

Effects of demographic factors on intention for self-employment among postgraduate students of Abubakar Tafawa Balewa University, Bauchi-Nigeria

By

Shehu Rabiah Na-Allah¹, Mangai Josiah Mallo²,

Patrick Bogoro³ & Adamu Jibir⁴

^{1,4}Gombe State University, Gombe-Nigeria

^{2,3}Abubakar Tafawa Balewa University, Bauchi-Nigeria

Abstract

High unemployment rate among Nigerian graduates has been the issue of concern to both government and concerned stakeholders in the quest of finding alternative solution to the problem. So the federal government enacted policies and programmes with mandate of providing support to address these problems. Policy trusts like Small and Medium Enterprise Agency of Nigeria, Youth Empowerment Support, Bank of Industry, Bank of Agriculture, Graduate Entrepreneurship Programme, Industrial Training Fund, Youths Enterprise Scheme, etc. were established by various administrations overtime. Yet the search for paid job among graduates still persist. It was against this background that this study examines the effect of demographic factors on intention for self-employment among postgraduate students of Abubakar Tafawa Balewa University, Bauchi-Nigeria. The students cut across six faculties of Engineering, Science, Agriculture, Management, Environmental and Education. Cross-sectional survey research design was used in which 311 questionnaires were administered to respondents using proportionate stratified sampling technique. 309 questionnaires were returned, 5 discarded as outliers and 304 were due for data analysis. The data was analyzed using IBM SPSS software version 23.0. Age, was analyzed using univariate analysis and analysis of variance (ANOVA), while gender was analyzed using independent samples t-test analysis. Finding of the study reveals gender as a significant factor on intention for self-employment with males possessing higher intention than females' counterparts. Therefore, universities should complement government effort by channeling entrepreneurial support to postgraduate students on the basis of gender. Universities should even replicate world-class practice by establishing an innovation-lab where future student-entrepreneurs can be trained early on skills acquisition programmes. This will help reduce graduates' unemployment and bringing about productivity for growth and development of the economy.

Keywords: *Demographic factors, Self-employment, Postgraduate student*

1.0 Introduction

The Nigerian economy has enormous business and investment potentials that confer it basis for entrepreneurship opportunities. This is due to abundant, vibrant and dynamic human and natural resources it possesses. Self-employment is very prominent and widely practiced across the globe. Its operation is commonly practice by sole-traders, partnership ventures, franchise contracts and corporations. This practice has covered wide range of geography linking trade from Asia to America, Eastern Pacific to Europe, and Africa to Latin America (WTO, 1996). Some of its specific benefit has impacted in many aspects of human and economic endeavors in the areas of agriculture, mining, education, health, energy, manufacturing, transport, technology, communication, tourism, sports, entertainment, etc. to mention a few.

At the onset, the Nigerian government's core objective drives towards promoting self-reliance in every facet of life. This is because the present condition of employment is no longer automatic for graduates beyond available vacancies in both public and private works of life. This is due to increased proliferation in number of graduates produced annually from various institutions of learning seeking for job. So its high time these graduates find a way of becoming creative, innovative and self-reliant to surmount these unemployment problems (Johnson, 2017). Dandago & Muhammad (2014) affirmed that this issue contributed to the current unemployment *rate with entrepreneurship seen as one-way out of this*

challenge. So government over time initiated programs that can help boost entrepreneurship for the teeming graduates. Schemes like the National Directorate of Employment (NDE), Small and Medium Enterprise Development Agency of Nigeria (SMEDAN), Bank of Agriculture (BOA), Bank of Industry (BOI), Youths Empowerment Scheme etc. were introduced to meet up to this challenge in the provision of self-employment opportunities. But even with this development, unemployment among graduates still persist. This is why Mubbsher, Ishfaq, Muhammad & Muhammad (2011) opined that one of the most effective alternatives capable of sustaining self-reliance as suggested by the economists is self-employment.

