

Entrepreneurship Factors Influencing Self-employment amongst Graduates of Institutions of Higher Education in Tanzania

Ntimbwa, Cliff Manongi ¹, & Bukaza Chachage²

¹ *College of Business Education, Tanzania*

² *Nelson Mandela African Institution of Science and Technology, Tanzania*

E-mails: ¹ cntimbwa@gmail.com & ² Bukaza.chachage@nm-aist.ac.tz

(Accepted: 21 April 2023 and published on 5 May 2023)

<https://doi.org/10.58653/nche.v10i2.09>

Abstract

Entrepreneurship has been challenging to embrace amongst youths because entrepreneurship is much more than skill acquisition but requires a strong will to forge ahead. Although entrepreneurship education teaches skills, the real challenge is an individual's willingness to apply the skills acquired to real-life situations through self-employment in the face of escalating graduate unemployment in developing economies. This study aims at identifying factors affecting self-employment, encouraging entrepreneurship as a livelihood and reducing unemployment among graduates in Tanzania. The entrepreneurship theory is used in the study. The survey through snowball technique was able to identify 357 respondents in Dar es Salaam, Dodoma, Singida, Arusha, Iringa, Morogoro and Mbeya. Descriptive and multiple linear regression statistical analyses were employed. The findings reveal that entrepreneurship theory variables used in the study *knowledge* and *skills* significantly positively affect self-employment. However, *competence* does not have a significant effect on self-employment. The result implies that entrepreneurship training to gain knowledge and acquire skills will improve the embracement of self-employment by graduates of institutions of higher education. This further suggests that training institutions ought to enhance the learning content of knowledge and skills in their training programs to equip learners with necessary tools for self-employment in eradicating the problem of unemployment to graduates of institutions of higher education.

This study recommends that institutions of higher education graduates embrace self-employment as it offers independence and financial rewards.

Keywords: Entrepreneurship; Self-employment; Knowledge; Skill; Competence; Higher learning institution graduates

Introduction

Entrepreneurship as individual behaviour has been the engine of economic growth since the 18th century (Amatori et al., 2004). The society in a developed economy recognises and supports the efforts of individuals with entrepreneurial behaviour (UNCTAD, 2005), given that the degree of entrepreneurship determines the wealth and the competitiveness of that nation (Amatori & Coli, 2004). Entrepreneurs identify economic opportunities and make critical decisions to exploit them (Zoltan et al., 2006). This possibility has been achieved because of the prevailing enabling socio-political environment, among other factors. The United States of America (US) has colleges and business schools offering academic programmes or centres dedicated to entrepreneurship (Amatori et al., 2004). While entrepreneurs were expected to be supported by emerging economies by developing policies to hasten economic growth, many factors act against the advancement of entrepreneurial behaviour, such as cultural, political and technological factors, human capital and school curricula. To make emerging economies competitive in international markets, recently there has been a focus on enforcing entrepreneurship policies (UNCTAD, 2005). The assumption is that entrepreneurship education can cause behavioral change (Jones et al., 2017; Murugesan et al., 2015). This factors suggests that entrepreneurial education programmes change the individual mindset to aspire for self-employment after school.

From a historical point of view, the word 'entrepreneur' is derived from the French word *entreprendre*, meaning to undertake, go-between or between-takers Cantillion (Kuratko et al., 2007). The historical development of doing business in Tanganyika, and then Tanzania, indicated that business was not for educated people (Olomi, 2009), a scenario that was also applicable to other African states, like Ghana (Bosompem et al., 2017). Graduates of higher learning institutions worldwide have found themselves in a dilemma after spending years in colleges and universities, with most of them expecting to be employed but experiencing the opposite as employment opportunities are scarce. The second dilemma is that, though the results of self-employment are convincing, the road to success is tough (Otache, 2019). International Labour Organisation (ILO) (2020) statistics show that globally youth unemployment in 2020 was at 13.7 %; in Northern Africa it stood at 29.8%, in sub-Saharan Africa at 8.7%, in Latin America and the Caribbean at 18%, in Northern America at 9.1%, in Arab States at 23%, in Eastern Asia at 10%, in South-Eastern Asia and the Pacific at 10.9%, in Southern Asia at 18.8%, in Central and Western Asia at 17.5% and in Europe at 14.4%. (ILO, 2020).

This study observes that the unemployment rate is high, and that business opportunities are plenty. Nevertheless, graduates prefer employment to entrepreneurship. Therefore, this study aims to improve graduates' inventiveness by exposing the factors affecting self-employment to encourage entrepreneurship as a source of livelihood and reduce unemployment.

