



## Assessment of entrepreneurial skills intention toward self-employment among Nigerian graduates

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### Abstract

*This study proposes a conceptual framework to examine graduates' intentions for self-employment through their level of entrepreneurial skill underpinned on the idea of planned behavior. Previous results have indicated strong relationship between the desire for self-employment and entrepreneurial skills. Thus, this study proposes a model in which factors of entrepreneurial skills: problem-solving, financial literacy, and innovation can be tested to evaluate their significant impact on the intention to be self-employed. The expectation of this model is to provide evidence and confirm past findings with a view to providing stakeholders to support graduate's entrepreneurship intention as a basis for putting the intention into action to overcome the massive job disparities in Nigeria.*

**Keywords:** Entrepreneurial skills, entrepreneurial intention, financial literacy, innovation.

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### 1. Introduction

Increasing the level of entrepreneurship in a nation can foster innovation, generate wealth, boost competitiveness, industrialize the economy, create jobs, and promote economic growth (Paul & Shrivastava, 2015). Entrepreneurship could help reduce unemployment in developing and emerging economies, particularly for recent graduates. Nigeria has a high rate of youth unemployment, which is especially noticeable for graduates. For example, according to Baah-Boateng (2015) and Zakaria et al. (2014), the rate of unemployment for graduates in Nigeria increased from 14.7% in 1987 to 40% in 2011. According to National Bureau of Statistics (NBS, 2024), there were 788,349 female undergraduate students and 1,010,609 male undergraduate students in Nigeria during the 2018–2019 academic year. As of 2023, Nigeria has 170 universities—federal,

state, and privately owned—and 134 accredited polytechnics. Every year, they all admit over 2 million students and discharge about 600,000 graduates. The main causes of the unemployment situation are youth's lack of entrepreneurial awareness and skill sets. The significant reliance on government employment in the public sector is another factor contributing to the high rates of unemployment among recent graduates. According to Johnmark et al. (2016), "today's realities indicate that no government in any country can guarantee that all of its tertiary institution graduates will find employment." This proves that in order for graduates to fulfill their ambitions for their degree, they must shift from the "looking for a job" syndrome to a "job mentality."

According to the United Nations Development Report (2020), a country's true prosperity lies in its ability to enhance the human dimension. True development



can only be attained via human ingenuity, initiative, and dedication. The Nigerian government's policies have consistently considered entrepreneurship skills. The government launched the National Youth Employment and Skill Acquisition Program to encourage self-reliance and self-dependence in the generation of lucrative self-employment. Individuals' lack of education and skill development has been viewed as the main economic problem in many African cultures, especially Nigeria. The high rate of graduate unemployment in Nigeria has been manifesto on the facts that most of Nigeria graduates are unemployed mostly due to lack of skills. This can be seen in the number of deficiencies that the graduates possess such as lack of entrepreneurial skills and most of the graduates do not take entrepreneurship as career among others. This requires entrepreneurial knowledge in various aspects of business. At the same time, the nation's unemployment rate is steadily rising at an alarming rate, with the combined rate of unemployment and time-related underemployment was 15.5 percent (NBS, 2024). While the rate of unemployed youth with post-secondary education stood at 8.6% and the rate of youth unemployment is 5.6% and the rate of underemployment is 18.0%, unemployment rate stood at 5.0 as of 2024 and underemployment rate is 12.3%, similarly inflation rate is 34.19% amid rising in the prices of goods and service. This deplorable state of affairs has made the nation the epicenter of world poverty. Mass killings, insurgencies, militancy, armed robberies, banditry, kidnappings, and drug misuse are only a few of the crimes and criminal activity that have increased as a result of this. An estimated 2.9 million Nigerian graduates from post-secondary schools are unemployed, accounting for 13.9 million, or 34.9% of the country's youth (ages 15 to 34) who are unemployed at the moment. (NBS, 2024).

