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Entrepreneurial Skills Possessed by Business Education Students in Rivers State Universities for Self-Employment

Peace, T. TUWALE (PhD)
Department of Business Education, Faculty of Education, Rivers State University, Port-Harcourt, Nigeria.
peace.tuwale1@ust.edu.ng

Ogechi GIFT-EKE (PhD)
Department of Business Education, Faculty of Education, Rivers State University, Port-Harcourt, Nigeria.
ogechi.eke-gift@rsu.edu.ng

Uchenna ANIREH
Department of Business Education, Faculty of Education, Rivers State University, Port-Harcourt, Nigeria.
anireh.uchenna@ust.edu.ng

Abstract

The study examined entrepreneurial skills possessed by Business Education students in Rivers State universities for self-employment. The study adopted a descriptive survey design. The population of the study comprised 487 Business Education students in 2024/2025 academic session; 37 from Rivers State University and 450 from Ignatius Ajuru University of Education. The entire population was used since it was manageable. A self-structured questionnaire titled entrepreneurial skills possessed by Business Education students for self-employment was employed for data collection. The instrument consisted of two sections: Section A collected demographic information, while Section B focused on items relating to entrepreneurial skills and self-employment, structured on a 4-point scale ranging from Very High Extent (VHE) to Low Extent (LE). The instrument's face and content validity were established by two experts in Business Education and one in Measurement and Evaluation. A reliability coefficient of 0.80 was obtained using the Cronbach Alpha method. Data were analyzed using mean and standard deviation to answer the research questions, while t-test statistics were used to test the null hypotheses at a 0.05 level of significance. The findings revealed that Business Education students in both universities possess communication, interpersonal, and financial literacy skills for self-employment to a high extent. It was also found that there was no significant difference between the mean ratings of students from the two universities regarding these skills. The study concluded that the Business Education programme has been effective in equipping students with essential entrepreneurial competencies for self-employment. The researchers recommended that Business Education curricula should continue to emphasize practical entrepreneurship training, customer relationship management, and digital financial literacy to enhance graduates' employability and business sustainability.

Keywords: Communication Skills, Entrepreneurial Skills, Financial Literacy Skills, Interpersonal Skills and Self-Employment.

Introduction

The rising rate of unemployment among Nigerian graduates poses a grave threat to the nation's economy and social stability. Year after year, tertiary institutions produce thousands of graduates, yet the economy fails to create commensurate job opportunities to absorb them. This mismatch between education and employment has become a cankerworm eating deep into the nation's progress, leaving many of its brightest young minds idle and frustrated.

Graduates represent the most vibrant segment of any country's labour force—its intellectual and productive backbone. Their exclusion from meaningful employment does not only waste human potential but also undermines national development. It is, therefore, alarming that unemployment has become endemic in Nigeria's economic system, especially among youths aged 18 to 35 who remain largely unproductive or underemployed. As Nwankwor and Ifejiofor (2014) observed, the magnitude of unemployment in Nigeria has grown beyond the realm of political rhetoric or campaign promises; it demands urgent and practical solutions.

One such solution lies in promoting self-employment and entrepreneurship. The entrepreneurial skills needed for the students' self-employment are communication and interpersonal skills and financial literacy skills. These skills could offer the students a better opportunity to become self-employed. Self-employment offers an alternative path to salaried work, creating new jobs and encouraging creativity. As Simoes and Moreira (2016) note, entrepreneurship not only provides opportunities for those shut out of formal employment but also appeals to ambitious graduates seeking innovative career paths. Recognizing this, the Nigerian government wisely introduced entrepreneurship education into university curricula to equip students with the skills and mindset needed for innovation, risk-taking, and enterprise development.

For Nigeria to compete with developed nations, it must nurture a generation of graduates who are not merely job seekers but job creators. The future of national development depends on harnessing the ingenuity of its youth through sustained investment in entrepreneurship education, mentorship, and practical skill development. Only then can the nation transform its growing army of unemployed graduates into catalysts of progress and prosperity.

Literature Review

Entrepreneurship education has become one of the most strategic tools for addressing youth unemployment and fostering economic resilience in Nigeria. Its primary objective is to equip students with the essential skills, attitudes, and competencies required for success in professional practice and self-employment. As Takawira (2020) emphasizes, entrepreneurship education goes beyond business creation—it cultivates the mindset, behaviours, and innovative spirit necessary for individuals to identify opportunities, take initiative, and navigate the challenges of enterprise.