Self-employment can be seen as comprising desirable state chosen reluctantly by individuals unable to find appropriate paid job under current labour market conditions (Dawson, Henley & Latreille, 2009). Accordingly, Kim (2008) viewed self-employment as an important source of new jobs and an alternative to paid employment. As it grows, the given economy and other social institutions develop. That's why individuals may choose to be self-employed for many different reasons because it drives the economy towards competitive market orientation than salaried job does (Dawson et al. 2009). But self-employment on its own is not a function that might be an outcome of simple efforts. It requires regular and permanent attitude as part of individuals intending to venture into

self-businesses. Attitudes of individuals can be based on personality traits and demographic characteristics; it can also be reshaped with education to smoothen the self-employment process (Mubbsher et al. 2011). Among these characteristics are demographic factors such as age, gender, marital status, race, level of education, prior experience, income and occupation (Leong, 2008; Johnson, 2016) that stimulate individuals towards a desirable action. Most researches acknowledge the fact that Ajzen's theory of Planned Behavior (TPB) is fit enough to explain individual's intention towards a behavior (Okoye, 2016).

This study centered on postgraduate students of Abubakar Tafawa Balewa University (ATBU) located in North-Eastern Bauchi state of Nigeria. The institution since inception in the 1980's had been running both undergraduate and postgraduate programs in six faculties of Science, Engineering, Agriculture, Management Sciences, Environmental and Technology Education (Academic Brief Report, 2014). For instance, the school of postgraduate studies (SPGS) came into being during the 1995/1996 academic session with the objective of providing graduates with skills and attitudes that will enable them to become self-reliant (SPGS, ATBU, 2017).

So prior to understanding that studies related to investigating PG student's intention for self-employment has not been done in ATBU, and to complement the objective of SPGS informed the quest for this study. Therefore, it was against this

background that this study examines the effect of age and gender on intention for self-employment PG students of ATBU Bauchi-Nigeria.

1.1 Objectives of the study

The objective of the study is to determine the “effects of demographic factors on intention for self-employment among postgraduate students of ATBU Bauchi-Nigeria”. Other specific objectives of the study are to:

- i. Examine the effect of gender on intention for self-employment among postgraduate students of ATBU Bauchi.
- ii. Examine the effect of age groups on intention for self-employment among postgraduate students of ATBU Bauchi.

1.2 Hypotheses of the study

The following hypotheses were formulated to guide the study: -

H₀₁: Gender has no significant effect on intention for self-employment among postgraduate students of ATBU Bauchi.

H₀₂: Age group has no significant effect on intention for self-employment among postgraduate students of ATBU Bauchi.

2.0 Literature review

2.1 Intention for self-employment

Self-employment may comprise a far less desirable state chosen reluctantly by individuals unable to find appropriate paid employment under current labour market conditions (Dawson et al. 2009). Individuals or graduates wanting flexible working hours

might choose self-employment if a paid employment contract offering sufficient flexibility is unavailable. This is because entrepreneurship has been the driving force behind most nations' economic progress and development. Thus, the interest towards entrepreneurship receiving increased attention and sustained interest would appear to be more than just a fad (Vijeyan, ShishiKumar, Abd Kadir, & Zahir, 2015). At the same time, even as self-employment continues gaining acceptance globally, policymakers are reluctant of this trend as an opportunity for addressing enduring joblessness (Goetz, Fleming, & Rupasingha, 2012).

Basically, youths are seen as potential business leaders and basis upon which future economic growth and development of every society will depend. An increase in the number of these youths in tertiary institutions is a positive development (Agbim et al. 2013). As a result, there has been a great concern among education stakeholders about how university education could meet the need of the youths through entrepreneurship acquisition in Nigeria, (Sofoluwe, as cited in Ogundele, Sofoluwe & Kayode, 2012). Amoor (2008) argues that incorporating entrepreneurial education into universities curriculum will equip students with vast knowledge and creative abilities to initiate businesses that will significantly contribute to the nation's economic growth and development. Ayuo & Kubasu (2014) observed that most researches in literature are conducted in developed nations where

establishing a business and finding a formal employment is easier as compared to developing economies like Kenya, Nigeria, Ghana, etc. In these countries, only few formal employment opportunities exist with many qualified university graduates competing for few positions.