In recent years, self-employment has emerged as a viable career path for many individuals, particularly in the context of economic uncertainty and changing markets. However, many graduates lack necessary skills to successfully navigate the complexities of starting and managing their own businesses. This gap in skills not only hinders individual entrepreneurial intentions but also limits the potential for economic growth and innovation within the societies. Entrepreneurial skills are critical for fostering self-employment and driving economic development. Among these skills such as innovation skills, financial literacy skills and problem-solving skills which are particularly essential, innovation enables entrepreneurs to create unique product and services while financial literacy are crucial for managing resources effectively. Problem solving skills allows entrepreneurs to address challenges proactively. Despite the recognized importance of these skills, there is a lack of comprehensive understanding regarding how they influence entrepreneurial intention among graduates considering self-employment. Existing literature often addresses these skills in isolation, failing to explore their interrelatedness and collective impact on fostering entrepreneurial intention. This gap in research presents a significant challenge for educators, policy makers and support organizations aiming to cultivate a robust entrepreneurial ecosystem. The objectives of this study are to investigate the relationship between various entrepreneurial skills, specifically innovation skills, financial literacy skills problem solving skills and entrepreneurial intentions toward self-employment. By examining these skills collectively, developed and integrated into entrepreneurial training programs, ultimately enhancing graduates readiness to pursue self-employment. The problem of insufficient entrepreneurial skills among



aspiring graduates is a pressing issue that warrants further investigation. Understanding the interplay between innovation skills financial literacy and problem-solving skills is essential for fostering entrepreneurial intention and supporting the growth of self-employment opportunities.

## 2. Literature Review

### 2.1 Entrepreneurial Intention

According to Ajzen (1991), intentions are assumed to reflect the motivational factors which influence any planned behavior. Thus, intentions are a true indicator of how badly an individual is willing to perform a planned behavior. In other words, intention is the main and immediate antecedent of any planned behavior (Ajzen, 1991; Fishbein and Ajzen, 2010). Linan and chen (2020) in their work defines EI as the self-acknowledge conviction of an individual to start a new venture. Kautonen et'al (2015), describe EI as the intention to create a new business, which is influences by personal, social, and contextual factors. The cognitive representation of an individual's desire to engage in entrepreneurial activities, shaped by their experience, education, and environment (Fayolle & Gally, 2021). Johnmark and Munene (2016), who noted that intention plays a significant role at the beginning of venture formation and greatly influences the success of a business, an individual's choice to transition from unemployment or salaried work to self-employment is referred to as entrepreneurial intention. Zhang and Chen (2022) propose that EI as the motivational factors that drive individuals to pursue entrepreneurial opportunities', reflecting their readiness to engage in entrepreneurial behavior. Kolvereid and Isaksen (2023) argues that EI as the conscious decision to start a new business, influenced by individuals' characteristics, perceived opportunities, and the entrepreneurial ecosystem.

### 2.2 Entrepreneurial Skills

According to Liñán and Chen (2009), entrepreneurial skills are the skills or knowledge needed to successfully launch and run a business. They refer to skills as the capacity to acquire and take on distinctive traits that are necessary for carrying out entrepreneurial activities including interactions in a material and social context. According to Volery (2015), the abilities needed to carry out the idea generation and recognition portion of entrepreneurial activity may differ from those needed to effectively capitalize on the ideas. They pinpoint a subset of business owners who seem to be 'ambidextrous' able to transition between these two skills sets of behavioral modalities with ease. This study suggested that while a team approach might be more suited in some situations; the spectrum of entrepreneurial talents may reside (or can be developed) in one person or others. Bolarina and Okolacha (2020) stated that a wide range of entrepreneurial competences including knowledge, abilities and character qualities are included in entrepreneurial skills and are beneficial to young entrepreneurs. The information, attitudes and abilities that someone needs to satisfy functional, social or emotional goals in order to needs of a firm and its target demographic are referred to as entrepreneurial skills (Jardim, 2019). Entrepreneurial activities in both formal and informal sectors are immensely significant for economic growth and national development (Al-Mamun et al., 2016). Edokpolor and Chukwuedo (2018) saw entrepreneurial skills as competencies required by students to start a business. Any nation can improve or alter its technology largely through the application of novel sciences, concepts, and possibilities, and the greatest method to do this is through entrepreneurship. Through skill development and vocational training,



people can find gainful employment (Ebong & Asodike, 2011).

