



Moderating effects of access to finance on the relationship between entrepreneurship education and entrepreneurial intention in Usmanu Dan Fodiyo University Sokoto

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Abstract

Despite a paucity of academic research examining Entrepreneurship Education on individual level with regards to intention, a connection among each of the components of Curriculum, Entrepreneurship Andragogy, University Support System, along with entrepreneurial intention continues to produce inconsistent findings from studies. The study used the partial least square structural equation model as a method of analysis to collect and evaluate the data gathered by University graduates in business associated departments using a representative population sample of 250. Access to finances, on the other hand, was found to play a substantial moderating effect among University Support System and entrepreneurial intention. This investigation suggests that AF is significant aspect in raising knowledge of university support and enhancing the efficacy of EA in moulding students' plans to become entrepreneurs in Usmanu Dan Fodiyo University in Sokoto state.

Keywords: Access to Finance, Entrepreneurship Andragogy, Entrepreneurship Education, Entrepreneurial Intention, University Support System

1. Introduction

Research on entrepreneurial intention (EI) is becoming a rapidly progressing arena of study (Swarupa & Goyal, 2020, Linan & Fayolle, 2015). However, the low level of entrepreneurial intention among Nigeria youth couple with persistent increase in unemployment and population growth is of great concern to Nigerian government and other policy makers. The findings shows that the Nigerian youth Total Early-stage Entrepreneurship Activity stood at 6% which remained very low in comparison with other African nations like Uganda, Zambia and Cameroon with 47%, 41% and 39% respectively (Kelley et al., 2015; Jimoh et al., 2021). This paper presented theoretical framework on the moderating role of access to finance on the relationship between Entrepreneurship Education and Entrepreneurial Intention in Nigerian

Universities. Nigeria today Education has gain and witness wide range of acceptance from public with numerous enrolling in one higher institution or the other ranging from universities, colleges of Education, Polytechnics. This condition with respect to raising perception of individuals for earning a living after finishing their studies with a certificate is not surprising. Nigerian Educational System has been endangered by this perception that ceaselessly witnesses a raise in the number of applications for several programs annually (Deebom & Baridoma, 2017; Salim & Yakub 2021). This resulted to a large number of graduates from various high institution in the country annually, which contributes immensely in the rate of unemployed graduates with little capability of private institutions and government



might not have the ability to engage this rate which more contributing to the threat. Also, a graduate's unemployment problem is not restricted to Nigeria as well as the rest of underdeveloped nations alone; it has been a universal issue for many decades. Hence it became very common trend in several nations to identify a tertiary institution graduates without a job or not capable of earning job after finishing his studies (Twumsmasi, 2013; Salim & Yakub 2021). Debon & Baridoma, (2017), unemployment remain negative economic issues that bring several severe social consequences that effect directly or indirectly each country and her populace. Unfortunately, the Incidents of Coronavirus (COVID-19) has brought several problems in to world business environment, leading countries,' economies and business organizations crumble which influence them to reduce size of their operations thereby bringing the loss of many jobs and hence, raising the rate of unemployment. This condition emphasized more on the demand for Entrepreneurship education amongst graduates so as to make them capable to be self-reliant.

To solve this world negative issue of graduate's unemployment most developed countries sponsored a move from conservative education system to the one that is directed to acquiring technical and vocational skills to encourage smooth shift into employments for graduates' students especially those of higher institutions. This clearly expose the fact that education become inevitable to the advancement of any society as such the objectives of poverty reduction, re-orientation of value and wealth creation might only be realized and maintained via educational system that is efficient and useful that can impact appropriate knowledge, skills, attitudes and values in an individual (Agi & Yellowe, 2013).