Through structured training, students gain the knowledge and confidence to assume responsibility, develop creative ideas, and transform them into viable business ventures. In doing so, entrepreneurship education becomes more than an academic discipline; it is a transformative process that empowers young people to generate employment not only for themselves but also for others. This approach aligns perfectly with Nigeria's national vision to reduce unemployment and promote sustainable development through innovation and self-reliance.

Recognizing this, universities across the country have integrated a practical course known as Entrepreneurial Practice into their curricula. This hands-on programme provides students with real-world experience in business planning, creativity, and management skills that are indispensable in today's competitive economy. By embedding entrepreneurship training within higher education, Nigeria is taking a proactive step toward building a generation of job creators, innovators, and leaders capable of driving the nation's economic transformation.

Entrepreneurial Practice, as a core course in Nigerian universities, plays a pivotal role in preparing students for the realities of the business world. According to Akpomi and Tuwale (2022), the primary aim of the course is to develop students' competence and confidence in creating viable enterprises with high potential for innovation, value addition, and income generation. It is not merely about teaching business theories, but about nurturing a generation of independent thinkers and proactive problem-solvers capable of driving economic growth.

Entrepreneurial skills encompass the abilities that enable individuals to effectively start, manage, and sustain a business. These skills combine technical knowledge with the right mindset and behaviour—allowing students to identify opportunities, innovate creatively, and transform ideas into sustainable ventures. In essence, entrepreneurship education provides the intellectual and practical foundation for young people to thrive in a competitive economy while contributing meaningfully to national development.

As Akpomi and Tuwale (2022) affirm, entrepreneurship remains one of the most viable options for achieving self-employment and curbing the persistent challenge of unemployment in Nigeria. By strengthening Entrepreneurial Practice within university curricula, higher institutions are not only producing graduates but also cultivating wealth creators who can stimulate economic activity and promote self-reliance.

Entrepreneurial practice skills represent a critical foundation for equipping young people to thrive in today's dynamic and competitive economy. These skills consist of the competencies, attributes, and practical abilities individuals need to navigate the entrepreneurial landscape and pursue self-employment ventures successfully. According to Achtenhagen, Welter, and Fust (2016), entrepreneurial practice encompasses a broad spectrum of capabilities—including creativity and innovation, critical thinking, problem-solving, effective communication, adaptability, financial literacy, and strategic planning.

For Business Education students in Rivers State universities, these competencies are indispensable. They enable students to identify business opportunities, design viable business models, manage resources efficiently, and address the unique challenges of entrepreneurship within the Nigerian context (Braojos-Gomez, Benitez-Amado, & Araujo-Cabrera, 2016). However, the acquisition of entrepreneurial practice skills extends beyond the traditional classroom. As Pittaway and Cope (2007) observe, experiential learning—through internships, entrepreneurship workshops, startup competitions, and mentorship programs—plays a crucial role in translating theory into practice.

By actively participating in such hands-on experiences, students can apply their academic knowledge to real-world situations, gain practical insights, and build the confidence required to establish and sustain successful ventures (Robinson & Haynes, 2019). Through a balanced combination of formal education and experiential learning, universities in Rivers State can nurture a generation of enterprising graduates who will not only pursue self-employment but also contribute meaningfully to economic growth, innovation, and regional development.

In Rivers State Universities, Business Education students are not just learners but also budding entrepreneurs in the making. As they navigate through their academic journey, they acquire a plethora of entrepreneurial skills that are essential for self-employment and success in the business world. The skills include: Communication and interpersonal skills and financial literacy