According to Farooq et al. (2017), having entrepreneurial abilities has a psychological impact on people's attitudes, which empowers and encourages them to act in an entrepreneurial manner in the future. Thus, the act of recognizing, launching, planning, and realizing an idea or vision whether it be for a new good or service, procedure, approach, or market could be seen as entrepreneurship skills (Ugwoke & Abidde 2014; Mkpa, 2014). Recently, the importance of entrepreneurship as a production component has come to light in contemporary economies as it is a driver of economic expansion that opens up new markets and job opportunities (Sabella et al., 2014).

### **2.3 Conceptual Framework and Hypotheses Development**

#### **2.3.1 Innovation and intention toward self-employment**

The ability to generate new ideas, develop creative solutions, and implement changes that enhance value in products, services, or processes (Kelley & Littman, 2021). Fayolle and Gailly (2021), state that innovation skills are crucial for fostering entrepreneurial intentions, as they enable individuals to identify opportunities and create unique value propositions. Entrepreneurial skills particularly innovation skills, are essential for navigating competitive markets and adopting to changing consumer needs, thereby enhancing entrepreneurial intentions. (Zhang and chen, 2023). Kraus et al. (2023), suggested that innovation skills are set of competencies that allow entrepreneurs not only conceive new ideas but also to effectively implement them, which is crucial for achieving entrepreneurial success. A new opportunity for entrepreneurs is not the passive situation that climbers typically find and ascend, like mountains; rather, it

is the result of entrepreneurial skills that create rivalry for the market and create a new market that is similar. Therefore, a person's ability needs to be focused on manifesting a skill that can actualize an inventive thought in order for it to be able to perceive a new opportunity. Entrepreneurs need to apply innovation abilities to find answers, solve everyday issues, and create new goods and services (Dimov, 2007; Melitta et al., 2018). Innovation is evolving, both personally and organizationally. The primary determinants of entrepreneurial intention were examined by Koyviriyakul (2016) and included attitudes toward startup entrepreneurs, innovativeness, self-efficacy; perceived opportunity, enthusiasm for startup ventures, work satisfaction, and financial assistance. Innovativeness, enthusiasm for launching a firm, job contentment, and perceived opportunity were revealed to be important determinants of entrepreneurial intention. Hence, the following null hypothesis is postulated:

*H1: There is no significant relationship between innovation skill and intention toward self-employment*

#### **2.3.2 Financial literacy and Intention Toward Self-Employment**

Lusardi and Mitchell (2024), defines financial literacy as the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. Kumar and Singh (2022) suggested that financial literacy skills significantly influence entrepreneurial intentions, as they equip individuals with the knowledge necessary to assess financial risks and opportunities associated with starting a business. Financial literacy is an essential survival skill that people need to possess in order to survive in today's modern society, not only something that is convenient or common information. Kraus et al. (2023), argues



that financial literacy is a foundational entrepreneurial skill that enables individuals to create viable business plans, manage cash flow, and make strategic financial decisions, thereby enhancing their entrepreneurial intentions. Zhang and Chen (2022), state that individuals with higher levels of financial literacy are more likely to engage in self-employment, as they possess the skills to navigate financial challenges and leverage resources effectively. Financial literacy skills are the competencies that allow entrepreneurs to understand financial statements, manage budgets, and make informed investment decisions, which are essential for achieving long-term success in self-employment (Cohen and Winn, 2007). Therefore, the study hypothesizes that:

*H2: There is a significant relationship between financial literacy and intention toward self-employment*