The Nigerian government also re-highlighted on Entrepreneurship education becomes mandatory in each higher

institution of learning in 2014, also, the persistent rose in the scarcity of paid employment graduate unemployment have been witnessed in an increased in the rate of unemployment of the age working populace (15-64years) that raised from 6.4% fourth quarter of 2014 to 27.1% around the 2nd quarter of 2020 whereby 13.3% of total number of unemployment are postgraduates and graduates (National Bureau of Statistics, 2020). This bring the need to study the impacts of Curriculum, Entrepreneurship Andragogy and University Support System on Entrepreneurial Intentions (EI) amongst the undergraduates of tertiary institution in Nigeria with specific focus on to Sokoto State University, Sokoto, Nigeria (SSU). Therefore, this present study discusses this essential gap by proposing access to finance as moderator on the relationship among Entrepreneurship Education and entrepreneurial intention in Nigeria. This is in line with Baron and Kenny (1986) that whenever there is inconsistency in the findings of the previous studies, moderating variable is suggested. The researchers reviewed various related literature and came up with propose framework that is predicting the relationship between curriculum, entrepreneurship Andragogy, university support system and Entrepreneurial intention with moderating role of access to finance.

2. Literature Review and Hypotheses Development

2.1 Entrepreneurial Intention

Intentions signifies an individual's stimulus to make an effort to act upon a conscious plan or decisions (Liu, Lin, Zhao & Zhao, 2019). As stressed by Fayolle and Linan (2014), entrepreneurial intentions direct an individual to prefer self-employment as their favorite career choice. Entrepreneurial intentions have been viewed from different perspectives by different scholars. Therefore, Dohse and Walter (2010) in agreement with Dell (2008) defined

entrepreneurial intentions as the willingness of an individual to express entrepreneurial behavior and involve in entrepreneurial activities correlated with self-employment initiatives and new venture start-ups.

2.2 Concept of Entrepreneurship Education

Entrepreneurial Education (EE) has been observed from diverse viewpoints by various scholars. Jimoh et al. (2021), Salim and Yakub, (2021), in line with Oduwaiye (2009), sees EE as the range of lectures, curricular as well as program that equip learners with essential entrepreneurial experiences, abilities, technical know-how and expertise geared towards pursuit of career in entrepreneurship. Entrepreneurship Education according to Akulodu (2010) and Salim and Yakub (2021) is considered as an acquisition of knowledge, abilities and attitudes to assist the acquirer face life challenges of any kind nature it and be certainly capable to take influential steps to recognizes new ways and opportunities of solving those challenges in any phases of human life. Entrepreneurship Education can be defined as any program of education directed at motivating entrepreneurship deed and behaviour (Olukundun, 2017 & Salim & Yakub, 2021). Entrepreneurship Education can be seen as any pedagogic programme associated encouraging entrepreneurial skills and potentials in learners (Fayolle & Gilly, 2004; Salim & Yakub 2021).

2.3 Concept of Curriculum

A Curriculum can be described as collection of related courses that are mostly in a distinctive study. Kuratko (2009) and Salim and Yakub, (2021) explained curriculum as an instructional and educative program by which the learners realized their goals and objectives of life that can enable them form a planned interaction of learners which is directed by regulations, incomes and materials so as to realize the aims of an education.

2.4 Concept of Entrepreneurship Andragogy

Phillippe (2018) Entrepreneurial Andragogy mixes a range of creative as well as active teaching methods, which enable the combination of technology that makes the process of learning attractive and important for the learners. Nevertheless, the reflections on EE and the activities in this teaching arena should focus only not on the learners, but also meet the teachers, that are essential sources of inspiration and agents of changes. The aim of EP offer, teachers, educational stakeholders and decision makers, at college level, a guide that support the entrepreneurship spirit amongst their students. It proposes educational tools teaching method to implement entrepreneurial actions and propose digital tools to improve teaching practices.

2.5 Concept of University Support System

Gnyawali (1994) and Salim & Yakub (2021) explained the idea of university support systems in the framework of EE as perceived to be considerably required entrepreneurial setting that involves supportive substructures and creativities like seed funding, business development, commercialization, patenting and so on. Mahlberg (1996) and Muhammed et al. (2014) maintained that university become an important instrument of promoting entrepreneurship education, mainly because they are regarded as the most ideal environments where learner's entrepreneurial beliefs and mind set are form and nurtured.