The objectives of this study were to:

- i) Study how entrepreneurship skills affect self-employment decisions amongst graduates of institutions of higher education in Tanzania.
- ii) Study how knowledge affects self-employment decisions amongst graduates of institutions of higher education in Tanzania.
- iii) Study how competencies affect self-employment decisions amongst graduates of institutions of higher education in Tanzania.

The research question is: How does entrepreneurship affect self-employment decisions amongst graduates of institutions of higher education in Tanzania?

Statement of the problem

The higher learning institutions curriculums which have entrepreneurship courses emphasis that students should aspire for self-employment, but graduates still do not embrace for self-employment as a first career choice, which is worrisome. Scholars are concerned about ignoring entrepreneurship in favour of pursuing scarce job opportunities (Connolly et al., 2006). This study contributes to the knowledge in developing countries where such studies are limited. This study is significant for actualising developmental goals in an economy; business start-ups will have an in-depth knowledge of the study constructs. The study is helpful to students and academics because of its unique methodology, which is pertinent for further research. Hence, the study focuses on entrepreneurship factors influencing self-employment amongst tertiary institution graduates.

Economies worldwide are seeking innovative approaches to addressing rising unemployment. However, persistent efforts to advance the economies by both the public and private sectors have not yielded the expectations in terms of expanding job opportunities. Hence, it is crucial to address the unemployment rate and thus address its consequences, such as poverty. However, higher learning institution graduates are still reluctant to embrace self-employment as an alternative for cognitive reasons. It is essential to offer alternatives to enable the graduates to seize the available opportunities for building means of livelihood through leveraging entrepreneurship factors such as self-employment, knowledge, skills and competence. This study should induce a distinctive behavioural pattern in the graduates to ameliorate the negative consequences of unemployment in society, as aforementioned. Thus, the study identifies the factors which influence successful self-employment among graduates of higher learning institutions.

Literature Review

The graduates of higher learning institutions find themselves at a crossroads when it comes to making a decision to either take up salaried employment or go into self-employment (Otache, 2017). Training enhances one's capacity to perform entrepreneurial activities such as doing business (Jones et al., 2017). Skills, knowledge and competence are among the entrepreneurial factors which are positively affected by training (Plumy et al., 2008). Mayombe (2017) affirms that giving training to graduates – specifically training by doing – enhances their skills for self-employment. Kucel et al. (2016) argue that at certain times there is a difference between skills for salaried employment and those for self-employment. Skills like the ability to identify new opportunities, the ability to mobilise others and possession of knowledge of other fields are needed in self-employment but are not relevant for salaried job. According to Rosti et al. (2009), the level of education from a gender perspective has an impact on entering and remaining in self-employment as females enjoy a high level of success in making the transition from wage employment to self-employment. In developing countries, learners find themselves undertaking courses that are not of interest to them, leading to lack of sufficient skills, especially soft skills (Abdu-Raheem, 2022). According to Beynon et al. (2014), motivation during start-up encourages graduates to go in for self-employment. Few studies have been done in Africa, and in Tanzania in particular, to try and understand the influence of entrepreneurship training programmes on graduates' self-employment. This study aims to show how the entrepreneurship constructs of knowledge, skills and competence influence the graduates to go in for self-employment after studies.

Furthermore, scholars and academics are concerned about entrepreneurship development and thus contribute scholarship and theories. The theories are anchored in the notion that entrepreneurs are widely accepted because of their innovation and market attraction ability. For instance, scholars explain that an entrepreneur is an innovator who develops untried technology due to entrepreneurial initiatives (Bhide, 2005). An entrepreneur is an individual who keeps on addressing needs to shape live experiences. An entrepreneur is energetic and a risk-taker (McClelland, 1961). Peter Drucker states that entrepreneurs maximise opportunities (Kuratko et al., 2007). Shapero and Sokol (1982) argue that entrepreneurs take the initiative, organise some social and economic mechanisms and accept the risk of failure. Entrepreneurship includes intrapreneurs, who are entrepreneurs within an already established organisation with a positive impact on the organisation's goals (Hisrich et al., 2002). Therefore, for this study, an entrepreneur is an individual who could observe and interpret the environment and seize noticeable opportunities to start a business. Entrepreneurship is a discipline, an activity and a business venture operated innovatively, efficiently and productively for wealth creation. Entrepreneurship includes self-employment.

