

# Assessment of Entrepreneurship Skills Possessed by Educational Management Undergraduates to Reduce Unemployment Rate in Rivers State

Elenwo, Pritta Menyechi (PhD); and Ebom-Jebose, Abigail (PhD)

*Department of Educational Management, Faculty of Education, Rivers State University, Port Harcourt.*

Corresponding author: [prittaelenwo@yahoo.com](mailto:prittaelenwo@yahoo.com)

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## Abstract

The purpose of the study was to assess entrepreneurship skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State. To achieve the purpose of the study, the researchers formulated three (3) specific objectives, research questions and hypotheses respectively to guide the study. The study adopted a descriptive survey research design. The population of the study comprised of 80 Educational Management lecturers in Rivers State owned universities. The study used the entire population because it was manageable. A structured questionnaire titled "Assessment of Entrepreneurship Skills Possessed by Educational Management Undergraduates to Reduce Unemployment Rate Questionnaire" was used as instrument for data collection. The instrument was designed on a four-point rating scale of agreement and was used to elicit responses from the respondents. The instrument was face and content validated by experts in the Department of Educational Management and Measurement and Evaluation Department in Faculty of Education, Rivers State University, Port-Harcourt. Test-retest reliability method was used to establish the reliability coefficient of 0.84. Mean and standard deviation was used to analyze the research questions, while z-test was used to test the hypotheses at 0.05 level of significance. The findings revealed that Educational Management undergraduates in Rivers State owned universities possess innovative, financial management and risk-taking skills to reduce unemployment rate in Rivers State. The researchers therefore recommend that Rivers State owned universities should; empower Educational Management undergraduates to think outside the box, identify opportunities, and come up with innovative solutions to societal problems, improve on the students' knowledge and financial management skill to effectively manage finances, allocate resources, and plan for the financial sustainability of their ventures by incorporating financial education into the curriculum and empower students to develop the confidence to pursue entrepreneurial ventures by providing them with opportunities to practice risk-taking in a supportive environment.

**Keywords:** Assessment, Entrepreneurship Skills, Unemployment Rate, Innovative Skills, Financial Management Skills, Risk-Taking Skills.

## Introduction

Assessment is a critical component of the educational process that helps measure student learning and guide instructional decisions. In education, the term assessment is the systematic process of collecting and analyzing data to determine the extent to which students have achieved learning objectives. It involves gathering evidence through various

means, such as tests, projects, observations, and assignments, to evaluate student progress and understanding. David and Macayan (2010) assert that assessing students is a multifaceted process that involves various types of assessments such as formative, summative, diagnostic, performance-based etcetera to measure learning outcomes effectively. Students' assessment is crucial for understanding student progress, guiding instruction, and improving educational policies. Assessing the entrepreneurship skills possessed by undergraduates is key to identifying their capability to employment creation, self-employment, self-reliance, and poverty reduction upon graduation.

Entrepreneurship is the process of developing, organizing, and managing an enterprise willingly through risk taking of committing some number of resources. According to Ovute, Dibia and Obasi (2015) entrepreneurship is a process of owning and managing a new venture or improving on existing products or services that creates value. Entrepreneurship education helps to provide students with knowledge, innovation, and skills. Amadi (2012) posited that entrepreneurial skill is a process whereby a person acquires or learns a particular skill or type of behavior needed for business through training or education. On the other hand, Anho (2014) opined that entrepreneurial skill is associated with various activities but not limited to the following: innovation, creativity, risk – taking, initiative, visionary focus, determination, team spirit, resourcefulness, financial control, self-confidence, versatility, knowledgeable, dynamic thinking, optimum disposition, originality, people oriented, flexible in decision, responses to suggestions and criticism, need for achievement, profit oriented, persistent and persevering, energy for hard work, adjustment to challenges and future looking. According to Aggarwal, Windell, and Hoyle (2016) entrepreneurial skills are central to improving employability and livelihood opportunities, reduce poverty, increase productivity, and promote sustainable development. Entrepreneurial skill therefore has to do with the ability to have self – confidence, inner discipline, boldness, tenacity, passion, innovativeness, persistence, the ability to recognize opportunity and mold the youths to become self – employed and not to depend on white collar jobs, and reduces crimes, poverty, and unemployment.