### **2.2.3 Problem Solving skills and Intention toward Self-Employment**

It has been established that one of the most important requirements for success in both personal and professional contexts is the ability to solve problems (Anderson & Anderson 1995). Numerous earlier researches have focused on the significance and value of logical problem-solving procedures as a means of enhancing problem-solving skills. According to Saygili (2020) issues problem solving as a proactive approach to an unclear goal that calls for the accomplishment of vital abilities like creativity, emotional intelligence, decision making, research skills and risk management. Nonetheless Saygili (2020) distinguish six phases of applied problem-solving including Problem identification which denotes recognizing the issues in the process of giving its essence Organizing the issue or investigation in order to have deeper understanding of it. Searching for potential answers which entails coming up with courses of action that could result in

problems resolution, either in a person or by getting input from other parties Adhering to and carrying out the chosen course of action is what is meant by implementation. The last step entails assessing the outcomes of implementing the chosen course of action for the certain amount of time and monitoring or seeking feedback. Abazou (2016) provided problem solving stages that are similar to those of Saygili, although the former stressed that addressing problems results in lessons being learnt. Problem solving skills, according to Abazou will actually result in more effective work performance and improved service delivery. According to Gomez (2017) graduates who exhibit problem solving abilities are better able to avoid becoming overwhelmed by their difficulties or counting on others to solve them. Gomez clarified that even the most difficult problems can be resolved with a methodical approach and the most difficult problems can be resolved with a methodical approach and the right mindset. Test Gorilla (2021) stated that six problem solving skills such as listening, analytical, creative thinking, communication, decision making and teamwork have an impact on job success. Gorilla claims that although creative thinking helps employees come up with novel and forward thinking, solutions to challenges, analytical thinking helps them assess the merits of problem solutions in order to choose the most workable ones. Thus, the following null hypothesis is postulated.

*H3: There is no significant relationship between problem solving skill and intention toward self-employment*