Theoretical framework

This study relies on social cognitive theory (SCT) as set out by Albert Bandura through the Bobo doll experiment on behaviour in 1961 and 1963 (Bandura, 1977). SCT is anchored in the value of modelling for acquiring novel behaviours based on a direct correlation between a person's perceived self-efficacy and behavioural change. Bandura (1977) explains that self-efficacy comes from four sources: performance accomplishments, vicarious experience, verbal persuasion, and physiological states. The theory emphasises the central role cognition plays in encoding and performing behaviours. Since this study is about graduates' behaviours in embracing self-employment, which has to do with self-disposition and personal will, SCT is relevant because it teaches that human behaviour is caused by personal, developmental and environmental factors. Basing on SCT, Anjum et al. (2018) explains that human creativity improves the confidence to embrace entrepreneurship. The study established that embracing entrepreneurship is a cognitive issue because the more creative a person conceives himself to be, the higher his entrepreneurial intentions.

Entrepreneurship factors

Engaging in entrepreneurship inculcates the basic life skills of managing people, including employees. It improves one's sense of creativity and prepares one to handle future challenges as it improves leadership thinking and augments creativity. However, despite the benefits of entrepreneurship, graduates are still reluctant to embrace it due to factors such as self-employment appreciation, knowledge, skills and competence. Hence, this study focuses on the factors as the constructs, namely knowledge, skills and competence, for analysis to determine the factors influencing self-employment. The three constructs derive from entrepreneurship theory as constructs which can be affected by training programmes. The three (knowledge, skills and competence) will be used in this study as independent variables and self-employment as a dependent variable as follows:

Knowledge

Knowledge is familiarity with someone or something. It includes facts, information, descriptions or skills acquired through experience or education (Cavell, 2002). Knowledge can be practical or theoretical, formal or informal. In this study, knowledge is acquired by formal training. Hence, Hypothesis 1: H_1 : Knowledge significantly affects self-employment in Tanzania.

Skills

Skills are the ability to do a specific task within a minimal amount of time and with minimal energy. Skills can be general or specific; the general skills include time management, teamwork and leadership. Specific skills can be applied to a particular job (Steel, 2012). The acquisition of skills usually requires certain environmental stimuli and situations. In terms of doing business, a person needs various skills to contribute to the economy.

Hence, Hypothesis 2: H₂: Skills significantly affect self-employment in Tanzania.

Competence

Competence is a psychological variable which progresses from incompetence to competence in a skill. Competence has four stages. The first is unconscious incompetence, where an individual does not know how to do something and is ignorant that he does not know. The second is conscious incompetence; at this stage, an individual does not know how to make something but understands that he does not know. The third is to assess the level of skill being shown and used is conscious competence, where the individual knows how to do something and concentrates on doing it accurately. The fourth is unconscious competence, where the individual has good skills to do something and at the same time performs other duties. Training could raise the competence of an individual (Prahalad et al., 1990).

Hence, Hypothesis 3: H₃: Competence significantly affects self-employment in Tanzania.

Self-employment

The term 'self-employment' is viewed from different perspectives. For example, Connolly et al. (2006) argue that self-employment is a process that starts with conceptualising the idea, analysing the business environment and designing and implementing a business plan. While in Tanzania the National Bureau of Statistics (NBS) (2014) states that self-employment involves persons working on their farms or *shambas* or doing other income-generating activities. Therefore, the self-employed work for themselves in trade, business or any other production activity to generate income. They can extract or use resources to generate profit, pay government taxes, create jobs and improve the standard of living. Furthermore, entrepreneurship education concerns three factors: knowledge, skills and competence.

Research Methodology

In order to address the research problem, the study adopted the quantitative research methodology to collect data because, apart from collecting information from many respondents, the researchers did so that the reader would also be able to understand the situation which faces the graduates who seek employment after their studies. The cross-sectional survey research design through the use of the snowball technique was used to identify and collect information from the graduates of higher learning institutions in Tanzania. The researchers decided to use the technique owing to time constraints and the lack of a database to identify the respondents and their locations. The research instrument is a questionnaire in a seven-scale Likert format which was developed by the researchers as an outcome of the operationalised constructs developed from the theory of entrepreneurship (Elihadary, 2006; Saunders et al., 2009).

Sampling

The sampling technique used in collecting data was the snowball technique due to time and cost constraints. This technique enabled the researchers to obtain information about

the next respondent from the current respondent who was perhaps in the same class or college (Creswell, 1994; Saunders et al., 2009). The process enabled the researchers to get 357 respondents, all of whom were self-employed graduates in Tanzania. The quantitative information was collected from the following regions through a questionnaire: Dar es Salaam, Morogoro, Singida, Mbeya, Arusha, Zanzibar, Iringa and Njombe. The regions were selected because a considerable number of the respondents were doing various business activities there, including consultancy, food processing, IT, digital marketing, agricultural processing, stationery dealership, running shops, operating factories and running livestock businesses. This is shown in Table 1. This study reviewed some earlier, similar studies to determine the significance of using the entrepreneurship factors, namely knowledge, skills and competence variables, to provide a well-grounded argument. The variables were used to develop hypotheses which provide the framework for what to investigate in the study.

