

ENTREPRENEURSHIP EDUCATION IN NIGERIA: PROSPECTS, CHALLENGES AND STRATEGIES

Francisca C. Okeke, (Ph.D) and Edith C. Edikpa, (Ph.D)

Abstract

Entrepreneurship education (EEd) is globally viewed as the engine of economic growth and development, an education and training which develops students to use their creativity, possess the ability to recognize and evaluate business opportunity, take initiative, responsibility, risks and appropriate actions to succeed. This paper sought to identify the challenges confronting the success of EEd in Nigeria and gather strategies for its improvement. Two research questions guided the study. The researchers used simple random sampling technique to select 620 students and entrepreneurs as the sample for the study. A 30-item questionnaire was used to gather information. Findings revealed that EEd challenges include: recruiting qualified teachers with appropriate knowledge; raising funds for financing EEd in schools and for youths' establishment of business; dealing with poor power supply and security; providing adequate learning materials; facility/technology; among others. Factors such as: provision of credit facility by banks; interest-free loans/funds by governments, financial institutions/NGOs; training/re-training of teachers; provision of adequate facilities; among others were identified as strategies. Recommendations made include: adequate funding of EEd activities/provision of take-off grants for students/entrepreneurs, necessary infrastructural facilities/technology, among others.

Nigeria today faces a number of challenges which can only be met if it has innovative, well-educated, and entrepreneurial citizens who, whatever their walks of life, have the spirit and inquisitiveness to think in new ways, and the courage to meet and adapt to the challenges facing them. Moreover, a dynamic economy, which is innovative and able to groom young people who will launch and successfully develop their own commercial or social ventures, or who will become innovators in the wider organizations in which they work, is definitely what Nigeria needs at this point in time to survive her challenges. Entrepreneurship education is essential not only to shape the mindsets of young people but also to provide the skills and knowledge that are essential to developing an entrepreneurship culture.

Entrepreneurship education seeks to provide students with the knowledge, skills and motivation to encourage entrepreneurial success in a variety of settings (Wikipedia, 2013). It is made of all kinds of experiences that give students the ability and vision of how to access and transform opportunities of different kinds (UNESCO, 2008). It goes beyond business creation. It is about increasing students' ability to anticipate and respond to societal changes. It is also seen by UNESCO as education and training which allows students to develop and use their creativity and to take initiative, responsibilities and risks.

The above views show that entrepreneurship education by its scope, nature and characteristics is a rebranding education culture meant to guarantee a comprehensive educational system re-engineering arising from the obvious deficiencies of the existing education system (Enu,

2012). It is aimed at equipping the students with academic knowledge, requisite skills of creativity, innovative and risk taking, ability to turn ideas into action and capacities needed in the world of work, as well as the ability to plan and manage projects in order to achieve objectives. It develops in the learners the mindsets, generic attributes and skills that are the foundations of entrepreneurship. Fostering entrepreneurship attributes and skills in schools at the early age raises awareness of career opportunities, as well as of ways young people can contribute to the development and prosperity of their communities (Karen, 2009). An education of such quality helps young people realize their full human potential and take their place in society as productive, responsible and democratic citizens.

One of the major concerns of governments is how to stem the ever rising tide of unemployment and achieve appreciable success in wealth creation and poverty reduction in line with the objectives of Millennium Development Goals (MDGs) and Vision 20:2020(Ogueri, 2013). Stakeholders in education have expressed with dismay the unfortunate trend on which our tertiary institutions annually turn out graduates who roam the streets daily in search of non-existing jobs and have placed this ugly phenomenon on the door step of a dysfunctional education system that has structurally failed to capture the dynamic nature of education as agent of transformation and a catalyst for individual and societal self-reliance (Ogueri, 2013). In a positive reaction to this development government in 2007 revised the curriculum of universities to include entrepreneurship education.

In 2006, the Presidency directed all Nigerian higher education institutions to include entrepreneurship education as a compulsory course for all students with effect from the 2007/2008 academic session. Consequently, the National University Commission recently introduced entrepreneurship studies as a compulsory subject for all university undergraduates in Nigeria. Besides, the Nigerian Educational Research and Development Commission (NERDC) also included entrepreneurship studies in its newly-developed curriculum for secondary schools. Hence, Obioma (2013), the Executive Secretary of the NERDC told journalists in Abuja that effort is geared towards inculcating requisite skills to empower young secondary school graduates who do not have resources for acquiring higher education to earn a living.