Communication and interpersonal skills are fundamental entrepreneurial practice skills that enable business education students to effectively engage with stakeholders, build relationships, and foster collaboration in the pursuit of entrepreneurial goals. Effective communication involves the clear and concise conveyance of ideas, information, and intentions through verbal, written, and non-verbal channels (Murphy & Hildebrandt, 2020). In the context of entrepreneurship, strong communication skills are essential for articulating business concepts, pitching ideas to investors, negotiating deals, and building rapport with customers, suppliers, and team members (O’Connor, McDermott, & Ryan, 2019). Business education students who possess excellent communication abilities are better equipped to convey the value proposition of their ventures, inspire confidence in potential stakeholders, and establish credibility within the entrepreneurial ecosystem (Yitshaki & Kropp, 2016). Additionally, effective interpersonal skills, such as active listening, empathy, and conflict resolution, are crucial for building trust, fostering teamwork, and resolving conflicts in entrepreneurial ventures (Wolff & Pett, 2017). By honing their communication and interpersonal skills, students can enhance their ability to collaborate effectively, leverage diverse perspectives, and capitalize on collective insights to drive entrepreneurial success (Amirkhani & Sayadi, 2019).

Financial literacy is a crucial entrepreneurial practice skill that empowers business education students to effectively manage finances, make informed decisions, and sustainably grow their ventures. Financial literacy encompasses the knowledge and understanding of financial concepts, principles, and tools, including budgeting, cash flow management, financial analysis, and investment strategies (Hastings & Mitchell, 2018). In the context of entrepreneurship, strong financial literacy enables students to develop realistic financial projections, assess the financial viability of business opportunities, and secure funding from investors or financial institutions (García-Castro, 2016). Moreover, financial literacy equips entrepreneurs with the ability to monitor and evaluate the financial performance of their ventures, identify areas for improvement, and implement strategies to optimize profitability and sustainability (Müller & Lorenz, 2019). In the dynamic and competitive business environment of Rivers State, where access to capital and financial resources can be limited, possessing strong financial literacy skills is essential for business education students to successfully launch and grow their self-employment ventures (Kim & Gray, 2013).

Self-employment refers to a work arrangement in which an individual earns income by running their own business or working for themselves, rather than being employed by an organisation or company. A self-employed person takes on the responsibility of managing their business operations, making decisions, assuming financial risks, and benefiting directly from the profits generated. According to the International Labour Organization (ILO, 2020), self-employment involves working for profit or family gain in one’s own business, farm, or professional practice, either alone or with a few partners or employees. Business education students needs to possess these entrepreneurial practice skills in order for them to create jobs and employ others rather than waiting for white-collar jobs.

Statement of the Problem

The issue of graduates' unemployment has sparked a significant public discourse in Nigeria over the socio-significance of the entrepreneurship courses in the country's educational system. The incidence of graduate unemployment is attributed to the educational system operated during pre and post-independence era in the country which placed emphasis on liberal education rather than acquisition of vocational skill which prepares university graduates with vocational skills for better self-employment opportunity. The issues of low productivity, crime, lack of innovation, high public disorder are characterized by the various forms of unemployment within the Nigerian society. The researchers' wonders if these issues are connected to lack of appropriate communication and interpersonal skills or financial literacy skills that could enable the students to become self-employed. Based on this pathetic situation, it interests the researchers to investigate the entrepreneurial skills possessed by Business Education students in Rivers State Universities for self-employment. In order the contribute to knowledge in the aspect of entrepreneurial skills and self-employment

Purpose of the Study

The main purpose of this study is to determine the entrepreneurial skills possessed by Business Education students for self-employment in River State Universities. Specifically, the study seeks:

1. To determine the extent to which Business Education students possess Communication skills for self-employment in Rivers State Universities
2. To determine the extent to which Business Education students possess financial literacy skills for self-employment in Rivers State Universities

Research Questions

The following research questions guided the study;

1. To what extent does Business Education student possess Communication skills for self-employment in Rivers State Universities?
2. To what extent does Business Education Students possess financial literacy skills for self-employment in Rivers State Universities?

Hypotheses

The following hypotheses formulated and were tested at 0.05 level of significance;

1. There is no significant different between the mean ratings of Business Education students in Rivers State Universities on the extent to which they possess Communication skills for self-employment.
2. There is no significant different between the mean responses of Business Education students in Rivers State Universities on extent to which they possess financial literacy for self-employment.