World Bank (2019) defined unemployment as the share of the labour force that is without work but available for and seeking employment. In the view of Gbosi (2016) unemployment refers to the situation where an individual who can work and actively seeking employment is unable to find a job. It is a key economic indicator monitored by government labour offices in developed nations, reflecting the health of the economy. Gbosi further stated that unemployment is quantified by the unemployment rate, calculated as the percentage of unemployed individuals within the labour force. Unemployment is one of the principal socio-economic challenges of this decade in Rivers State and around the world. Elenwo, Ofuase and Nte (2023) opined that the introduction of entrepreneurship education in tertiary education is designed to equip tertiary institutions undergraduates with entrepreneurship skills to be self-reliant, create jobs for themselves and others and participate in economic development in the State after graduation. This is especially relevant for undergraduates in Educational Management programs, as they possess a

unique set of skills and knowledge that could be leveraged to start their own businesses, become self-employed and reduce unemployment rate.

According to Osuagwu (2019) Educational Management is an aspect of educational programme which provides the recipients with knowledge, skills, understanding, and attitude needed to perform well in the business world as producer or consumer of goods and services. The National Open University of Nigeria (NOUN) (2008) defined Educational Management as an aspect of vocational educational that equips people with necessary skills and theoretical knowledge needed for performance in business world either for job occupation or self-employment. It can be deduced from the definitions above that Educational Management is an education for and about education about business. It combines both theoretical knowledge and practical skills needed in the workplace. In the same vein, it exposes the recipients to the economic system of their country and equips them with lifelong skills that would enable them to make reasonable judgement as producers (entrepreneurs), employees or consumer of goods and services. Educational Management in this context could be described as the programme that trains its students in different skills that are relevant for job placement and for self-employment. It prepares its undergraduates with requisite knowledge, and entrepreneurship skills such as innovative skills, financial skills, risk-taking skills and more for entrepreneurial development.

Innovative skills are skills that allows students to be forward-thinking in whatever they do. The role of educational system in training its citizens includes the use of educational innovations to develop skills, abilities, gifts, and capabilities of citizens so that they can function and ensure innovation and transformation of the world in which they live (Onu, Eskay, Obiyo, Igbo, Ezeanwu, 2012). Moemeka (2013) stated that innovative skills cannot only produce students with functional usable skills, but also with necessary initiative and impetus for utilizing them at the functional level enough to create wealth. Innovative teaching could be shown to assist students to develop not just technical skills and a common core of generic skills, but to support a wider range of capabilities which could assist the individual or student in the wider world of work and the community.

Financial management refers to the strategic planning, organizing, directing, and controlling of financial activities within an organization to achieve its financial goals efficiently and effectively. Eze (2014) asserts that financial management skills are essential for students to develop to make informed financial decisions and achieve their personal and professional goals. Eze further stated that financial management is a critical skill for entrepreneurship, as it enables individuals to manage budgets, understand financial statements and make sound investment decisions. Teaching students the importance of financial management prepares them to navigate the financial complexities of entrepreneurship and increase the likelihood of business success.

Risk-taking skills in students are crucial for their academic and personal growth. By encouraging students to take risks, educators can help them develop resilience, self-esteem, and problem-solving abilities. When students engage in risk-tasking activities, they learn to assess their options, make decisions, and find creative solutions to challenges,

fostering a growth mindset and enhancing their ability to bounce back from failure. Indeed Career Guide (2020) stated that risk-taking skill in education strengthens entrepreneurial spirit, boosts confidence, and empowers students to make life choices, learn new skills, and grow from failures. Encouraging risk-taking in the classroom involves creating safe environment where students feel supported to experiment, persevere through failures, and try new approaches to learning. By modeling risk-taking behaviours, educators can inspire students to step out of their comfort zones, embrace challenges and develop the confidence to tackle new tasks and opportunities (Brown, 2020). Overall, fostering risk-taking skills in students is essential for preparing them to navigate uncertainties, think innovatively, and succeed in both academic and personal endeavours.