In line with Isaga (2015), descriptive and multiple regression statistical analysis was employed to test the effects of the independent variable on the dependent variables. Regression analysis was employed because of its reliable predictive power (Freedman, 2005). Multiple regression analysis was conducted to identify the effects of the knowledge, skills and competencies on self-employment. Unlike single regression analysis, the multiple regression analysis techniques allow an analysis of additional variables (Sykes, 1993). In this study, statistical analysis was conducted to identify the effects of the predictor variables on self-employment. The factors used in the analysis are independent variables in the entrepreneurship factors of knowledge, skills and competence, and self-employment as the dependent variable. The dependent variable is self-employment while the independent variables are knowledge, skills and competencies. The statistical analysis was aided by IBM SPSS Amos 20.

Thus, data analysis was done quantitatively, which allowed for the interpretation process. SPSS was used for testing reliability, validity and regression analysis. Reliability was determined by Cronbach's alpha and confirmatory analysis was done by the IBM AMOS software to determine the validity of the concepts used in the study.

Data Analysis and Results

Table 1: Job characteristics of respondents

Type of Business	Frequency	Percent
Consultancy	70	19.6
Food processing	39	10.9
Information technology	29	8.1
Agriculture processing	25	7
Digital marketing	23	6.4
Stationery	19	5.3
Shop – Domestic	16	4.5
Hair saloon	12	3.4
Digital money transfer	10	2.8
Factory	9	2.5
Shop – Clothes	8	2.2
Livestock keeping	9	2.5
Music	88	2.2
Others	80	22.6
Total	357	100

Source: Researchers' compilation, 2022.

Most of the businesses shown in Table 1 were located in Dar es Salaam (60.9%), followed by Arusha (18.1%), Mbeya (15%) and others 6% because the populations of cities represent people from all the regions of Tanzania. The location of the majority of these businesses also shows the practical usability of a snowball method to identify the representative sample of self-employed graduates. It also involves people who know one another. That suggests that the snowball technique is a realistic technique of data collection.

Reliability test

A reliability analysis using Cronbach's alpha was conducted to estimate the reliability of the predictor variables. The generally agreed upon lower limit for Cronbach's alpha is 0.70. The test measured the internal reliability of the constructs entrepreneurship knowledge (EK), entrepreneurship skills (ES) and entrepreneurship competencies (EC) as independent variables against self-employment as the dependent variable.

Table 2: Cronbach's alpha (α) reliability measures on entrepreneurship factors

Construct	Code	Cronbach's alpha (α)
Entrepreneurship Knowledge	EK	0.832
Entrepreneurship Skills	ES	0.621
Entrepreneurship Competencies	EC	0.817
Self-employment	S	0.811

Source: IBM SPSS Amos 20 output, 2022.

In Table 2, the results of Cronbach's alpha indicate that constructs EK, EC and S had satisfactory internal reliability with an alpha value above 0.7, meaning that the items making these constructs produce similar scores. The results indicate that the data utilised for this study is highly reliable on average.

Validity test

Validity means the extent to which the research instrument measures the constructs. Two tests were conducted to test the data's validity: principal component analysis (PCA) using SPSS 16 and confirmatory factor analysis (CFA) using IBM SPSS Amos 20. Construct validity was measured using PCA to see if items loaded as predicted on the expected number. The PCA with subsequent (Varimax) was conducted in the scale items for each theme. For the PCA findings to be acceptable, the KMO value of 0.5 and above were considered. After the PCA test, the CFA test was conducted. The CFA helped to determine if the models fit the data collected. The guideline from Hooper et al. (2008) and Lei and Wu (2007) were used to interpret the line of fit of goodness statistics

Entrepreneurship factors for employment

The PCA was conducted to assess the validity of entrepreneurship factors. The findings indicated a KMO of 0.815 which was satisfactory for the analysis to continue as indicated in Table 3.

Table 3: KMO and Bartlett's test – Entrepreneurship factors

Kaiser-Meyer-Olkin measure of sampling adequacy		0.815
Bartlett's test of sphericity	Approx. chi-square	1967.84
	Df	120
	Sig.	0

Source: SPSS Amos 20 output, 2022.

Kaiser–Meyer–Olkin measure of sampling adequacy

The PCA test results indicate that there were multiple loadings and cross-loadings. These two items, S7 and S8, were removed, and the PCA was rerun, as indicated in Table 3.