The Secretary disclosed that at the assumption of office in 2005, that their target was how to link up with the reforms, NEEDS was adopted in 2004 and the curriculum which they revised for basic education captured the very essence of NEEDS: poverty eradication and wealth creation. So, in the senior secondary school curriculum, students are expected to take the normal subjects are also, one technical and entrepreneurship. It is then expected that graduates of senior secondary school would have gotten at least one technical entrepreneurial skills so that anyone who cannot proceed to the university, such a person could move on with life because the foundation has been created for acquisition of skills (Obioma, 2013). The Secretary added that NERDC has produced a nine-year Basic Education Curriculum as well as the teachers' guide for the teachers' handbook for the implementation of the new senior secondary curriculum and has also revised National Education Policy (2007 draft edition).

Certainly, the laudable goal of entrepreneurship education in Nigeria can only work out in a situation where all the prerequisites necessary for its success is put on ground. It is quite obvious that the prospects for improved productivity and local economic development are bright provided sustained attention is given to: provision of adequate infrastructure, support services and facilities for effective delivery; training, on sustainable basis, of all lecturers and instructors on EED; provision of appropriate instruction materials (with local examples) to ensure relevance to the Nigerian situation;

and provisions of access to adequate resources (including capital) to graduating students to enable them start their own business (Alui & Ibe, 2008) .

Nigerians are faced with myriads of local and global problems which include poverty, unemployment, among others (Ikeme, 2012). This situation poses great challenges to the very existence of individuals in most developing countries. To correct these stated anomalies, educational systems at all levels would need to be rearranged to concern themselves with the development of sound human capital required for national development(Ikeme, 2012). These problems and situations, therefore, call for training of educated individuals who can function effectively in the society through provision of sector-specific skills by establishing a base of capable professionals and entrepreneurs (Ocho, 2005). This reality presently lacking in Nigeria, is substantiated by the urgent need for and the current move to bring back professionals to create a knowledgeable work force with practical skills demanded for by employers of labour (FME, 2007).

Entrepreneurship is now widely accepted as a field of study as it provides students with motivation, knowledge and skills essential for launching successful venture companies. Ogueri (2013) saw an entrepreneur as one who chooses or assumes risks, identifies business opportunities, gathers resources, initiates action and establishes an organization or enterprise to meet such demands or market opportunities. Ikeme (2012) opined that an entrepreneur equally seeks and exploits employment opportunities, applies creativity aggressively and takes initiative as he seeks market opportunities. The entrepreneur further awakens his ability to maximize his potentials through discovery of new and existing business ideas as he uses proven principles in managing small, medium and sometimes large scale businesses and in turn, help in building and developing the nation (Ikeme, 2012). It also reduces poverty rate with visible increments of employment rates among youths. An entrepreneur uses strategies for idea generation, manages risk, translates problems into opportunities and applies principles of human relations management.

EEd seeks to prepare people to be responsible, enterprising individuals who contribute to the economic development and sustainable communities. The essential ingredients here include the willingness to take calculated risks in terms of time, equity, or career, the ability to formulate an effective venture team; the creative skill to marshal out needed resources; and fundamental skill of building solid business plan; and finally, the vision to recognize opportunity where others see chaos, contradiction, and confusion. This venture is worth pursuing from the early stage so that the goal of entrepreneurship education will be brought to fruition (Karen, 2009).

Ikeme (2012) argued that over 50% of all the businesses started in this country do not survive beyond five years. The reasons for these failures according to Amaewule (1993) and Osuala (2004) include but not limited to: lack of requisite training in entrepreneurship; lack of entrepreneurship skills; managerial inexperience and ineptitudes and poor computation and record keeping skills. Ikeme (2012) observed that while technical skills and knowledge are essential in entrepreneurship, the above facts cannot be neglected as they are essential in making any business success. Furthermore, failure in business is not only an economic loss to the individuals concerned, but also has negative impacts on the employment rates and national economic growth of the nation to which the individuals belong, hence, the urgency to ensure success at the onset (Ikeme, 2012).