### **Statement of the Problem**

Unemployment is a hydra headed monster which threatens economic development and stability. Every year universities turn out thousands of graduates who are not equipped with skills, creative and innovative ideas, knowledge, and competencies which will make them function as entrepreneurs and create jobs after graduation. This is because tertiary institutions concentrate much in teaching theory and ignoring the practical aspect. This prompted the Federal Government to call for the inclusion of entrepreneurial education in the curriculum and establishment of entrepreneur centers across the country to provide students with appropriate skills, entrepreneurial knowledge and competencies through proper training and turn them out as entrepreneurs and job creators. Irrespective of the effort made by the Federal Government, many fresh graduates still lack some entrepreneurship skills that will enable them create jobs for themselves. It was based on this that the study investigated the entrepreneurship skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.

### **Purpose of the Study**

The main aim of the study was to assess entrepreneurship skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State. Specifically, the study sought to:

1. Assess the innovative skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.
2. Assess the financial management skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.
3. Assess the risk-taking skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.

### **Research Questions**

The following research questions were posed for the study:

1. What are the innovative skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State?

2. What are the financial management skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State?
3. What are the risk-taking skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State?

## Hypotheses

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

1. There is no significant difference in the mean ratings of Educational Management lecturers of Rivers State University and Ignatius Ajuru University of Education on their perception of innovative skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.
2. There is no significant difference in the mean ratings of Educational Management lecturers of Rivers State University and Ignatius Ajuru University of Education on their perception of financial management skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.
3. There is no significant difference in the mean ratings of Educational Management lecturers of Rivers State University and Ignatius Ajuru University of Education on their perception of risk-taking skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.

## Literature Review

### Conceptual Framework

#### Concept of Entrepreneurship Skills

Entrepreneurship skills are the abilities and competences necessary to create, manage, and grow a successful business or venture. Umunadi (2014) averred that entrepreneurial skills are business skills, which an individual acquires personally to function effectively in business as an entrepreneur and be self-reliant. The skills consist of effective utilization of ideas, information, and facts that help a learner develop competencies, services, or become productive employees of organizations. According to Essay (2018) entrepreneurial skills help in making the youths to not only become job creators but wealth creators. Entrepreneurial skills therefore lead to wealth accumulation and contribute immensely to reducing the extent of unemployment among the youths. Entrepreneurial skills include innovative, risk-taking, conceptual, problem-solving, influence/power, marketing, enterprising, financial management, time management, technical skills, business skills and so forth.

#### Concept of Unemployment

Unemployment refers to a situation where people who possess the requisite minimum requirement or skill required for jobs are unable to be engaged. International Labour Organization (ILO) defined the unemployed as the number of the economically active population that is without work but is available and searching for work, including those that

have voluntarily left work. Unemployment remains one of the significant challenges facing developing economies in the 21<sup>st</sup> century, and Nigeria is not excluded.

### **Methodology**

The study adopted a descriptive survey design. The population of the study comprises 80 Educational Management lecturers from Rivers State owned universities: Rivers State University (RSU) and Ignatius Ajuru University of Education (IAUoE). The distribution of the population is as follows: 42 from RSU and 38 from IAUoE. The lecturers were used as respondents because the students cannot assess themselves and so the researchers used the lecturers to assess their students on the entrepreneurship skills they possessed. Census sampling was adopted since the population was of manageable size. The instrument used for data collection was a structured questionnaire titled "Assessment of Entrepreneurship Skills Possessed by Educational Management Undergraduates to Reduce Unemployment Rate Questionnaire (AESPEMURURQ)". The instrument was designed in a four-rating scale of agreement used to elicit responses from the respondents. To determine the validity of the instrument, the questionnaire was face and content validated by two experts from Educational Management Department and one from Measurement and Evaluation Department all in the Faculty of Education, Rivers State University. To ensure the consistency of the instrument, Test-retest reliability method was adopted. This was done by administering twenty (20) copies of the questionnaire to twenty (20) Educational Management lecturers in University of Port-Harcourt which was not part of the study for two consecutive times at two weeks intervals. Collection of their responses from the two tests was used; thereafter, the Pearson Product Moment Correlation Coefficient was used to determine the reliability coefficient. The coefficient value obtained was 0.84 which was used for the study. All copies of the questionnaire administered were retrieved and used for the study. The research questions were answered using mean and standard deviation, while z-test was used to test the hypotheses at 0.05 level of significance. The criterion mean score of 2.50 and above was agreed, while the mean score below 2.50 was disagreed. Similarly, the decision rule for the hypotheses was that any hypotheses with z-calculated value less than the z-critical table value of  $\pm 1.96$  was accepted otherwise rejected.