Table 4: Factor loadings for entrepreneurship factors: Rotated Component Matrix

Particulars	Component			
	1	2	3	4
EK1: I learnt about starting business in college which help me to go for self-employment.		0.796		
EK2: I have learnt that entrepreneurship courses were useful for me to go for self-employment.		0.879		
EK3: I have learnt that entrepreneurship courses were very practical for self-employment.		0.795		
EK4: I have learnt that the knowledge about innovation and creativity made me to see opportunity for self-employment.		0.632		
ES1: I acquired the skills which led me to go self-employment.			0.625	
ES2: I acquired the skills from my role model which encouraged me to go for self-employment.				0.703
ES3: I acquired the skills from my parents which encouraged me to for self-employment.				0.842
EC1: I learnt the competence of how to start and run a business which encouraged me to go for self-employment.			0.668	
EC2: I learnt the competence of understanding the business environment which facilitates my decision to go for self-employment.			0.839	
EC3: I learnt the competence of acquiring and managing the resources which facilitates my decision to go for self-employment.			0.845	
S1: Self-employment has made me to generate sufficient income for me and my family.	0.672			
S2: Self-employment has enabled me to pay for school fees for my children.	0.693			
S3: Self-employment has enabled me to pay for health care for me and my family.	0.784			
S4: Self-employment has enabled me to pay rent (business premises/house) for business and home.	0.739			
S5: Self-employment has enabled me to buy a motor vehicle for my family.	0.706			
S6: Self-employment has enabled me to take care of my parents.	0.631			
Extraction Method: Principal component analysis.				
Rotation Method: Varimax with Kaiser normalination.				
A Rotation converged in 5 iterations.				

The CFA was run to determine if the construct validity obtained after PCA would also be validated by CFA, as shown in Table 4. The CFA was run without the items S7 and S8. The diagram (Figure 1) displays the standardised regression weights (factor loadings) for the common factor (predictor) and each of the items. The squared multiple correlation coefficients (R²) describing the amount of variance the common factor accounts for in the observed variables are also displayed in Figure 1.

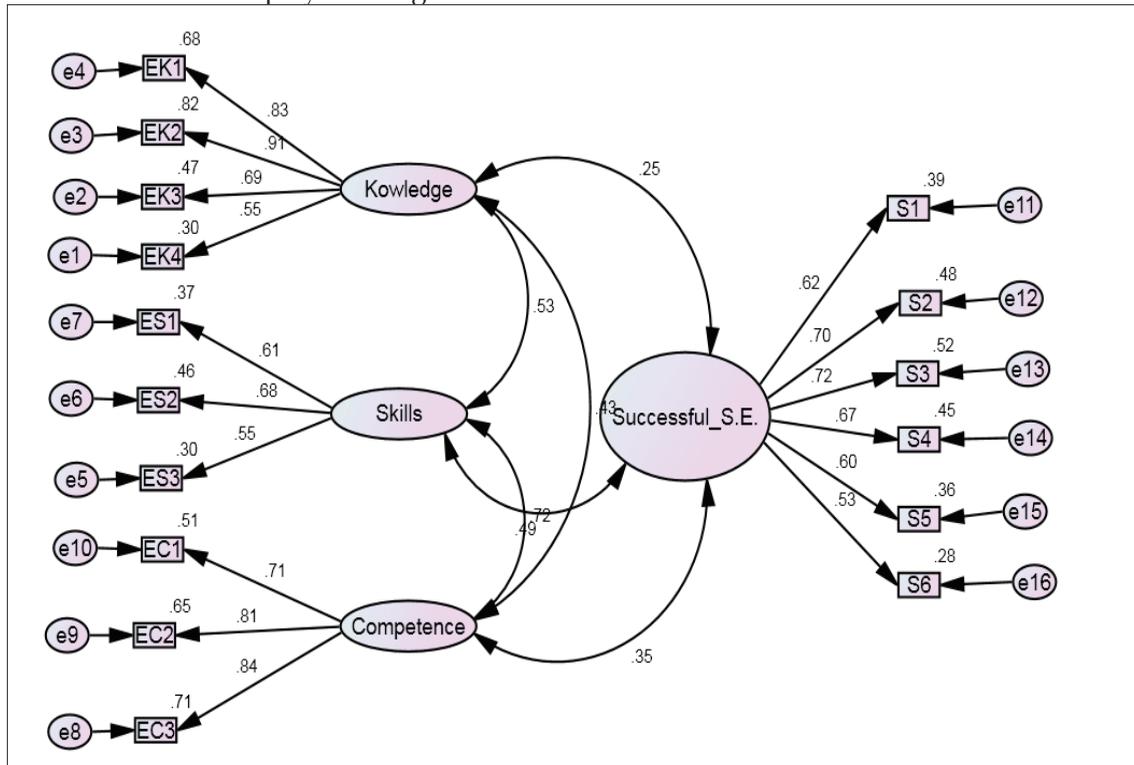


Figure 1: Standardised regression weights (factor loadings) – Entrepreneurship factors