2.2 Demographic factors

Demographic factors are personal characteristics used to collect and evaluate data on people in a given population. Typical factors capable of stimulating individual's intention for self-employment include age, gender, marital status, race, level of education, prior experience, income and occupation (Johnson, 2016; Agbim et al. 2013; Ismail, Khalid, Othman, Jusoff, Rahman, Kassim, & Zain, 2009; Leong, 2008). Researches attributed the facts that demographic factors and their variation in the business environment are the most important factors that explain entrepreneurial choice (Okoye, 2016; Ayuo & Kubasu, 2014; Agbim et al., 2013; Mubbsher et al. 2011).

2.3 Review of empirical studies

The study of Ayuo & Kubasu (2014) reveals that attitudes and contextual factors such as gender and family background were found to be significant contributors to entrepreneurial intention. Similarly, Majogoro & Mgabo (2012) testing self-employment intention of university students in Tanzania founds that female students have higher intention towards self-reliance than male counterparts. In his study, Dugassa (2012) observed that

male management students have higher personal attraction towards entrepreneurial career, subjective norms, self-efficacy and achievement need than female management and engineering students with lower instrumental readiness on entrepreneurial intention. In similar instance, Verheul, Thuirk & Grilo (2006) founds the moderating effect of gender as an important attribute for women on lower self-employment preference. While Agbim et al. (2013) discovered gender and age as triggers of entrepreneurial intention with males indicating higher interest than female counterparts. Helena & Maciera (2009) revealed that self-employed tend to be more men and age between 45-64, married with a small households and with low level of education. The result supports findings of Agbim et al. (2013). In their study, Perera et al. (2011) founds that gender was also significant in determining entrepreneurial intention. While Leong (2008) in an empirical study founds male students showing significantly higher intention than their opposite gender. Unlike Olawale (2014) and Ismail et al. (2009) assessing entrepreneurial intention of undergraduate students and found that majority females have higher intention than their male colleagues. Mubbsher et al. (2011) on their part examining two individual's personality traits as predictors of entrepreneurial intention found a strong relationship between demographic traits and entrepreneurial intentions.

2.4 Theory of planned behavior

According to the theory of planned behavior

(TPB), Ajzen (1991) explained that human behavior is guided by three kinds of considerations: beliefs about the likely consequences of the behavior (behavioral beliefs), beliefs about the normative expectations of others (normative beliefs), and beliefs about the presence of factors that may facilitate or impede performance of the behavior (control beliefs). In their respective aggregates, behavioral beliefs produce a favorable or unfavorable attitude toward the behavior; normative beliefs result in perceived social pressure or subjective norm; and control beliefs give rise to perceived behavioral control. Okoye (2016) attested that intention is assumed to be the immediate antecedent of behavior. So TPB was utilized to underpin this study because its dealing with human attitude towards a likely action (intention).

3.0 Methodology

This study is based on cross-sectional sample survey data that was collected at a single time. The data obtained were collected at one point in time from the selected sample. The survey data was obtained by primary source through the administration of questionnaire administered personally and with the aid of research assistants. The data obtained from their responses was analyzed using Statistical Package for Social Science (IBM SPSS Statistics, version 23.00) software to report findings. This software was also utilized during the Exploratory Factor Analysis (EFA) to determine the construct's composite reliability and dimensionality of

the scales as satisfied by experts in research (Olawale, 2014; Hair et al. 2010; Hair et al. 2006; Pallant 2001; Fornell & Larcker, 1981). While, IBM SPSS AMOS version 20.0 was used to conduct the Confirmatory Factor Analysis (CFA) for construct validity and unidimensionality of the measurement in line with satisfactory thresholds stipulated by experts (Ghasemi & Zahedias, 2012; Tabachnick & Fidell, 2007; Polit & Beck, 2006). AMOS (Analysis of a Moment Structures) was used because according to Statistics Solutions (2017), it is an added SPSS module specifically designed for Structural Equation Modeling (SEM) and Confirmatory Factor Analysis. The validity and reliability of the measurement were equally determined as seen in table 1 below.