Entrepreneurship education, therefore, is not without its challenges. Despite the profound benefits (prospects) of EE it is still not fully blown in Nigeria (Unachukwu, 2007). Departments of Entrepreneurship Education are yet to be created in many tertiary institutions. EE is still trying to secure its academic credibility, which can create difficulties in efforts to embed entrepreneurship into the school systems. Securing the support of the heads of the academic institutions as well as governments, which are often the primary funders, is critical (Karen, 2009). Often within academia, champions of entrepreneurship have to fight internal battles for support and funding of their activities. The programme proceeds through a rigorous process some of which are: identification of business activities, undertaking feasibility studies, sourcing the required funds, identifying the markets for the products of entrepreneurship activities, undertaking the production process where necessary, providing logistics and personnel (Ogueri, 2013).

A major challenges now confronting entrepreneurship education in Nigeria is identifying and recruiting qualified teachers who have the appropriate knowledge and pedagogy to impart enterprise skills and competence in the students (Unachukwu, 2009; Banabo and Ndiomu, 2011& Ikeme, 2012.). EE requires the use of active learning methods that place the learner at the centre of educational process and enable them to take responsibility for their learning environment and learn about themselves. Such learning methods have been shown to make learning experiences richer and have positive benefits for students in terms of improving their motivation. Thus, teachers need the professional competences to be able to guide students through the learning process.

There is also the challenge of raising funds to begin business by the graduates of entrepreneurship education because of economic problems in the nation. Most business owners hardly can access loan facilities from banks and, are therefore left to raising money either by personal savings or their nations. This is because there has been proven difficulties in assessing bank loans in this nation owing to some strident conditions that exist in all the banks (Akpan, Effiong & Ele, 2012). On the other hand, inadequate funding of schools has often affected the teaching and learning of the course. It is therefore the major cause of inadequate facilities and equipment in the institutions (Ewubare, 2010). Hence, Unachukwu(2007) stated that there is need for substantial funds for teachings in practical terms for entrepreneurial education; for financing start ups and expansion of business ventures in order to produce successful entrepreneurs. According to the writer these funds could come from internal sources like personal savings, financial support from friends, relatives, traditional cooperative groups' societies or externally from credit institutions like banks, government agencies and non-governmental organizations. The writer further stated that these sources do not guarantee funds for youths to start their own business for some reasons.

Another predominant challenge is to address the culture and mindset in the country in which business and entrepreneurship are either not viewed favorably and/or are not understood. The low exposure to business and entrepreneurship, combined with lack of role models, makes the barriers to entry seemingly high. EEd can help promote an entrepreneurial and innovative culture by changing mindsets and providing the necessary skills (Karen, 2009). On the other hand, Ogueri (2013) stated that there is the issue of poor enterprise culture. This is viewed from that fact that due to lack of adequate training centers and enterprises, students are faced with the problems of getting appropriate establishment for their work experience. They end up attaching themselves in other related enterprises, where they often end up acquiring wrong enterprising culture and skills.

It is unfortunate to note that power supply in this nation is still very poor. In this 21st century, it is hard to remark that a country as blessed as Nigeria is yet to boast of steady power supply. The poor nature of power makes business owners to resort to alternative uses of power thereby contributing to the high cost of transacting business in this country (Banabo & Ndiomu, 2011). Nigeria has a porous security system, where lives and property are not safe and thereby leaving the citizens to live in perpetual fear (Akpan, Effiong & Ele, 2012). In recent times, this insecurity took a different turn, with the advent of kidnapping of foreigners now followed by indigenes with the bid to get ransom in return. Theft, stealing and broad day light robbery is on the increase as well as pressures coming from bombings here and there. These pose so much threat to people wanting to go into entrepreneurship.

It is quite glaring that most schools have not been able to provide adequate facilities and equipment to cope with the increasing enrolments of students in schools (Ewubare, 2010; Banaba & Ndiomu, 2011). Unachukwu (2009) also articulated that the cost of equipment is quite high and cannot be offered by most Nigerians especially the young graduates (school leavers). This creates difficulty in development of EEd in Nigeria. Also, the writer noted that due to inadequacy of facilities like good roads electricity access to information, water supply, among others, there is increased problem confronting the development of EEd.