Bularafa (2018) and Suffian et al. (2018) findings revealed that EE is very essential in increasing and strengthening learners' enthusiasm for innovativeness to developing EI that is essential for business creation. The research further specifies that EE moderate the relationship among the need for achievement and EI. This finding revealed that the students acknowledged the significance of self-reliance, thereby

taking an opportunity and also take advantage on them until bring a desired outcome. Equally direct and indirect become significant, this identified how a curriculum indicates an importance to self-reliance as wage service is scarce and as university graduates does not oblige an automatic offer for wage employment.

Salim & Yakub, (2021) conducted a study on the effects of EE on EI among Nassarawa state university undergraduates the research design was cross sectional and collected data with help of Likert scale five point questionnaire on a sample of 93 final year students of the college and data analysed using structural equation model and discover that curriculum negatively and insignificantly effect EI while USS and EA positively effects EI however, and andragogy revealed a significant effect and USS indicated insignificant effect on EI.

Anjum et al. (2021) conducted a study with a sample of 330 undergraduates in Islamabad and Lahore, Pakistan from eight universities. revealed that university support perception moderates the connection amongst perceived creativity disposition and EI. Also acknowledges the moderating influence of university support perception upon relationship among perceived creativity disposition and EI. With regard to the above literature, the following hypotheses were developed:

H1: There is a significant relationship between curriculum and Entrepreneurial intention.

H2: There is a significant relationship between Entrepreneurship Andragogy and Entrepreneurial intention.

H3: There is a significant relationship between University Support System and Entrepreneurial intention.

2.6 Access to finance as a moderator

There is more agreement that Access to Finance is an essential element of entrepreneurship (Anton & Bostan, 2017). In relations to TPB, research emerged which shows that perception of Access to

Finance rise the entrepreneur's struggle (Attitude Towards Behavior) to commencing a business and consequently Cause an increased EI (Matshekga & Urban, 2013; Urban & Pendame, 2015). Extending the research of Liñán and Fayolle, (2015) and Engelschiøn, (2014) findings show that Access to Finance affect the EI between students. These outcomes point out that Access to Finance positively effect EI in positions of the TPB, from which access to finance closely related to ATB and perceived behavioral control (PBC).

Likewise, Phan, (2018) conducted a study and the outcomes of an analyzed data from 193 students display that Perceived Access to Fund is closely connected to entrepreneurial intentions. The outcome of the research also elucidates the direct and indirect relations of Access to Finance with elements in TPB. Based on TPB, these intentions could link intention to accomplishment. Of the three components of TPB, Access to Finance strongly impact on Entrepreneurial intentions through PBC, followed by ATB and SN. Thus, the following suggestions are formulated. Therefore, on these bases Access to Finance is expected to modify the relationship among the independent variables and dependent variable.

H4: Access to Finance moderates the relationship between Curriculum and EI.

H5: Access to Finance moderates the relationship between Entrepreneurship andragogy and EI.

H6: Access to Finance moderates the relationship between University Support System and EI

2.7 Theoretical Framework

2.7.1 Theory of Planned Behaviour (TPB)

TPB was advocated by Ajzen, (1991). This theory generally employed to explain and well analyze human behaviors which consist of three basic components: attitude towards behavior, personal norm and

observed behavioral control. Attitude towards behavior indicates amount by which person takes satisfactory or unsatisfactory assessment to becoming an entrepreneur (Ajzen, 2002). Subjective norm is recognized social forces to accomplish or not accomplish specific entrepreneurship attitudes; it's based upon the fact that some individual will confirm or not confirm the potential entrepreneur's actions of commencing a new venture (Ajzen, 2001). Perceived behavioral mechanism recognized the simplicity or hardness in connection to one's ability to performed entrepreneurial behavior (Liñán & Chen, 2009). Therefore, this study considered attitude, perceived behavioral controller as factors to form EI. Attitudes variable considered as approach towards entrepreneurial activities due to changes drive from EE experience. This is in line entrepreneurial intention.

with the findings of Rudhumbu et al., (2016) and Jena, (2020) that discovered students with positive attitude to EE will poses a higher EI after finishing their educational program, while perceived behavioral controller refers to an extent of knowledge drive entrepreneurially to person because no conceptual distinction among PBC and EE (Jena, 2020). They are all considered as person's beliefs that he is able to perform a particular behavior.