Table 1: Exploratory Factor Analysis (EFA)

Construct	Items	Factor Loadings (EFA)	Cronbach's Alpha	AVE
INTENTION	Intention 1	0.747	0.729	55.629%
	Intention 2			
	Intention 4	0.728		
	Intention 6	0.748		
	Intention 5	0.760		

Source: SPSS Output (2017)

The reliability of the construct as seen above was obtained using the cronbach's alpha and was found to meet the minimum standard for research as suggested by (Cortina, 1993).

3.1 Research population

The population of this study is made up of all registered postgraduate students of the 2016/2017 academic session drawn from six faculties (Science, Engineering Technology, Agricultural Technology, Environmental Technology, Management Sciences and Technology Education) where the respondents domiciles. The total number of registered PG students currently stood at 1403 (SPGS, ATBU, 2017).

3.2 Sample size and sampling technique

The sample size was determined using Yamane statistical formula. The size after computation was 311.

Sampling technique

Proportionate stratified sampling technique was used to sample participants for the study. This method was purposely employed to ensure that the sample obtained through a stratum represent elements of the population under study.

The proportionate allocation of questionnaire to the stratified faculties where the PG students' domiciles is displayed below on table 2 below.

Table 2: Sample size by faculties

Faculty	Population	Proportion of Sample Size	Percentage of the Population (%)
Agriculture	94	21	7
Engineering	174	39	12
Environmental	367	81	26
Management	350	78	25
Science	265	59	19
Education	153	34	11
Total	1403	311	100

Source: SPSS Output (2017)

3.3 Measurement of variables

Adapted survey questionnaire was used to collect data from the study sample. It was divided into two sections with demographic section adapted from Agbim et al. (2013) and Mubbsher et al. (2011). And intention for self-employment adapted from Olawale (2014) and measured on five-point likert scale from Strongly Disagree (1) to Strongly Agree (5).

3.4 Methods of data analysis

Analysis of Variance (ANOVA) was used to analyzed age, while gender was analyzed with independent samples test (t-test) using SPSS Statistics 23.0.

4.0 Results and discussion

A total of 311 questionnaires was distributed and 309 were retrieved. Data screening was carried out on 309 out of which 304 were found to have been correctly filled. The analysis was based on 304 correctly filled and returned questionnaires. A summary of the response rate can be seen in table 3

Table 3: Summary of Response Rate

Questionnaire Items	Number
Administered	311
Not returned	2
Outliers	5
Valid Instruments	304

Source: Field Survey (2017)

4.1 Data coding and examination

Out of the 311 questionnaires administered, only 304 were dully filled and set for analysis. Few missing values were traced below 5% (13 cases) and were replaced using mean substitution method. This replacement method is in line with Hair et al., (2010) and Tabachnick & Fidell (2007). Errors were also checked with the aid of the software. However, two questionnaires were not returned, and five extreme outliers were detected and deleted from the dataset. This bring the total number of questionnaire to 304 as valid instruments for analysis.

Items of Intention1, Intention3, and Intention7 were deleted due to low factor loading and communality values. This brings the number of items retained to four (Intention 2,4, 5 & 6)

4.2 Descriptive analysis

Table 5 reveals that majority of the respondents of this study were aged 31-40 years old, representing 49.7% (151) of the total respondents. While 20-30 years' age groups represent 27.0% (82) of the total respondents. Age group of 41-50 years represents 22.0% (67) of the total respondents, and 51 years and above represent 1.3% (4) of the total respondents of the study.

Majority 73.7% (224) of the respondents were male, while 26.3% (80) were female. This implies that more males than females participated in the study. Concerning marital status, majority 76.0% (231) of the respondents were married as 23.0% (70) of the participants were single, 0.7% (2) of the respondents are divorced and just 0.3% (1) respondents was a widow.

With regards to level of education, majority 65.1% (198) of the participants possess first degree (B.Sc./B.Tech.) as their highest qualification, as 11.2% (34) of the respondents possess PGD as their highest qualification, 10.9% (33) of the respondents possess MBA as their highest qualification and 9.9% (30) of the respondents possess HND as their highest qualification. While the

rest 3.0% (9) of the participants of the study possess MSc as their qualification.