The model fit indices from the CFA were obtained. The chi-square was very high, 391.6 (df 98). However, the study did not solely rely on the chi-square value as the primary determinant of the goodness of fit. The relative/normed chi-square (χ^2/pdf) was 3.99 and RMSEA was 0.09, slightly higher than the acceptable level. However, other indices indicated the goodness of fit RMR was 0.21, which is small, indicating goodness of fit. The GFI was 0.89, AGFI was 0.84, NFI was 0.83, CFI was 0.87 and TLI 0.84; all of these values are below 0.9, indicating the goodness of fit.

Findings

Multiple regression analysis was used to test the influence of independent variable knowledge, skills and competence with dependent variable self-employment. The findings show that knowledge and skills significantly and positively affect self-employment ($\beta=0.122$ $p=0.030$)

and ($\beta=0.276$ $p=0.000$) respectively. Competence does not significantly affect self-employment ($\beta=-0.072$, $p=0.247$). Hence, the findings support:

Hypothesis 1: H1: Knowledge significantly affects self-employment in Tanzania.

Hypothesis 2: H2: Skills significantly affect self-employment in Tanzania.

The findings do not support:

3. Hypothesis 3: H3: Competence does not significantly affect self-employment in Tanzania.

The results prove that there is a positive relationship between the independent variable and the dependent variable, meaning hypothesis 1 (knowledge), hypothesis 2 (skills) and self-employment. But the results reject hypothesis 3 (competence) that there is no positive relationship between independent variable with dependent variable self-employment. Multiple regression has proved to be a useful tool for the analysis.

Discussion of Results

That skills and knowledge significantly affect self-employment is not surprising since both factors play a crucial role in business start-ups. Besides, this study establishes that individual graduates positively view self-employment. The findings support earlier scholars such as Mitra, Abubakar and Sagagi (2011), who found that entrepreneurship education creates knowledge which provides the basis for driving economic change in a developing country. Matlay (2008) and Storen (2014) found that entrepreneurship education positively impacts skills development. Paco et al. (2011) and Connolly et al. (2006) established that entrepreneurship training could enhance skills and knowledge for self-employment. Dawson et al. (2009) opine that knowledge and skills are driving forces towards self-employment.

However, it was found that competence did not have a significant effect on self-employment because knowledge and skills build competence. Hence, there is need to probe further in future studies the role of competence as an isolated construct in entrepreneurship and self-employment studies.

These results imply that social cognitive theory is still relevant in character- and behavior-moulding studies because of behavioural factors such as the willpower necessary for embracing self-employment through knowledge and skill acquisition. It presents a new framework based on respondents' hands-on experience that could deepen graduates' interest in embracing self-employment. The results signify the relevance of entrepreneurship study to entrepreneurship development and the development of Tanzania.

The study confirms that entrepreneurship education programmes influence behavioural change in the learner, as concluded by other studies, such as Jones et al. (2017) and Murugesan et al. (2015). Skills and knowledge of creative and digital services were observed to be available in urban places and to require mentorship and support services, both internal and from external agencies, which are expensive for graduates to afford without continuous support for start-up. Smith et al. (2011) made the some observation in their study. Reyad et al. (2020) state that skills in accountancy influence self-employment.

Furthermore, most of the respondents were engaged in the merchandising business and were service providers. They thus addressed only local demand and did not venture into the international market. This further suggests that perhaps the graduates were not prepared to do international business (Connolly et al., 2006). Furthermore, the results indicate that only 17.3 per cent were running information technology-related businesses, something which does not reflect the current wind of change.

Conclusion

This study investigated how entrepreneurship factors affect self-employment among graduates of higher learning institutions in Tanzania. The findings revealed that knowledge and skills affect self-employment, but competence does not. This suggests that entrepreneurship factors do influence self-employment among learners of entrepreneurship programmes. The construct competence needs more independent study. Thus, the findings confirm that the social cognitive theory principle is crucial for an effective entrepreneurship initiative among graduates of higher learning institutions.

Recommendations

Entrepreneurship should be a compulsory subject in all disciplines offered in higher learning institutions in Tanzania to improve the prospects for self-employment and minimise unemployment. In addition to that, the training programmes should consider the needs of international markets to increase the number of graduates and the extraction of resources.