Methodology

The study adopted a descriptive survey design to obtain relevant data from the respondents. The research was conducted at Ignatius Ajuru University of Education (IAUE) and Rivers State University (RSU). The population of the study comprised 487 year 4 undergraduate Business Education students in the 2024/2025 academic session, 37 students from Rivers State University and 450 students from Ignatius Ajuru University of Education. Since the population size was considered manageable, the entire population was used for the study. Data were collected using a self-structured questionnaire titled “Entrepreneurial Skills Possessed by Business Education Students for Self-Employment (ESPBES)”. The instrument consisted of two sections: Section A focused on collecting respondents’ personal data. Section B contained items related to entrepreneurial skills and self-employment. The questionnaire was structured on a 4-point rating scale with response options of Very High Extent (VHE), High Extent (HE), Moderate Extent (ME), and Low Extent (LE). To ensure validity, the instrument was reviewed by two experts in Business Education and one expert in Measurement and Evaluation. The reliability of the instrument was established using the Cronbach Alpha method, which yielded a coefficient of 0.80, indicating a high level of internal consistency.

Questionnaires were administered directly by the researchers, and an on-the-spot collection method was adopted to ensure a high retrieval rate. Data obtained were analyzed using mean and standard deviation to answer the research questions, while the t-test statistic was employed to test the null hypotheses at the 0.05 level of significance. The decision rule stated that any mean score of 2.50 or above was accepted as an indication of agreement with the statement, whereas mean scores below 2.50 were rejected, signifying disagreement.

Result

Research Question 1: To what extent do Business Education students possess Communication and interpersonal skills for self-employment in Rivers State Universities

Table 1: Respondent Rating on the Extent to which Business Education Students Possess Communication Skills for Self-Employment

		RSU (N_1=37)		IAUE (N_2= 450)		
S/N	**ITEMS**	**Mean**	**Std.**	**Mean**	**Std.**	**Remark**
1.	Ability to handle customer complaints and feedback in a professional and respectful manner	2.53	0.50	3.14	0.03	High Extent
2.	Ability to express business ideas clearly and confidently in both oral and written forms.	4.01	0.82	4.46	0.89	Very high Extent
3.	Good listening and negotiation skills that help me build positive business relationships.	3.59	0.20	4.66	0.48	Very high Extent
4.	Collaborate effectively with others to achieve business goals and customer satisfaction.	3.47	0.15	4.19	0.91	Very high Extent
5.	Ability to persuade others to support or invest in my business ideas	3.53	0.96	3.60	0.14	Very high Extent
	Grand Mean	3.426		4.01		Very high Extent

Source: Researchers Field, Survey, 2025

The results presented in Table 1 show responses of the respondents on the extent to which Business Education students possess communication and interpersonal skills for self-employment in Rivers State Universities. For Rivers State University (RSU), the mean scores ranged from 2.53 to 4.01, with a grand mean of 3.43 (SD = 0.53), indicating a high extent of communication and interpersonal skills among students. Specifically, respondents rated “Ability to express business ideas clearly and confidently in both oral and written forms” highest (M = 4.01, SD = 0.82), implying that most students can communicate business ideas effectively. Conversely, “Ability to handle customer complaints and feedback in a professional and respectful manner” had the lowest mean score (M = 2.53, SD = 0.50), suggesting that students still need improvement in managing client relations. For Ignatius Ajuru University of Education (IAUE), the mean scores ranged between 3.14 and 4.66, with a grand mean of 4.01 (SD = 0.49), representing a very high extent of communication and interpersonal skills. The highest-rated item was “Good listening and negotiation skills that help me build positive business relationships” (M = 4.66, SD = 0.48), showing that students are confident in their ability to maintain strong business relationships. The lowest-rated item, "Ability to handle customer complaints and feedback in a professional and respectful manner" (M = 3.14, SD = 0.03), still reflects a high extent, though slightly lower compared to other items.

Research Question 2: To what extent does Business Education Students possess financial literacy skills for self-employment in Rivers State Universities?