On the basis of faculty, majority 29.9% (91) of the participants were from Environmental Management Technology, as 20.1% (61) of the respondents were from Science, 19.4% (59) of the respondents were from Management Sciences. Thus, 10.2% (31) of the respondents were from Agriculture and Agricultural Technology, 10.2% (31) of the respondents were from Technology Education and 10.2% (31) of the participants were from Engineering Technology.

With respect to program of study, majority 74.3% (226) of the respondents were pursuing academic master's program, as 15.1% (46) of the participants were pursuing PGD program, 7.6% (23) of the respondents were pursuing professional masters. While the remaining 3.0% (9) of the respondents were pursuing PhD program.

Lastly, majority 57.9% (176) of the participants responded "Yes" with respect to undergoing entrepreneurial courses at their undergraduate studies and 42.1% (128) of the respondents replied "No" with respect to undergoing entrepreneurial courses at their undergraduate studies. This implies that most of the respondents possess a background knowledge on self-employment.

Table 4: Description of respondent's information

Variable		Frequency	Percentage (%)
Age	20-30	82	27.0
	31-40	151	49.7
	41-50	67	22.0
	51 & Above	4	1.3
Gender	Male	224	73.7
	Female	80	26.3
Marital Status	Single	70	23.0
	Married	231	76.0
	Divorced	2	0.7
	Widowhood	1	0.3
Level of Education	HND	30	9.9
	B.Sc./B.Tech.	198	65.1
	PGD	34	11.2
	MBA	33	10.9
	M.Sc.	9	3.0
Faculty	Science	61	20.1
	Engineering	31	10.2
	Agriculture	31	10.2
	Environmental	91	29.9
	Management	59	19.4
	Education	31	10.2
Program	PGD	46	15.1
	Academic masters	226	74.3
	Professional masters	23	7.6
	PhD	9	3.0
Entrepreneurial	Yes	176	57.9
	No	128	42.1

Source: Field Survey (2017)

4.2 Test of hypothesis

The following hypotheses were tested at 5% level of significance and the decision rule was; if the t-value is less than the P-value, the hypothesis will be accepted and if equal or greater than the P-value, it will be rejected in the t-test analysis. While if the F-value is less

than the P-value, the hypothesis will be accepted, and if equal or greater than the P-value, it will then be rejected in the ANOVA result. Table 5 and 6 displays the result of each analysis for age and gender respectively on intention for self-employment.

Table 5 : Independent sample t - test

Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference			
F	Sig.	T	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	Lower	Upper		
Intention	Equal variances assumed	3.040	.082	2.437	302	.015	.17879	.07338	.03440	.32319
	Equal variances not assumed			2.289	124.969	.024	.17879	.07810	.02423	.33336

Source: Field Survey (2017)

Table 6: ANOVA Result
Intention

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	2.453	3	0.818	2.574	0.054
Within Groups	95.283	300	0.318		
Total	97.376	303			

Source: Field Survey (2017)

4.3 Discussion of findings

The t-test result as seen in table 5 shows a significant outcome ($t = 2.437, P < 0.05$),

indicating that gender has positive effect on intention for self-employment with males having higher intention than their females' counterparts. The difference between gender group was observed in the test of homogeneity of variance which indicates the mean difference of each gender group of 0.03449 and 0.02432 for male and female respectively. Levene's test of equality of means shows F-value at 3.040 with p-value of 0.082, which means equal variances in gender group were assumed. This finding support Ayuo & Kubasu (2014), Dugassa

(2012), Verheul *et al.*, (2006) among others, and thus, contradicts' Mubbsher *et al.* (2011). As such, the initial null hypothesis should be rejected based on the t-test result and new hypothesis accepted as thus; there is significant difference in gender on intention for self-employment among postgraduate students of ATBU Bauchi.

The ANOVA result as presented in table 6 revealed no significant difference in age

groups on intention for self-employment ($F = 2.574, P > 0.05$). This means the result supports the assumption of homogeneity of variance because equal variance was assumed in age groups. Therefore, null hypothesis which earlier states no significant difference should be accepted based on the ANOVA result.