Tertiary institution graduates should embrace self-employment as it offers independence and financial rewards. Education based on knowledge affect learners' mindset but encourages unemployment and local resources are not utilised sufficiently.

This study uses primary data. Further studies could use secondary data to gauge the performance of established entrepreneurship programmes.

Declaration

We declare that this work is our original work and has not been published elsewhere nor plagiarised and all original works have been cited.

References

- Abdu-Raheem, K.A. (2022), Preparedness for paid- and self-employment perception amongst Ekiti State University agriculture students Nigeria. *Higher Education, Skills and Work-Based Learning*, 12(2), 719–731.
- Amatori, F. & Coli, A. (2004). *Entrepreneurship: The Italian story*. Retrieved on July 30 2022 from <https://ssrn.com/abstract=1497280>
- Anjum, T., Ramzani, S. R., & Farrukh, M. (2018). Entrepreneurial intentions of Pakistani students: The role of entrepreneurial education, creativity, disposition, invention passion and passion for founding. *Journal of Management Research*, 10 (3), 76–100.

- Bandura, A (1977). Self-efficacy: Toward a unifying theory of behavioral change. *Psychological Review*, 84 (2), 191–215. doi:10.1037/0033-295x.84.2.191
- Bosompem, M., Dadzie, S.K.N., & Tandoh, E. (2017), Undergraduates students' willingness to start own agribusiness venture after graduation: A Ghanaian case. *Contemporary issue in entrepreneurship research* (vol.7, pp. 75–105). Bingley: Emerald Publishing Limited.
- Beynon, M.J., Jones, P., Packham, G., & Pickernell, D. (2014). Investigating the motivation for enterprise education: A CaRBS based exposition. *International Journal of Entrepreneurial Behavior & Research*, 20(6), 1355–2554.
- Bhide, A.V. (2005). Non-destructive creation: How entrepreneurship sustains prosperity. In G.T. Vinig, G.T., & Van Der Voort, R.C.W. (eds.), *Research on Technological Innovation, Management and Policy*, 9, 55–68.
- Cavell, S. (2002). *Knowing and acknowledging. Must we mean what we say?* London: Cambridge University Press.
- Connolly, R., Gorman, O.B., & Bogue, J. (2006). An exploratory study of the process by which recent graduate entrepreneurs become self-employed. *Irish Journal of Management* 26 (2), 185–210.
- Creswell, J. W. (1994). *Research design: Qualitative and quantitative approaches*. New York: SAGE.
- Dawson, C., Henley, A., & Latreille, P. (2009). *Why do individuals choose self-employment?* IZA, DP no. 3974. Retrieved on May 20, 2022. <https://docs.iza.org/dp3974.pdf>
- Elihadary, O. (2006). *Digital marketplaces: Factors affecting the adoption decision in Egypt*. Maastricht School of Management.
- Freedman, D. A. (2005). *Statistical models: Theory and practice*. London: Cambridge University Press.
- UNCTAD. (2005). *Entrepreneurship and economic development: The Empretec showcase*. Retrieved on May 5, 2022. From https://unctad.org/system/files/official-document/webiteteb20043_en.pdf
- International Labour Office (ILO). (2020). *Global employment trends for youth 2020; Technology and the future of jobs*. Retrieved on May 5, 2022. From https://www.ilo.org/wcmsp5/groups/public/--dgreports/---dcomm/---publ/documents/publication/wcms_737648.pdf
- Lei, P. W., & Wu, Q. (2007). *Introduction to structural equation modeling: Issues and practical considerations*, TOC 26 (3), 33 – 43. <https://doi.org/10.1111/j.1745-3992.2007.00099.x>
- Isaga, N. (2015). Owner-managers' demographic characteristics and the growth of Tanzanian small and medium enterprises. *International Journal of Business and Management*, 10 (5), 168–181. doi:10.5539/ijbm.v10n5p168
- Kucel, A., & Vilalta-Bufi, M. (2016). Entrepreneurial skills and wage employment. *International Journal of Manpower*, 37(3), 556–5888. Emerald Group Publishing Limited.
- Kuratko, D. F., & Hodgetts, R. M. (2007). *Entrepreneurship: Theory, process, practice* (7th ed). Mason, Ohio, United States of America: Thomson South-Western College.
- Hooper, D., Coughlan, J., & Mullen, M. R. (2008). *Structural equation modelling: Guidelines for determining model fit*. Retrieved on July 31, 2022 from <https://core.ac.uk/download/pdf/297019805.pdf>
- Hisrich, R. D., & Peters, M. P. (2002). *Entrepreneurship* (5th ed.). New Delhi, India: Tata McGraw-Hill.
- Jones, P., Pickernell, D., Fisher, R. & Netana, C. (2017). A tale of two universities: Graduates perceived value of entrepreneurship education. *Education + Training*, 59(7/8), 689–705. Emerald Publishing Limited.