Table 2: Respondent Rating on the Extent to which Business Education Students Possess Financial Literacy Skills for Self-Employment

		RSU (N_1=37)		IAUE (N_2 = 450)		Remarks
S/N	**ITEMS**	**Mean**	**Std.**	**Mean**	**Std.**	
6.	Ability to prepare and manage a personal or business budget effectively.	3.18	1.69	2.96	1.28	High Extent
7.	Understand how to separate personal finances from business finances.	2.54	1.58	2.92	1.23	High Extent
8.	Capable of keeping accurate financial records for my business operations.	2.63	1.45	2.88	1.32	High Extent
9.	Ability to analyze profit and loss statements to make informed business decisions.	2.28	1.37	2.14	1.33	High Extent
10.	Understand the importance of saving and reinvesting profits for business growth.	2.33	1.38	2.34	1.96	High Extent
	Grand Mean	2.48		2.36		High Extent

Source: Researchers Field, Survey, 2025

The results in Table 2 show respondents' views on the extent to which Business Education students possess financial literacy skills for self-employment in Rivers State Universities. For Rivers State University (RSU), the mean scores ranged from 2.28 to 3.18, with a grand mean of 2.48 (SD = 1.39), indicating that students possess financial literacy skills to a high extent. The highest-rated item was "Ability to prepare and manage a personal or business budget effectively" (M = 3.18, SD = 1.69), suggesting that most students have developed budgeting and financial management competence. The lowest-rated item, "Ability to analyze profit and loss statements to make informed business decisions" (M = 2.28, SD = 1.37), implies that students have moderate analytical skills and may require more exposure to financial decision-making concepts. For Ignatius Ajuru University of Education (IAUE), the mean scores ranged between 2.14 and 2.96, with a grand mean of 2.36 (SD = 1.58), also indicating a high extent of financial literacy skills. The highest-rated skill was “Ability to prepare and manage a personal or business budget effectively” (M = 2.96, SD = 1.28), while the lowest was “Ability to analyze profit and loss statements to make informed business decisions” (M = 2.14, SD = 1.33). This shows that although students are fairly competent in budgeting, they exhibit limited capacity for interpreting financial data to guide business decisions.

Hypothesis 1: There is no significant different between the mean ratings of Business Education students in Rivers State Universities on the extent to which they possess Communication skills for self-employment

Table 3: t-test significant difference in the mean responses on the extent to which Business Education students possess Communication skills For Self-Employment

Institution	N	$\bar{x}$	SD	Df	t-cal	t-crit	Level of sig	Decisions
RSU	37	2.35	1.69	485	0.52	1.96	0.05	Accepted
IAUE	450	2.45	1.49					

Source: Researchers Field, Survey, 2025

The result in Table 3 shows that the calculated t-value (t-cal = 0.52) is less than the critical t-value (t-crit = 1.96) at a 0.05 level of significance with 599 degrees of freedom. Since the calculated value is lower than the critical value, the null hypothesis was accepted.This implies that there is no significant difference between the mean ratings of Business Education students from Rivers State University (RSU) and Ignatius Ajuru University of Education (IAUE) on the extent to which they possess communication and interpersonal skills for self-employment. Although minor variations were observed in the mean scores (RSU: M = 2.35, IAUE: M = 2.45), these differences were not statistically significant. Therefore, it can be concluded that students from both universities possess similar levels of communication and interpersonal competence necessary for self-employment.

Hypothesis 2: There is no significant different between the mean responses of Business Education students in Rivers State Universities on extent to which they possess financial literacy for self-employment.

Table 4: t-test significant difference in the mean response on the extent to which Business Education Students Possess Financial Literacy Skills for Self-Employment

Institution	N	$\bar{x}$	SD	Df	t-cal	t-crit	Level of sig	Decisions
RSU	37	2.57	1.48	485	0.19	1.96	0.05	Accepted
IAUE	450	2.60	1.45					

Source: Researchers' Field Survey, 2025

The result in Table 4 indicates that the calculated t-value (t-cal = 0.19) is less than the critical t-value (t-crit = 1.96) at the 0.05 level of significance with 599 degrees of freedom. Since the calculated value is lower than the critical value, the null hypothesis was accepted. This result implies that there is no significant difference between the mean ratings of Business Education students in Rivers State University (RSU) and Ignatius Ajuru University of Education (IAUE) on the extent to which they possess financial literacy skills for self-employment. Although the IAUE students recorded a slightly higher mean (M = 2.60) compared to RSU students (M = 2.57), the difference was statistically insignificant. Therefore, it can be concluded that Business Education students from both universities possess similar levels of financial literacy skills, suggesting a comparable degree of financial knowledge and competence relevant for self-employment.