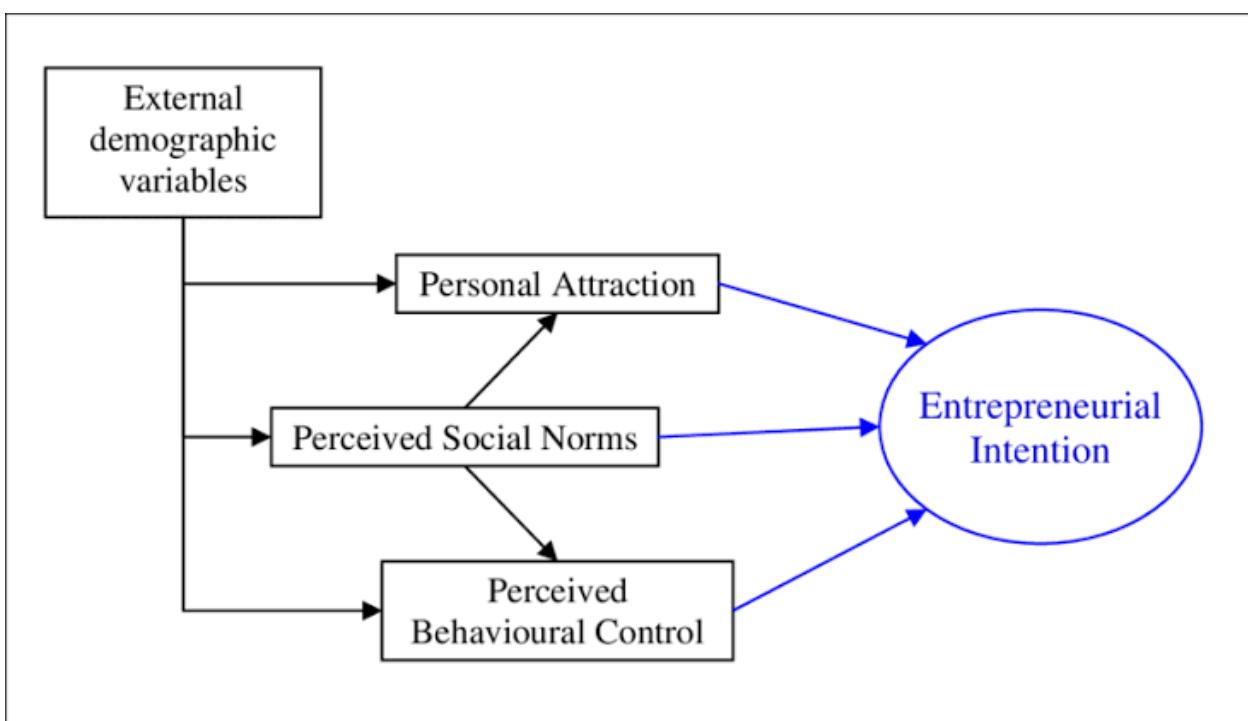
### **2.4 Theoretical Framework**

#### **Theory of planned behavior (TPB)**

Fishbein and Ajzen (1975) first suggested the Theory of Reasoned Action (TRA), from which Ajzen (1991) developed TPB. According to TRA, the idea of behavioral intention establishes the relationship between attitude and behavior and serves

as a subsequent predictor of intention. According to the idea, subjective norm relates to the perception of social pressure from important persons to engage in or refrain from engaging in a behavior, and attitude refers to an individual's overall appraisal of engaging in the action (Williams, He & Conners, 2018). TPB is a social psychology theory that describes how people make behavioral decisions with the goal of comprehending and forecasting individual behavior. It

promotes the idea that a person's will is primarily responsible for determining whether or not an action is carried out successfully (Zhang, 2018). The theory is a psychological framework that helps to understand how individual attitudes, subjective norms, and perceived behavior control influence intentions and behaviors. When applied to entrepreneurial intention. TPB provides valuable insights into the factors that motivate individuals to pursue entrepreneurship.



The TPB suggested that entrepreneurial intentions are formed through the interplay of these three components:

1. Positive attitudes- if individuals have a favorable view of entrepreneurship and believe it aligns with their personal goals, they are more likely to intend to start a business.
2. Supportive social norms- when individuals perceived that their social environment encourages entrepreneurship, it can enhance their intentions to pursue entrepreneurial ventures.
3. High perceived control- individuals who feel capable of starting and

managing a business are more likely to develop strong intentions to do so. This includes having access to resources, entrepreneurial skills and knowledge, and networks that support their entrepreneurial journey.

Numerous studies have validated the application of TPB in predicting entrepreneurial intentions. For instance (Linan and chen 2009; Krueger et'al 2000; Zulfigar et'al 2019; kautonen et'al 2015). According to TPB, graduates with a favorable attitude toward entrepreneurship, a sense of support from their environment, and confidence in their own capacity to engage in entrepreneurial



activities should be more likely to intend to be self-employed.

### 3. Conclusion

The current thesis's goal is to propose a model that investigate entrepreneurial skills intention toward self-employment among Nigerian graduates. Previous studies validate that skills have the potentials in encouraging a more entrepreneurial culture in society. Therefore, adding specific information related to entrepreneurial skills to the system by governments and policymakers could result in amazing outcomes. In addition, the explanation for entrepreneurial purpose is a confluence of certain skills, character and qualities. This is expected to demonstrate the importance of fundamental innovation, financial literacy, and problem-solving skills for self-employment intentions. The proposed framework of this study is expected to provide light on how graduates will show intentions to work as self-employed after graduation influenced by their entrepreneurial skills.

### 4. Suggestion for Future Research

Future research should use the study's framework to empirically investigate the relationships and further explore the interplay between innovation, financial literacy and problem-solving skills in shaping entrepreneurial intentions among graduates. Preferably, a mixed-method approach with diverse background is expected to give a more robust results that can be generalized.

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