The decisions can be seen in table 7 below

Table 7: Summary of the result of hypotheses tested

S/N	Hypothesis Statement	Finding (P)	Decision
1.	Age group has insignificant effect on intention for self-employment among postgraduate students of ATBU Bauchi.	0.054	Accepted
2.	Gender has insignificant effect on intention for self-employment among postgraduate students of ATBU Bauchi.	0.015	Rejected

Source: Field Survey (2017)

5.0 Conclusions and recommendations

5.1 Conclusion

The conclusions of the study were drawn based on the objective and hypotheses of the study. From the demographic factors examined in this study, only gender has the propensity of igniting individual's intention for self-employment. Indeed, males were found to have higher intention than their female counterparts because entrepreneurial intention between the two gender categories varies. As such, attention of stakeholders concerned should focus more on gender (especially males) when designing supports and empowerment programmes for both prospective and potential graduate-entrepreneurs in Nigeria. Finding of the study did not support Mubbsher et al. (2011), but is in line with Ayuo & Kubasu (2014), Dugassa (2012), Verheul et al. (2006) among others.

5.2 Recommendations

Base on the finding of this research, the following recommendations were made to guide policy making:

- i) Universities and agencies of government alike should not restrict their empowerment support programmes on self-employment to postgraduate students based on their age groups, because age was not a significant determinant of self-employment intention among postgraduate students.
- ii) Emphasis on entrepreneurial training and intervention programmes should be directed to postgraduate students' base on gender, because gender significantly affects self-employment intention with males demonstrating higher intention than their

female's counterparts.

- iii) Therefore, universities should complement government effort by designing policies and programmes that will financially empower and support postgraduate students on self-employment opportunities. In fact, the universities (e.g. ATBU) should replicate and establish an innovation-lab (just like its obtained in notable universities across the world i.e., Harvard, MIT, Kellogg School of Management, etc.) where future student-entrepreneurs can be trained early on skills acquisition programmes capable of leading them into self-employment. This will help reduce graduate's unemployment and bring about productivity for growth and development of the Nigerian economy.

REFERENCES

- Agbim, K. C., Oriarewo, G. O., & Owocho, M. (2013). Factors influencing entrepreneurial intentions among graduates of Nigerian tertiary institutions. *International Journal of business and management invention*, 2(4), 36-44.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211.
- Amoor, S. S. (2008). Integrating entrepreneurship education into business education curriculum in Nigerian universities. *Zaria Journal of Liberal Arts*, 2(2), 1-12.
- Ayuo, A., & Kubasu, A. (2014). Theory of planned behaviour, contextual

- elements, demographic factors and entrepreneurial intentions of students in Kenya, *European Journal of Business and Management* (Online) Vol.6, No.15, 2014
- Cortina, J. M. (1993). What is cronbach alpha? An examination of theory and applications. *Journal of Applied Psychology*, Vol. 78(1), 98-104.
- Dandago, K. I., & Muhammad, Y. M. (2014). Entrepreneurship development programmes and facilitation of youth employment in Kano State. Nigeria *European Journal of Academic Research*, 2(1), 17-30.
- Dawson, C., Henley, A. & Latreille, P. (2009). Why do Individuals Choose Self-employment? IZA, Working Paper No.397
- Dugassa, T. G. (2012). Impact of entrepreneurship level of education on entrepreneurial intentions of business and engineering students in Ethiopia, *African Journal of Economic and Management Studies*, Vol. 3 (2), ISSN: 2040-0705
- Fornell, C. & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, Vol. 18(1), 39-50.
- Ghasemi, A. & Zahedias, S. (2012). Normality tests for statistical analysis: A Guide for Non-Statisticians. *International Journal of Endocrinology and Metabolism*, Vol.10(2)
- Goetz, S. J., Fleming, D. A. & Rupasingha, A. (2012). The economic impacts of self-employment, *Journal of Agricultural and Applied Economics*, Vol. 44 (3), 315-321.
- Hair, J. J., Black, B., Barbin, B., Anderson, R. & Tatham, R. (2006). *Multivariate data analysis*, 6th edition, Upper Saddle River: NJ: Prentice-Hall
- Hair, J. J., Black, W., Barbin, B. & Anderson, R. (2010). *Multivariate data analysis*, 7th edition, Upper Saddle River. NJ: Prentice-Hall
- Helena, M. & Maciera, C. (2009). The Determinants of self-employment, Unpublished Masters Dissertation, Industrial Engineering and Management, Instituto Superior Tecnico, Universidade Tecnica de Lisboa
- Ismail, M., Khalid, S. A., Othman, M., Jusoff, H. K., Rahman, N. A., Kassim, K. M. and Zain, R.S. (2009). Entrepreneurial intentions among Malaysian students, *International Journal of Business and Management*, Vol. 4(10), 54-60
- Johnson, D. (2017). we'll improve access to varsity education – FG, Vanguard Newspaper
- Johnson, D. (2016). what are demographic factors,
- Kim, G. (2008). Entrepreneurship and self-employment: The state-of-the-art

