.4%	45.8%	7.4%	2.4%	0%	4.3
Whether Entrepreneurship is Innate	40.8%	56.0%	2.4%	0.8%	0%	4.4
Should Entrepreneurship Education be encouraged	56.8%	38.4%	1.9%	2.1%	0.8%	4.5

Source: Field Survey 2014.



Note: 5= most important reason, 1=Remote reason, Eva=Evaluation

The evaluation in table two (2) was done from the collation of field survey by questionnaire administration. This method of evaluation was adopted from Eneji (2011) and O'Neil et al (2013). For each reason evaluated, for example, the first reason in the table is how often respondents were taught entrepreneurship in school, this evaluation is conducted thus  $(10.3/100*5+24.5/100*4+48.9/100*3+16.3/100*2+0)$ ,  $Eva=0.515+0.98+1.467+0.326=3.3$

Table 3: Entrepreneurship and Business Establishment in Plateau State.

Reasons/Ratings	5	4	3	2	1	Eva
Entrepreneurship Opportunities	66.1	16.1	7.6	3.7	1.0	4.3
Financing Businesses	49.8	13.7	12.1	10.6	10.2	3.7
Entrepreneurship Development	33.1	30.0	6.1	28.4	2.4	3.6
Sector Respondent are willing to Invest		63.7	21.1	7.7	5.3	1.1
4.4						

Source: Field Survey 2014

Table 4: Entrepreneurship Challenges

Reasons/Rating	5	4	3	2	1	Eva
Barriers to starting new Businesses	54.7	20.6	12.6	6.0	6.1	4.1
Obstacles faced by Existing businesses	48.7	15.0	12.6	11.8	11.5	3.8
Factors leading to collapse Of existing businesses	33.4	24.0	18.4	13.2	4.0	3.5
Impediments to understanding Entrepreneurial concept	57.3	17.9	16.9	7.9	0	4.2

Source: Field Survey 2014

Table 5: Preference for Self Employment, Public Sector Employment and Private Sector Employment

Reasons/Ratings	5	4	3	2	1	Eva
Self-employment	34.7	21.3	20.2	18.9	4.5	3.616
Public Sector Employment	11.6	7.3	1.5	0.6	78.9	1.718
Private Sector Employment	2.3	1.0	0.8	0.8	95.2	1.147

Source: Field Survey 2014

## INTERPRETATION OF RESULTS AND DISCUSSION OF FINDINGS

### **Interpretation of Results**

From the percentage calculated in table 2 above, it shows that respondents were averagely taught entrepreneurship while in school. On the second reason, the evaluation (4.3) is tending towards five (5) indicating that respondents believe that entrepreneurship education can lead to job creation. On whether entrepreneurs are born or made, the response was almost on the average prompting the evaluation result to be high (4.4). The fifth reason has the highest evaluation result (4.5) indicating that respondents feel that entrepreneurship should be encourage as it will lead to job creation in Plateau state. From table 3 above, entrepreneurial development in both rural and urban areas are said to have huge opportunities. Based on the evaluation, respondents believe entrepreneurial opportunities exist in Plateau state (4.3) and if given start-up capital, they will invest (4.4) especially in the agricultural sector. The Evaluation also shows that personal savings is the main source of financing businesses in Plateau state. After the evaluation in table four (4) above, the result found that among the challenges or impediments to understanding entrepreneurial concept has the highest result (4.2) followed by barriers to starting new businesses (4.1), obstacle faced by existing businesses and factors leading to collapse of existing businesses have (3.8) and (3.5) as their results respectively. Based on the evaluation in table five (5) above, most respondent preferred self-employment (3.616) compared to public sector employment (1.147) and private sector employment (1.147). Majority of those who indicated self-employment as their preferred choice wanted it because of ability to innovate (34.7%), followed by flexibility of being self-employed (21.3%) and being one's own boss. After self-employment, respondents preferred public sector employment mostly because of job security (11.6%), followed by pension and gratuity (7.3%).

### **DISCUSSION OF FINDINGS**

The findings of this study revealed that entrepreneurial opportunities abound in Plateau state; most graduates would prefer to venture into the agricultural sector followed by commerce and industry and then hospitality and then information and communication technology. The study also found that most of the respondents have not been adequately taught entrepreneurship when they were in school, but they still believe that entrepreneurship be encourage especially in tertiary institutions as adequate and practical knowledge of entrepreneurship can lead to job creation. The finding also reveals that aspiring entrepreneurs face numerous challenges with lack of start-up capital being the most pressing. Others include insufficient entrepreneurship knowledge, white collar job orientation, and fear of taking risk associated with entrepreneurship. For those already into the practice of entrepreneurship, inadequate financing/financial policy is the major challenge being faced. Insecurity of lives and properties, inadequate infrastructure (especially in the rural areas), unfavourable government policies are some of the challenges entrepreneurs in Plateau State face.

### **CONCLUSION**





Based on the result obtained from the evaluation of primary data and regression of secondary data, it showed that entrepreneurship opportunities exist in Plateau state and that graduates are willing to accept it if provided with enabling environment. In fact, more respondents have indicated their desires to be self-employed, if given the right incentives such as adequate start-up capital, adequate rural infrastructure and environment that is crisis free.

## RECOMMENDATIONS

Having identified the prospects and challenges of entrepreneurship and venture creation among graduates of tertiary institutions in Plateau State, the following recommendations are made:

1. The National Universities Commission (NUC) policy of teaching entrepreneurship should be consolidated by making it more practical than theoretical. Experienced entrepreneurs should be invited to talk to the students based on their practical experience. Similarly, all other tertiary should also tow the path of the universities by introducing entrepreneurship as a compulsory study.
2. The National Universities Commission (NUC) policy of teaching entrepreneurship should be consolidated by making it more practical than theoretical. Experienced entrepreneurs should be invited to talk to the students based on their practical experience. Similarly, all other tertiary should also tow the path of the universities by introducing entrepreneurship as a compulsory study.
3. Access to start-up capital either inform of loans or grants by the Central Bank of Nigeria, commercial banks, Government, Non-Governmental Organisations (NGO), International Donours etc be encouraged. One of the basic challenges that graduates in Plateau State and Nigeria face is the lack of start-up capital to put into practice business ideas that they may have. Some have good business plans that are supposed to be convincing but financial institutions mostly insist on collateral which most simple do not have
4. Security of lives and properties. Entrepreneurship definitely cannot thrive in an atmosphere of unrest and crises. Tranquillity, serenity and orderliness are essential ingredients that are needed for entrepreneurship to progress. Plateau state and Nigeria have on several occasions witness pockets of violence as a result of ethnic or religious differences. Violence often leads to destruction of lives and investment worth trillions of Naira. The government first should nip in the bud the remote causes of these crises, then ensure that security of lives and properties is achieve through the use of state paraphernalia. Peaceful atmosphere/environment is needed for entrepreneurship to thrive, it is therefore imperative for the government to ensure peace, tranquillity and orderliness.

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