2.8 Conceptual Framework

In line with the above discussion, the focus of this study is to examine the moderating role of access to finance on the relationship between Curriculum, Entrepreneurship Andragogy, University Support System (as the dimensions of Entrepreneurship Education) and

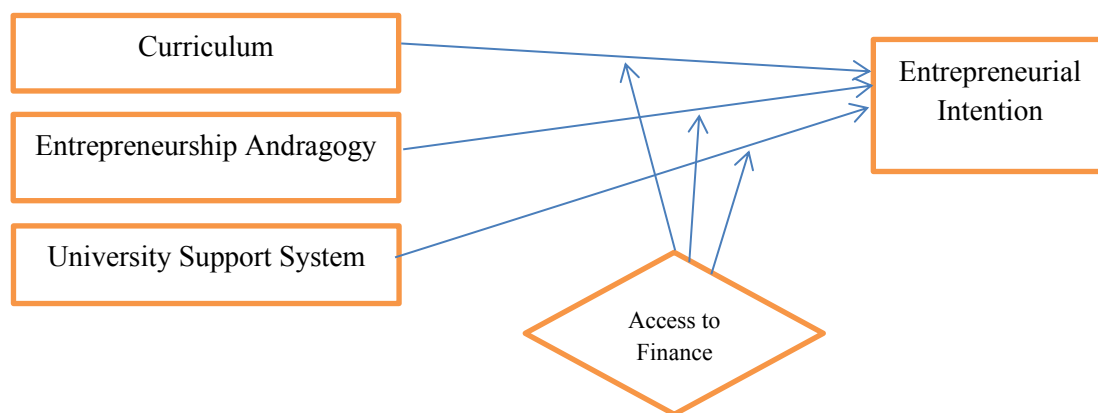


Figure 1: Conceptual Framework

3. Methodology

The study employed survey research design which was a cross-sectional in nature. Self-administered questionnaires were used to obtained primary data from the respondents. The population of the study were the final year students of Business-related Departments Usmanu Dan Fodio University Sokoto whom were (1,311) in number. Krejcie and Morgan, (1970) sample size table was used to arrive at the sample size of (299) which is the average of

297 and 302 for a population of 1,300 and 1400 respectively. In line with the suggestion of Hair, Wolfinbarger, Ortinau, and Bush (2008) that a sample size could be increased by 40 to50 per cent so as to handle the tendency of missing questionnaires as well as disobliging subjects. The sample size was increased by 0% and the new sample size amounted to (418). Out of the 418 questionnaires distributed, 271 were filled and returned, 21 had more than 7.7% missing values and

were deleted. Thus, 250 valid questionnaires were used for the analysis. Proportionate stratified random sampling technique was employed which allowed the participation of respondents from each business-related department in the university. The instrument for measuring EE was multidimensional with three dimensions of curriculum, Entrepreneurship Andragogy and University support system with 10 items adapted from the study of (Olakundum, 2017, & Salim & Yakub (2021), with Chronbach's alpha of .70. Similarly, eight items for access to finance are from Martin, Cullen, Johnson, and Parboteeah (2007). Moreover, six (6) items that measured entrepreneurial intention were adapted from the work of Linan and Chen (2009) with Chronbach's alpha of 0.78. Structural Equation Modelling using Smart-PLS 3.0 was used for data analysis.

4. Result and Discussion

Smart-PLS 4.0 was used preliminary to test the validity and reliability measure of the constructs. The framework for examining the moderating effect of access to finance upon the connection among Curriculum, Entrepreneurship Andragogy, University Support System (as components of Entrepreneurship Education) and entrepreneurial intention has been investigated, which utilized a two - step method of measurements and structure measure from Chin (1998).