Moreover, there is the challenge of absence of relevant textbooks. Since entrepreneurship education is a new inclusion into the school curriculum, there is also the problem of lack of textbooks. This has really challenged the teaching of this course in schools (Ewubare, 2010). Hence, Idibie (2004) also articulated that teaching and learning without textbooks would mean a lot of memorization as well as make the words of the teacher final authority. This does not pave way for competency in entrepreneurship. Other unpleasant challenges confronting the success of EE in Nigeria .include: economic pressure from parents, lack of well developed curricula, lack of enthusiasm for entrepreneurship from students, lack of program design for EEd, lack of government interest in promoting small businesses(Ariyo, 2005&Unachukwu,2007)

Obviously, these challenges if left untracked stand as threats to the success of EEd in Nigerian institutions. However, there are certain strategies that could be employed in order to address the challenges. According to Paul (2005), youths should be introduced to entrepreneurial activities at their early stage to enable them grow alongside with it. Also, government should incorporate practical/field training scheme in the existing mandatory entrepreneurship curriculum of tertiary institutions and that the course should be introduced as one of the compulsory subjects in all the secondary schools in the country (Paul, 2005).Government should establish good study centres with well qualified personnel to educate and train the prospective entrepreneurs in the country(Akpan, Effiong & Ele, 2012). Entrepreneurship lecturers, teachers/trainers should periodically be retrained and encouraged in the area of research to update their skills in order to be relevant in today's era of dynamic and globalised environment (Paul, 2005 &Ewubare, 2010)

Credit facilities (a take-off grant) or interest free loans should be provided for students or entrepreneurs at the end of the program to enable them establish business of their own and as well ensure that beneficiaries use funds for appropriate purpose (Paul, 2005; Banabo & Ndiomu,2011). Also, funds should be provided by governments, financial institutions, and NGOs as well as judicious

disbursement of monies for entrepreneurs be made by government representatives be monitored to avoid diversion to private use (Banabo & Ndiomu,2011).

Other strategies that could be adopted according to (Paul (2005); Ewubare (2010); Banabo and Ndiomu (2011) include; intensive monitoring of the by economic reform implementers to ensure that the beneficiaries actually embarked on the project for which the funds were released, provision of requisites adequate infrastructural facilities like good roads network, pipe borne water, electricity to boost production, reduce cost and quicken distribution of goods to markets, intensive mass mobilization and enlightenment programs like seminars, workshops, conferences, among others.

Statement of Problem

Entrepreneurship education is a relatively new academic discipline. The study of it has been as important as it is today when the world is confronted with big challenges that extend well beyond the global economy. The education system before now was directed at the production of graduates for government employment without taking cognizance of the labour market. The menacing problem of unemployment and poverty spurred the Nigerian government into developing a policy framework for youth entrepreneurship education. It has also been spurred by the realization of the extent to which the phenomenon serves as a key factor in economic development.

However, the benefits notwithstanding, despite the great prospects of EEd, the programme is being hindered by so many factors. Considering the potentials of EEd, these challenges must be addressed as a matter of urgency if the nation actually wants to wriggle out of the problems of unemployment for the youths and the illuming poverty that besiege her citizens. No country can as a matter of fact move forward technologically, industrially and economically without developing strong private partner initiate in the creation of wealth, poverty alleviation and employment generation with the required skills.

Research Questions

The following research questions were formulated to guide the study:

- 1) What are the challenges of entrepreneurship education in Nigeria?
- 2) What strategies could be adopted to improve entrepreneurship education?

Methodology

The study adopted descriptive survey research design to elicit information from both students and small scale entrepreneurs with regards to the challenges and strategies for improving entrepreneurship education in Nigeria. The population for the study involved 588 students of entrepreneurship studies of Nnamdi Azikiwe and 650small scale entrepreneurs from Onitsha metropolis both in Anambra state. A sample of 310 students and 310 small scale entrepreneurs were drawn using simple random sampling technique. A total of 620 respondents were used for the study.

The researchers developed a well-structured questionnaire as an instrument for data collection. Two experts in entrepreneurship studies and two in tests and measurement from Faculty of Education UNN had a face and content validation of the questionnaire in terms of clarity, relevance and structure. Internal consistency and reliability of the study was conducted using Cronbach Alpha formula and a reliability coefficient was obtained for each cluster as .78 and .87 respectively. The

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researchers distributed copies of the questionnaire with the help of three research assistants to the respondents in the various markets and school.

The four- point Likerts-type scale of SA (4), Agree (3), Disagree (2) and Strongly Agree (1) was employed in the design of the instrument which contained 30 items. The result of the study was analyzed using mean statistics. The results with mean ratings between 0-2.49 were admitted as disagreement and agreement when it falls between 2.50 and above.

Presentation and Analysis of Data

Research Question 1: What are the Challenges of Entrepreneurship Education in Nigeria?