### **Results**

#### **Research Question 1:**

What are the innovative skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State?

**Table 1:** Mean Ratings and Standard Deviation on Innovative Skills Possessed by Educational Management Undergraduates to Reduce Unemployment Rate

S/N	Items	RSU=42			IAUoE=38			RSU & IAUoE =80		
		— X	SD	Remarks	— X	SD	Remarks	— X	SD	Remarks
1	Possess technical skills from their field of study	3.05	0.93	Agreed	2.45	1.18	Disagreed	2.75	1.06	Agreed
2	Possess thinking and creativity skills to solve problem	3.00	0.96	Agreed	2.82	1.00	Agreed	2.91	0.98	Agreed
3	Can communicate and collaborate effectively with others to achieve common goals	2.88	1.09	Agreed	3.02	0.99	Agreed	2.95	1.04	Agreed
4	Possess the ability to approach challenges that require innovative solutions	2.73	0.90	Agreed	2.98	0.91	Agreed	2.86	0.91	Agreed
5	Possess the ability to stay updated with the latest technological advancements in their area of expertise	2.65	0.95	Agreed	2.84	0.97	Agreed	2.75	0.96	Agreed
	<b>Grand Mean/SD</b>	<b>2.86</b>	<b>0.97</b>	<b>Agreed</b>	<b>2.82</b>	<b>1.01</b>	<b>Agreed</b>	<b>2.84</b>	<b>0.99</b>	<b>Agreed</b>

**Source:** Field Survey, 2024

Table 1 showed the respondents opinion on the innovative skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State. Using the criterion mean of 2.50 as the benchmark for acceptance, the data on Table 1 showed that the respondents agreed on all the variables. The respondents agreed that Educational Management undergraduates; possess technical skills from their field of study; possess thinking and creativity skills to solve problem; can communicate and collaborate effectively with others to achieve common goals; possess the ability to approach challenges that require innovative solutions and possess the ability to stay updated with the latest technological advancements in their area of expertise. Table 1 equally revealed a combined mean of 2.84 and a combined standard deviation of 0.99 respectively, which also indicated that the respondents agreed that Educational Management undergraduates possess innovative skills to reduce unemployment rate in Rivers State.

**Research Question 2:**

What are the financial management skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State?

**Table 2:** Mean Ratings and Standard Deviation on Financial Management Skills Possessed by Educational Management Undergraduates to Reduce Unemployment Rate

S/N	Items	RSU=42			IAUoE=38			RSU & IAUoE =80		
		— X	SD	Remarks	— X	SD	Remarks	— X	SD	Remarks
6	Possess the ability to create and manage a personal budget, track expenses, and allocate funds effectively	2.97	0.89	Agreed	2.95	0.97	Agreed	2.96	0.93	Agreed
7	Capable of setting financial goals and regularly save money for the future	2.48	1.06	Disagreed	2.44	1.08	Disagreed	2.46	1.07	Disagreed
8	Possess the ability to make informed decisions about investing in assets like stocks, bonds, or real estate	3.02	0.90	Agreed	2.99	0.94	Agreed	3.01	0.92	Agreed
9	Possess critical thinking abilities to make sound financial choices based on their financial position and goals	3.00	1.01	Agreed	3.01	0.93	Agreed	3.01	0.97	Agreed
10	Possess the aptitude to plan for long-term financial goals	3.07	0.94	Agreed	2.90	0.96	Agreed	2.99	0.95	Agreed
	<b>Grand Mean/SD</b>	<b>2.91</b>	<b>0.96</b>	<b>Agreed</b>	<b>2.86</b>	<b>0.98</b>	<b>Agreed</b>	<b>2.87</b>	<b>0.97</b>	<b>Agreed</b>