4.1 Assessment of Measurement Model Individual Item Reliability

Assessment of individual indicators' reliability was achieved by evaluating the outer loadings of individual construct's measure (Hair et al., 2018; Hair et al., 2010). The outputs indicated that except for two items (AF1= 0.618 and EI1= 0.565) all other outer loadings exceeded the recommended threshold value of 0.7 (Hair et al., 2018, Henseler, et al., 2009). However, in line with the suggested rule of thumb, items with loadings between .40 and

.70 are also acceptable (Hair et al., 2014). It was realised that of the 21 items that measured the constructs of the study, 20 items were retained as they had a loading between 0.565 and 0.92. Six items (3) item was deleted because its loading was below the established threshold.

Internal Consistency Reliability and Convergent Validity

Cronbach's alpha and composite reliability were used to assess the internal consistency/reliability. Cronbach's alpha presumes that all indicators are similarly reliable, and have equal outer loadings on the construct. However, the weakness of this conjecture is the fact that PLS-SEM ranks the indicators in relation to their individual reliability (Hair, et al., 2018). On the other hand, the second alternative measure of internal consistency reliability is known as composite reliability. This measure emphasized on the distinct outer loadings of the indicators. It is thus, appropriate to cogitate both (Hair, et al., 2018). In this regard, the rule of thumb states that any outer loading with a value of an indicator of 0.70 and above will be retained, otherwise discarded.

The composite reliability as well as the Cronbach alpha values for all the latent construct examined indicated that they are all above the suggested threshold of 0.7 (Hair et al., 2014, Henseler et al., 2009). Precisely, as indicated in the table, the values for the latent constructs for the two tests of reliability employed ranged from 0.871 to 0.928, hence, signifying higher level of reliability (Hair et al., 2014). Following the reliability test, convergent validity was assessed, convergent validity measures the extent to which two measures of the same concept are correlated (Hair et al., 2014). This was achieved by examining the value of the average variance extracted (AVE). All the AVE values as showed in table 1 above exceeded the threshold of 0.5 (Hair et al., 2014, Henseler et al., 2009). The minimum value was 0.668; this implies that convergent validity was established.

Table 1: Items Loadings, Average Variance Extracted, Reliability

Items	Loading	AVE	Composite reliability	Cronbach's Alpha
AF1	0.829	0.668	0.908	0.87
AF2	0.734			
AF3	0.873			
AF4	0.854			
AF5	0.843			
EI1	0.902	0.689	0.928	0.903
EI2	0.819			
EI3	0.839			
EI4	0.799			
CUR1	0.926	0.699	0.874	0.783
CUR2	0.895			
EA1	0.931	0.739	0.895	0.823
EA2	0.918			
EA3	0.836			
USS2	0.908			
USS3	0.890			

Next is the examination of the discriminant validity which signifies the degree to which a construct is really distinct from other constructs (Hair et al., 2014). Fornell and Lacker 's (1981) criterion was utilised to established this validity. The results of the

study indicated that the square root of AVE values for all constructs exceeded other construct as they correlated with a latent variable correlation. Thus, the discriminant validity of the constructs was established (Hair et at., 2014, Henseler et al., 2009).

**Table 2: (Hypothesis Test direct and moderating relationship)
Assessment of Significance of the Structural Model**

Hypotheses	Relationship	Beta Value	Standard Error	T-Value	P-Value	Decision
H1	CurR-> EI	0'127	0.069	1.846	0.066	Failed to reject
H2	EAND->EI	0.316	0.072	4.392	0,000**	Rejected
H3	USS->EI	0.065	0.072	0.903	0.367	Failed to rejected
H4	CuuR*AF->EI	0.038	0.067	0.569	0.569	Failed to Reject
H5	EAND*AF->EI	0.146	0.063	2.327	0.02***	Rejected
H6	USS*AF-EI	0.223	0.075	2.983	0.003***	Rejected

Significant at *p<.05;(one tail), ** significant at p<.01(one tail)

The following has been recorded in accordance with the results from the test for hypotheses shown in table 1 follows. Hypothesis one (H01) discovered an insignificant positive correlation among curriculum and EI (t=

1.846, p > 0.05). In a comparable manner hypothesis H03 found an insignificant positive correlation among the University

Support System and EI ($t= 0.903, p> 0.05$). Similarly, H02 results demonstrated a substantial positive correlation among Entrepreneurship Andragogy and EI ($t= 4.392, p 0.01$). The results for hypotheses H05 and H06 regarding the indirect connections provided proof for moderating impacts of Access to money on the association among EA and USS upon EI ($t= 2.983, p 0.05$), accordingly. In contrast, hypothesis H04 revealed evidence suggesting a non-moderating influence of access to money on the connection among curriculum and EI ($t= 0.569, p> 0.05$).