Table 1: Mean Ratings of the Students and Entrepreneurs on Challenges of Entrepreneurship Education in Nigeria

S/no	Items	Students X	Small-Entrepreneurs X	Grand Mean X	Decision
1	Identifying and recruiting qualified teachers with appropriate knowledge and pedagogy.	2.58	3.00	2.79	A
2	Raising funds for establishment of business	3.02	3.12	3.07	A
3	Funding entrepreneurship education in schools and universities by governments.	2.88	2.78	2.83	A
4	Constraint of access to bank credit.	3.76	2.68	3.22	A
5	Dealing with the poor power supply across the nation.	3.22	3.06	3.14	A
6	Dealing with poor security measures in the nation.	2.68	2.86	2.77	A
7	Depts. of EE are yet to be created in many tertiary institutions.	2.64	2.66	2.65	A
8	Addressing the culture and mindset in the country in which entrepreneurship is not favorably accepted.	3.02	3.26	3.14	A
9	Dealing with economic pressure from parents on the quest to make quick money.	3.12	3.24	3.18	A
10	Providing relevant textbooks and learning materials on entrepreneurship for schools and universities.	2.67	2.56	2.62	A
11	Entrepreneurship education curriculum is still ineffectively implemented.	2.73	2.78	2.76	A
12	Providing adequate facility and technology / equipment to cope with the increasing school enrolment.	2.78	2.68	2.73	A
13	Identifying the markets for the products of entrepreneurship activities.	3.21	3.45	3.33	A
14	Dealing with the style of teaching that stresses theoretical instead of practical approach.	3.04	3.00	3.02	A
15	Lack of government interest in promoting small scale businesses.	3.14	3.02	3.08	A

Data in table 1 shows that the mean ratings of items 1-15 are all above 2.50 which indicate that all respondents accepted the factors as the challenges affecting the success of entrepreneurship education.

Research Question 2: What are the strategies for Improving Entrepreneurship Education in Nigeria?

Table 2: Strategies for Improving Entrepreneurship Education in Nigeria

S/no.	Items	Students x	Entrepreneurship x	Grand Mean x	Decision
1	Introducing entrepreneurial activities at the early stage of the youths.	3.48	3.56	3.52	SA
2	Adoption of practical/field training scheme.	3.67	3.54	3.61	SA
3	Intensive mass mobilization and enlightenment programs like seminars, workshops, conferences, etc on small enterprise management.	3.06	3.43	3.25	A
4	Provision of credit facility by banks or take-off grants from govts.	2.66	3.78	3.22	A
5	Intensive monitoring of the projects by economic reform implementers	3.35	2.86	3.11	A
6	The Govt. representatives should disburse monies meant for entrepreneurs judiciously and not divert to private use.	3.12	3.08	3.10	A
7	Provision of interest free loans to youths to start up their own businesses.	3.88	3.76	3.82	SA
8	Provision of funds by Govt, financial institutions and NGOs.	3.88	3.82	3.85	SA
9	Provision of funds by governments for schools and universities for entrepreneurship education.	3.78	3.68	3.73	SA
10	Ensuring that beneficiaries actually make appropriate use of the money disbursed.	3.02	3.56	3.29	A
11	Training and retraining of teachers/lecturers of entrepreneurship education periodically.	3.16	3.00	3.08	A
12	Teachers should also update their knowledge through research, seminars, Workshop sand conferences to improve skills/competences.	3.87	3.92	3.89	SA
13	Provision of an entrepreneurship education that will stir up the interest, knowledge, skills and attitudes of students.	3.66	3.76	3.71	SA
14	Provision of relevant teaching materials and adequate infrastructural facilities like textbooks, good road network, pipe borne water, electricity and other technology to boost production.	3.00	3.22	3.11	A
15	Creation of a market for exhibition and sale of locally-made goods.	3.02	3.06	3.04	A

Data in table 2 reveals high mean ratings in all the items indicating that the respondents are of the high opinion that the factors actually can enhance the success of entrepreneurship education.