- Mayombe, C. (2017). Success stories on non-formal adult education and training for self-employment in micro-enterprises in South Africa. *Journal of Education and Training*, 59(7/8), 871–887. Emerald Publishing Limited
- Matlay, H. (2008). The impact of entrepreneurship education on entrepreneurial outcomes. *Journal of Small Business and Enterprise Development*, 15 (2), 382–396. <https://doi.org/10.1108/14626000810871745>
- McClelland, D. (1961). *The achieving society*. New York: John Wiley & Sons.
- Mitra, J., Abubakar, Y.A., & Sagagi, M. (2011). Knowledge creation and human capital for development: The role of graduate entrepreneurship. *Education and Training*, 53 (5), 462– 479. <https://eric.ed.gov/?id=EJ930930>
- Murugesan, R., & Jayavelu, R. (2015). Testing the impact of entrepreneurship education on business, engineering and arts and science students using the theory of planned behaviour: A comparative study. *Journal of Entrepreneurship in Emerging Economies*, 3. Emerald Publishing Limited.
- National Bureau of Statistics (NBS). (2014). Report of national stakeholders’ workshop on the review of definition and methodology for computing unemployment statistics in Nigeria. Retrieved on July 31, 2022, from <https://www.nigerianstat.gov.ng/pdfuploads/>
- Olomi, D.R. (2009). *African entrepreneurship and small business development: Context and process*. Dar es Salaam, Tanzania: Otme Company Ltd.
- Otache, I. (2019). Entrepreneurship education and undergraduate students self-and paid-employment intentions: A conceptual framework. *Education + Training*, 61(1). Emerald Publishing Limited
- Paco, A. M. F., Ferreira, J. M., Raposo, M., Rodrigues, R. G., & Dinis, A. (2011). Behaviours and entrepreneurial intention: Empirical findings about secondary students, *Journal of International Entrepreneurship*, 9 (1), 20–38. <https://econpapers.repec.org/>
- Plumy, L., & Eastman, J. (2008). Development of entrepreneurial competences: A student business. *Journal of Entrepreneurship Education*, 11, 17–29.
- Prahalad, C. K., & Hamad, G. (1990). The core competence of the corporation. *Harvard Business Review*. Retrieved on July 31, 2022 from <https://hbr.org/1990/05/the-core-competence-of-the-corporation>
- Reyad, S., Badawi, S., & Hamdan, A. (2020). Assessing the impact of entrepreneurial skills development on self-employment practices amongst Egyptian and Bahraini accounting students in public and private universities. *Journal of Islamic Accounting and Business Research*, 11(5), 1101–1120. Emerald Publishing Limited.
- Rosti, L., & Chelli, F. (2009). Self-employment among Italian female graduates. *Journal of Education and Training*, 51(7), 526–540. Emerald Group Publishing Limited.
- Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research methods for business students* (5th ed.). USA: Pearson Education.
- Shapero, A., & Sokol, L. (1982). Social dimensions of entrepreneurship. In Kent, C.A., Sexton, D.L., & Vesper, K.H. (eds.), *Encyclopedia of entrepreneurship*. Englewood Cliff (NJ): Prentice Hall.
- Smith, K., & Beasley, M (2011). Graduate entrepreneurs: Intentions, barriers and solutions. *Education + Training*, 53(8/9), 722–740. Emerald Publishing Limited.
- Steel, M. (2012). *Leverage your transferable skills*. Retrieved on July 31, 2022, from <https://www.slideshare.net/joongie69/m-steele-leverage-your-transferable-skills-1>

- Storen, L. A. (2014). Entrepreneurship in higher education: Impacts on graduates' entrepreneurial intentions, activity and learning outcome. *Education + Training*, 56 (8/9), 795–813. <https://doi.org/10.1108/ET-06-2014-0070>
- Sykes, A. O. (1993). An introduction to regression analysis. *Law & Economics Working Papers*, No. 20, University of Chicago Law School. Retrieved on July 31, 2022, from https://chicagounbound.uchicago.edu/law_and_economics/51/
- Zoltan J.A., Economidou, C., & Sanders, M. (2006). Knowledge spillovers from creation to exploitation: A theoretical model with implications for firms and public policy. *Working Papers 09-32*. Utrecht School of Economics. Retrieved on July 31, 2022, from https://www.uu.nl/sites/default/files/rebo_use_dp_2009_09-32.pdf