Assessment of Variance Explained in the Endogenous Latent Variables

The value of R-squared represents the percentage of variation within the dependent variable(s) which is explained by a number of Independent variables. Yet, the acceptable degree of coefficient R² depends upon the research environment (Hair et al., 2011). R-Square for the present research is 0.536, meaning that roughly (54%). According to the investigation's model, other factors explained 54% of entire variance within dependent variable (EI).

4.3 Discussion of the Findings

The primary goal of this investigation is to investigate the impact of AF upon the link among the individual dimensions of EE and EI among students in their final year at Usmanu Danfodiyo University in Sokoto. The research collected revealed that USS as well as Curriculum are having favourable but insignificant impact upon entrepreneurial intention. Such results are consistent with the research results of Salim and Yakub (2021), which discovered that USS shows no significant impact when assessing students' EI within Nigeria; as well as Salim and Yakub (2017), who discovered an insignificant connection between curricula and EI. Nevertheless, a strong positive link between EA and EI was observed. This indicates that EA is crucial

in anticipating entrepreneurial intentions of undergraduates, which may eventually lead to the development of genuine ventures. Similarly, the investigation found that AF modifies the link among USS and EI, along with EA and EI. This finding implies that AF is critical for increasing and improving students' knowledge of USS and creating EI, both of which are required for venture formation. The findings also imply that students' AF greatly moderates their link among EA and EI. This could be helpful by instructing students regarding how to recognize opportunities, capitalise upon them, and continue until significant change occurs. Although the moderating influence of AF upon EA along with EI was significant, the resulting indirect connection's beta value of (0.146) in comparison compared to the direct connection's beta value of (0.316) indicates that its inclusion of this moderator variable reduces the direct connection that was determined in the current investigation. This might be linked to the structure of the curricula utilized in teaching the AF, that lacked a practical approach suitable of increasing these learners' proactive behavior. Access to finance (AF), on the opposite hand, fails to control the connection among curriculum with EI. This could be owing to AF's nature, and also the publications in the setting of the present investigation indicating that prosperous company operations will improve enterprises' financial access for the future, yet this remains the case for the near future (Aktan & Bulut, 2008). It might assist kids become more innovative.

5. Conclusion and Recommendations

This study shows that having AF considerably moderates the link among EA and EI, as well as among USS and EI, indicating its importance in developing intention of Usmanu Dan Fodiyo University graduating students towards Entrepreneurship Activities. Therefore, the study advises that UDU's administration as

well as other policymakers concentrate on boosting AF since it has the potential to improve the link among EA, USS, and EI, particularly if combined with an operational approach to student formation Intention. Furthermore, because curriculum is insignificant in building EI, this research suggests combining theoretical along with vocational training during lecture delivery; this will aid in encouraging students' imaginative tendency regarding creating an EI, that will have a direct impact in becoming your own boss. Lastly, the present research adds to literature upon entrepreneurship through documenting the moderating influence of AF upon the connection among the individual dimensions of EE (Curriculum, Entrepreneurship Andragogy, and University Support System) and EI, which is not common in the existing literature. The present results within Nigeria, Africa's major country, might theoretically improve the literature regarding entrepreneurial direction. (iii) Other investigators might apply the suggested framework for research for future studies. Finally, the findings from this research offer insight regarding guidance and counselling professionals in colleges and universities. The result presents perspective for them who need to take notice of certain variables like EE's elements while counselling their students and or developing their desire to be self-employed. Also, it might be helpful to policy makers and other stakeholders in make appropriate decisions that may assist in forming the intent of students toward entrepreneurial actions.

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