Discussion of Findings

The findings of this study revealed that Business Education students in Rivers State Universities possess communication and interpersonal skills for self-employment to a high extent. This implies that the Business Education programme has contributed significantly to developing students' capacity to communicate business ideas, build positive relationships, negotiate effectively, and work collaboratively to achieve business goals. However, while the students demonstrated commendable proficiency in communication, they showed less ability in managing customer complaints and feedback professionally, indicating an area that requires improvement. This finding agrees with the view of Murphy and Hildebrandt, 2020who emphasized that communication and interpersonal skills are essential for entrepreneurial success, as they help individuals convey business ideas clearly and build lasting business networks. Similarly, O'Connor, McDermott, and Ryan (2019) asserted that interpersonal competence promotes customer satisfaction and organizational success, particularly for individuals engaged in self-employment. Yitshaki and Kropp, (2016) also highlighted that effective interpersonal communication is one of the soft skills necessary for managing clients, negotiating contracts, and sustaining small businesses in a competitive economy. These scholars collectively affirm that communication and interpersonal effectiveness play a vital role in enabling Business Education graduates to function independently as entrepreneurs.

From the researchers view, these findings underscore the need for Business Education programmes to strengthen the practical components of communication and interpersonal skill development, especially in areas such as customer relations and conflict management. By integrating more experiential learning, simulations, and entrepreneurial communication training into the curriculum, students can be better equipped to handle real-world business interactions and sustain successful ventures.

The study also found that Business Education students in both Rivers State University and Ignatius Ajuru University of Education possess financial literacy skills for self-employment to a high extent. This indicates that students are knowledgeable about budgeting, record-keeping, and financial decision-making, which are fundamental for establishing and sustaining a business. The findings suggest that students understand how to separate personal and business finances, maintain accurate records, and appreciate the importance of saving and reinvesting profits for long-term business growth. This result aligns with the view of Hastings and Mitchell (2018) who posited that financial literacy enables individuals to make sound financial decisions that contribute to the sustainability of their enterprises. In the same vein, García-Castro, (2016) reported that financial management skills are crucial for entrepreneurial development, as they help business owners allocate resources effectively and avoid unnecessary financial risks. Müller and Lorenz, 2019also noted that Business Education programmes that emphasize financial literacy help prepare graduates for economic independence and wealth creation through self-employment ventures. Furthermore, the hypotheses tested revealed no significant difference in the mean ratings of Business Education students from the two universities regarding their communication, interpersonal, and financial literacy skills. This suggests that both institutions provide similar levels of exposure and training in essential entrepreneurial competencies. The result supports Kim and Gray (2013), who observed that uniformity in the Business Education curriculum across Nigerian universities has helped ensure comparable skill acquisition among students irrespective of their institution.

From the researchers' view, these findings highlight the effectiveness of Business Education in equipping students with practical financial competencies necessary for entrepreneurship. However, there is still a need for continuous curriculum review to incorporate modern financial tools, digital accounting systems, and real-life business simulations that can further enhance students’ financial decision-making and entrepreneurial success.

Conclusion

The study revealed that Business Education students in Rivers State Universities possess communication, interpersonal and financial literacy skills for self-employment to a high extent. This indicates that the programme effectively equips students with essential entrepreneurial competencies such as clear communication, teamwork, budgeting, and financial management. However, students still need improvement in handling customer relations and analyzing financial information for business decisions. The absence of a significant difference between the two universities suggests that both institutions provide similar levels of entrepreneurial skill development. Therefore, strengthening practical training and financial decision-making components in the Business Education curriculum will further enhance students' readiness for self-employment.

Recommendations

The following recommendations were made based on the findings;

1. Business Education departments in Rivers State universities should strengthen the practical teaching of communication skills by integrating experiential learning strategies such as role plays, business simulations, customer service training, conflict resolution exercises, and entrepreneurship communication workshops into the curriculum. This will help students improve their ability to manage customer complaints, provide professional feedback responses, and sustain healthy business relationships necessary for successful self-employment.
2. Universities offering Business Education programmes should continuously review and update their curriculum to include modern financial management practices such as digital accounting tools, financial technology applications, computerized record-keeping, and practical business finance simulations. This will further enhance students' financial literacy skills, improve entrepreneurial decision-making, and prepare graduates for sustainable self-employment and business growth.

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