**Source:** Field Survey, 2024

Data in Table 2 showed the respondents opinion on the financial management skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State. Using the criterion mean of 2.50 as the benchmark for acceptance, the data on Table 2 showed that the respondents agreed on four (4) variables and disagreed on one (1) variable. Table 2 correspondingly revealed a combined mean of 2.87 and a combined standard deviation of 0.97 respectively, which also indicated that the respondents agreed that Educational Management undergraduates possess financial management skills to reduce unemployment rate in Rivers State.

**Research Question 3:**

What are the risk-taking skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State?

**Table 3:** Mean Ratings and Standard Deviation on Risk-Taking Skills Possessed by Educational Management Undergraduates to Reduce Unemployment Rate

S/N	Items	RSU=42			IAUoE=38			RSU & IAUoE =80		
		— X	SD	Remarks	— X	SD	Remarks	— X	SD	Remarks
11	Possess the ability to take responsibility for learning new things in uncertain situations	3.27	0.78	Agreed	3.05	0.88	Agreed	3.16	0.83	Agreed
12	Possess the capability of making predictions and taking chances even in the face of potential failure	3.18	0.86	Disagreed	3.25	0.81	Disagreed	3.22	0.84	Disagreed
13	Possess the aptitude to choose challenging tasks with uncertain outcomes	3.30	0.80	Agreed	3.20	1.02	Agreed	3.25	0.91	Agreed
14	Possess the ability to engage in academic endeavours outside the usual curriculum	2.93	1.03	Agreed	2.92	1.12	Agreed	2.93	1.08	Agreed
15	Possess the skill to express opinions different from their peers	3.22	0.97	Agreed	3.08	1.10	Agreed	3.15	1.04	Agreed
	<b>Grand Mean/SD</b>	<b>3.18</b>	<b>0.89</b>	<b>Agreed</b>	<b>3.10</b>	<b>0.99</b>	<b>Agreed</b>	<b>3.14</b>	<b>0.94</b>	<b>Agreed</b>

**Source:** Field Survey, 2024

Data in Table 3 showed the respondents opinion on the risk-taking skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State. Using the criterion mean of 2.50 as the benchmark for acceptance, the data on Table 3 showed that the respondents agreed on four (4) variables and disagreed on one (1) variable. Table 3 correspondingly revealed a combined mean of 3.14 and a combined standard deviation of 0.94 respectively, which also indicated that the respondents agreed that Educational Management undergraduates possess risk-taking skills to reduce unemployment rate in Rivers State.

#### **Hypothesis 1:**

There is no significant difference in the mean ratings of Educational Management lecturers of Rivers State University and Ignatius Ajuru University of Education on their perception of innovative skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.

**Table 4:** z-test Analysis of Difference in Opinion on Innovative Skills Possessed by Educational Management Undergraduates to Reduce Unemployment Rate

Respondents	N	Mean	SD	Std Error	z-cal	z-crit	L/Sig	Decision
RSU	42	2.86	0.97					
				0.22	0.18	$\pm 1.96$	0.05	Accepted
IAUoE	38	2.82	1.01					

Source: Field Survey, 2024

Table 4 above revealed a z-calculated value of 0.18 which is less than the standard z-critical value of  $\pm 1.96$ , hence the null hypothesis was accepted. The result of tested hypothesis showed there is no significant difference in the opinion of respondents in RSU and IAUoE on the innovative skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.

#### Hypothesis 2:

There is no significant difference in the mean ratings of Educational Management lecturers of Rivers State University and Ignatius Ajuru University of Education on their perception of financial management skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.