- and directions for future research, *New England Journal of Entrepreneurship*, Vol. 11(1), Article 5
- Leong, C. K. (2008). Entrepreneurial intention: An empirical study among open university Malaysia students. Unpublished Project Paper. Submitted to Centre for Graduate Studies, Open University Malaysia.
- Majogoro, K. & Mgabo, M. R. (2012). Self-employment intention among university students: Testing Ajzen's Theory of Planned Behavior. *International Journal of Physical and Social Sciences*, Vol. 2(8),
- Mubbsher, M. K., Ishfaq, A., Muhammad, M. N. & Muhammad, R. (2011). the impact of personality traits on entrepreneurial intention of university students, *Interdisciplinary Journal of Research in Business*, Vol. 1(4), 51-57
- Ogundele, M. O. Sofoluwe, A. O. & Kayode D. J. (2012). Integrating entrepreneurship skills acquisition into national youths service corps (nysc) programme in Nigeria, *Journal of Entrepreneurship and Management* Vol. 1(3)
- Okoye, L. J. (2016). Psychological predictors of entrepreneurial intention among Nigerian graduates, *International Journal of Psychology and Counseling*, Vol. 8(6), 73-80
- Olawale, F. (2014). The entrepreneurial intention of undergraduate students in South Africa: The influences of entrepreneurship education and previous work experience *Mediterranean Journal of Social Sciences*, Vol. 5(7), 297-307
- Pallant, J. (2001). SPSS survival manual: A step guide to data analysis for windows, version 10. Victoria. Allen and Unwin
- Perera, K. H., Jayarathna, L. C. H. & Gunarathna, R. R. P. K. T. (2011). The entrepreneurial intention of undergraduates in Sri Lankan universities.
- Polit, D. F. & Beck, C. T. (2006). The content validity index: are you sure you know what's being reported? Critique and Recommendations, *Research in Nursing and Health*, 489-497
- School of Postgraduate Studies, Abubakar Tafawa Balewa University, Bauchi, (2016). List of Students, (2015/2016)
- Statistics Solutions, (Anonymous). Statistics solutions, advancement through unity.*
- Tabachnick, B. G., & Fidell, L. S. (2007). Using multivariate statistics, 5th edition. Boston: Peason. Allyn and Bacon
- Verheul, I., Thuirk, R. & Grilo, I. (2006). Determinants of Self-employment preference and realization of women and men in Europe and the United States, Scientific Analysis of Entrepreneurship and SME's, EIM Business and Policy Research.

Vijeyan, S., ShishiKumar, P., Abd Kadir, O., & Zahir, O. (2015). Impact of psychological traits, entrepreneurial education and culture in determining entrepreneurial intention among pre-university students in Malaysia, *American Journal of Economics*, Vol. 5(2), 163-167

World Trade Organization, (1996).

Participation of developing countries in world trade: Overview of major trends and underlying factors, WT/COMTD/W/15, Committee on Trade and Development

Yamane, T. (1967). How to determine sample size?