Discussion of Findings

The findings of the study from table 1 showed that there were so many challenges confronting the success of EEd in Nigeria as articulated by the researchers hence the agreement of the respondents with the items. Education is a vital instrument by which any nation can grow economically as well as develop tremendously. This finding is line with the views of Karen (2009), Unachukwu (2009), Ikeme (2012) & Ogueri (2013) who articulated that recruiting qualified teachers, funding EEd, dealing with poor power supply, among others are some of the challenges posing difficulties for the success of EEd. The scholars maintained that these should be seriously addressed. The knowledge of

entrepreneurship enables recipients become self-employed, resourceful, creative, and innovative and enduring thereby overcoming the problems of unemployment and business challenges (Unachukwu, 2009; Ikeme, 2012 & Ogueri, 2013). Subsequently, entrepreneurship education if seriously and adequately conducted in schools will obviously promote job creation by entrepreneurs as well as promote economic development.

The findings in table 2 revealed that citizens must be trained to be self employed through a well established entrepreneurship development (Unachukwu, 2009 and Ikeme, 2012). Training engagement and establishment of the youths in entrepreneurship education/ventures and at the early stage will greatly help to reduce the rate of robbery activities, prostitutions, kidnapping, bombings here and there, child abuse and of course, human trafficking which are in effect the aftermath of massive unemployment and poverty in the country(Paul, 2005 and Banabo & Ndiomu, 2011). It will also enable entrepreneurs acquire the basic skills and knowledge that will help them face the risks and challenges of entrepreneurship activities.

The study also revealed that exposing entrepreneurs to business opportunities through adequate training and development in workshops/seminars will better equip the trainees and enhance the program. But this involves a lot of money. On this note, Paul(2005) and Banabo and Ndiomu(2011) articulated that governments, private individuals, banks and non-governmental organizations(NGOs) should assist entrepreneurs with funds, logistics and facilities to be used for financing entrepreneurship activities. Also, scholars are of the opinion that individuals who misuse funds meant for entrepreneurship ventures must be held responsible so that they don't abandon the project or divert the funds to something else.

The study also showed that government should provide interest-free loans to the youths to start their own business as well as ensure regular power supply to boost the production of locally made goods. This is in line with the views of Ogueri (2013) and Akpan, Affiong & Ele (2012) that generators alone cannot sustain production in this modern age of high technology. This provision will also enable entrepreneurs to acquire the basic necessary prerequisites for carrying out their functions and business. In line with views of Paul (2005), Ewubare(2010) and Banabo and Ndiomu(2011),the study revealed that there should be intensive monitoring of the project by economic reform implementers to ensure that the beneficiaries of the free-interest loans actually embark on the project for which the funds were released. The role of sponsors (government, NGOs, banks, private individuals) should not only be limited to provisions of funds alone, but also include monitoring and evaluation to ensure actual implementation by beneficiaries.

Conclusion

The issue of entrepreneurship education especially in the developing nations like Nigeria is no doubt of great importance. Its role in economic growth and development, as well as employment generation and poverty alleviation in any nation especially in the face of the global economic meltdown cannot be underestimated. It is therefore important that vigorous efforts be made to ensure its full development in Nigeria. For the achievement of the vision enshrined in NEEDS which include youth empowerment, employment generation and poverty alleviation, there should be an enabling access to funds by the youths and this will pave way for other necessary prerequisites to fall into place. Therefore, governments should set all necessary machinery in motion to ensure that an enabling environment for success of entrepreneurship education is created for the growth of the economy and the development of the nation.

Recommendations

Based on the findings, the following recommendations are made:

1. Youths should be introduced to entrepreneurial activities at their early stage in life to enable them grow alongside with it.
2. Entrepreneurship subjects should be introduced as one of the compulsory subjects in all secondary schools in the country.
3. Governments should incorporate practical/field training scheme in the existing mandatory entrepreneurship curriculum of tertiary institutions
4. Government should review the entrepreneurship education curriculum for institutions regularly and periodically evaluate the degree of success of the policy and level of accomplishment of the policy objective in the economy.
5. Entrepreneurship lecturers, teachers/trainers should be periodically retrained and encouraged in the area of research to update their skills in order to be relevant in today's era of dynamic and globalised environment.
6. The success of any lucrative programme is adequate supply of funds. The government should release enough funds and materials to both the trainers and trainees to enable them apply and utilize all the relevant skills and knowledge needed for the programme.
7. Government should make provision for a credit facility as take-off grant for the students/entrepreneurs at the end of the program to enable them establish.
8. Nigerian banking reform programs should incorporate regulation of banks with regards to interest charged on loans for entrepreneurship ventures.
9. Necessary infrastructural facilities like good roads, pipe borne water, and regular power supply should be made available by government in both urban and rural areas.

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