**Table 5:** z-test Analysis of Difference in Opinion on Financial Management Skills Possessed by Educational Management Undergraduates to Reduce Unemployment Rate

Respondents	N	Mean	SD	Std Error	z-cal	z-crit	L/Sig	Decision
RSU	42	2.91	0.96					
				0.22	0.23	$\pm 1.96$	0.05	Accepted
IAUoE	38	2.86	0.98					

Source: Field Survey, 2024

Table 5 above revealed a z-calculated value of 0.23 which is less than the standard z-critical value of  $\pm 1.96$ , hence the null hypothesis was accepted. The result of tested hypothesis showed there is no significant difference in the opinion of respondents in RSU and IAUoE on the financial management skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.

**Hypothesis 3:** There is no significant difference in the mean ratings of Educational Management lecturers of Rivers State University and Ignatius Ajuru University of Education on their perception of risk-taking skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.

**Table 6:** z-test Analysis of Difference in Opinion on Risk-Taking Skills Possessed by Educational Management Undergraduates to Reduce Unemployment Rate

Respondents	N	Mean	SD	Std Error	z-cal	z-crit	L/Sig	Decision
RSU	42	3.18	0.89					
				0.22	0.36	$\pm 1.96$	0.05	Accepted
IAUoE	38	3.10	0.99					

**Source:** Field Survey, 2024

Table 6 above revealed a z-calculated value of 0.36 which is less than the standard z-critical value of  $\pm 1.96$ , therefore the null hypothesis was accepted. The result of tested hypothesis showed there is no significant difference in the opinion of respondents in RSU and IAUoE on the risk-taking skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State.

### Discussion of Findings

Findings in research question 1 revealed that Educational Management undergraduates possess innovative skills to reduce unemployment rate in Rivers State. Similarly, the hypothesis testing indicated no significant difference in the opinion of respondents in RSU and IAUoE on the innovative skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State. The finding agrees with the findings of Elenwo, Ofuase and Nte (2023) that creativity and innovation through introduction of new ideas, creating new ways of doing things and being imaginative influence skill acquisition and job creation.

Findings in research question 2 revealed that Educational Management undergraduates possess financial management skills to reduce unemployment rate in Rivers State. Similarly, the hypothesis testing indicated no significant difference in the opinion of respondents in RSU and IAUoE on the financial management skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State. The finding aligns with the assertion of Eze (2014) that financial management skills are essential for students to develop to make informed financial decisions and achieve their personal and professional goals.

Findings in research question 3 revealed that Educational Management undergraduates possess risk-taking skills to reduce unemployment rate in Rivers State. Similarly, the hypothesis testing indicated no significant difference in the opinion of respondents in RSU and IAUoE on the risk-taking skills possessed by Educational Management undergraduates to reduce unemployment rate in Rivers State. The finding is in consonance with the finding of Elenwo, Ofuase and Nte (2023) that risk-taking in starting and growing new firms and sourcing, analyzing new information and venturing into new line of business influence skill acquisition and job creation of graduates.

### Conclusion

Based on the findings of the study, it was concluded that Educational Management undergraduates possess innovative, financial management and risk-taking skills to reduce unemployment rate in Rivers State.

Finally, the researchers concluded that innovative skills possessed by Educational Management undergraduates helps them to discover novel ways of running a successful business. Financial management skill helps Educational Management undergraduates to be prudent in handling available funds and risk-taking skills helps Educational Management undergraduates to invest in businesses regardless of being neophytes in a particular business.

### Recommendations

Based on the findings and conclusion made, the following recommendations were made:

1. Rivers State owned universities should empower Educational Management undergraduates to think outside the box, identify opportunities, and come up with innovative solutions to societal problems.
2. Rivers State owned universities should improve on the students' knowledge and financial management skill to effectively manage finances, allocate resources, and plan for the financial sustainability of their ventures by incorporating financial education into the curriculum.
3. Rivers State owned universities should empower students to develop the confidence to pursue entrepreneurial ventures by providing them with opportunities to practice risk-taking in a supportive environment.

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