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ENTREPRENEURSHIP EDUCATION AS A PREDICTOR OF ECONOMIC DEVELOPMENT OF UNDERGRADUATE STUDENTS OF ISLAMIC STUDIES

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Abstract

This study examined the entrepreneurship education as predictor of economic development of undergraduate students of Islamic Studies. The research design employed in this study was correlational research design. The population of this study was all undergraduate students of Islamic Studies from all universities in Nigeria, while target population was undergraduate students of Islamic Studies from all universities from North Central Geo-political Zone. The instrument used in this study was researcher self-developed questionnaire titled “entrepreneurship education and undergraduate students’ economic development”. The validity and reliability of the instrument were properly carried out by the experts and reliability index of 0.83 was recorded. Percentage was the descriptive statistical tool used to describe the demographic distribution of the respondents while Point-Biseria Correlation was used to test all hypotheses formulated in the study. The finding of this study showed that the percentage of female undergraduate students of Islamic Studies engaging in entrepreneurship was higher than the percentage of male undergraduate students of Islamic Studies in North Central Geo-political Zone. Also, the finding of this study demonstrated that entrepreneurship education did not significantly predict undergraduate students Islamic Studies’ economic development. It is therefore concluded in the study that that entrepreneurship education does not predict economic development of undergraduate students of Islamic Studies. It is recommended in the study that Undergraduate students of Islamic Studies in North Central Geo-political Zone should endeavour to harness the knowledge acquired to improve their economic standard.

Keywords: Entrepreneurship, Islamic Studies, Undergraduate Students, Economic Development, Gender, Family economic background.

Introduction

Entrepreneurship training has been performing rescue mission in the economic life of people in Nigeria in the recent years. According to Bakare and Ajao (2022) the impact of entrepreneurship skills and training in the reduction of university graduates suffering cannot be overemphasized, because many have become job creators and employers in the recent time. The ability of people to engage in any profitable task or activity with the objective to contribute positively to the economic activities of a society is known as

entrepreneurship (Amadi & Worgu, 2023). In the same vein, Bakare and Ajao (2022) defined entrepreneurship as a training or skill acquired that allows individuals to engage their thinking faculty to create something in a different way with the aim to contribute positively to the economic activities of any given society. Ajao (2013) also delineated entrepreneurship as a special skill that gives birth to individual's ability to think creatively on how to utilize available resources to produce materials mostly needed by the people in the society in order to satisfy human needs in a profitable manner.

Islam is a religion that dwells extensively in the systems involved in practicing entrepreneurship to develop personal and general economic status of people. Entrepreneurship is an essential part of Islamic economics and a significant aspect of Islamic Finance (Raimi et al. 2013). Entrepreneurship is a way of searching for economic development through marketing-based strategies and appropriate use of lawful opportunities to harness the knowledge acquired to solve economic problems of people (Gümüşay, 2015). There are typical examples of successful entrepreneurs among the companions, Tabūn and Tābii Tabūn such as Abubakar, Umar, Uthman, Abdur-Rahman bn Awf and Abdullah bn Mubarak, among others.

Islam encourages Muslim entrepreneurs to fulfill all conditions governing venturing in entrepreneurship such as: *Amānah* (trust), *Taqwah* (fear of Allah), *At-tasamu'* (consideration) and *Adālah* (justice and fairness) among others (Raimi, et al. 2013). Regarding permissibility of entrepreneurship in Islam, Allah says:

“O you who believe! When the call is made for prayer on Congregation Day (Yawm ul Jum’ah), hasten to the remembrance of Allah, and drop all business. That is better for you, if you only know. Then, when the prayer is concluded, disperse through the land, and seek Allah’s bounty, and remember Allah much, so that you may prosper” (Q62:9-10)

The above portions of Quran are pointing to Islamic ways of practicing a successful entrepreneurship because it will not affect Salah and any other religious obligation. In the same vein, the verses are encouraging Muslims to actively participate in entrepreneurship because of bounty benefits attached to it. In confirming Islamic stand on the application of the above-mentioned conditions of entrepreneurship, Prophet Muhammad (PBUH) was reported to have said “The truthful, trustworthy entrepreneur will be raised on the Day of *Qiyāmah* with the Prophets, the truthful and martyrs” (At-Tirmidhi, 2013, Book 14: Hadith 8). This implies that any Muslim entrepreneur that applies the rules laid down by Islam to operate entrepreneurship will enter paradise. Therefore, Manual (2015) highlighted some acceptable entrepreneurship in Islam such as: self-managed entrepreneurship and simple and complex entrepreneurship. simple entrepreneurship is a system of creating job for not up to ten employees while complex entails big factory or company. Raimi et al. (2013) added that the basic aims and objectives of Islam on entrepreneurship are to produce entrepreneurs who will be able to employ themselves, others and create wealth for the society for economic development.

Entrepreneurship training and education had occupied significant position in re-shaping the life of undergraduate students in Nigeria. Ogunmola and Olayemi (2020) submitted that entrepreneurship education and training was integrated into Nigeria education curriculum at all levels of education in order to:

- 1) Impart functional education that can make the students become self-reliant after the completion of their programmes

- 2) Provide adequate training and skills that will enable individuals use his/her creativity and innovativeness in engaging in profitable business
- 3) Offer the students essential training about risk management in business in order to enable them join the group of job creators for society development
- 4) Provide the students necessary training and support that will stimulate their interest in entrepreneurship
- 5) Cultivate in the mind of the students the spirit of perseverance and steadfastness in order to remain in the business no matter how the condition of the business

This implies that adoption of policies designed on entrepreneurship education will save the entire youths from poverty, unemployment and unplanned migration. However, with the introduction and implementation of entrepreneurship skills among undergraduate students in Nigeria their knowledge about self-efficacy, creative thinking and innovativeness improved. Bakare and Ajao (2022) highlighted some reasons behind the integration of entrepreneurship education in Nigeria to include: students' ability to recognize self-worth, create new venture and improve life styles.

The current economic situation of the country is somewhat alarming especially among undergraduate students in Nigeria. The position occupied by entrepreneurship in promoting economic activities and easing undergraduate students' economic hardship in the country cannot be overestimated. Engaging in the act of using one's thinking, creativity and innovativeness to produce things in another fantastic way to satisfy human needs in a profitable manner has now become a strong solution to Nigerian economic downturn. It is observed that no country can solve economic problems without having some people willingly engaging in some acts of entrepreneurship for the purpose of promoting country economic activities. However, Nigerian youths especially undergraduate students need to think on how they will contribute positively to the development this country economy by rendering their own share of producing useful things in another better ways for people to buy in the country. Proper implementation of entrepreneurial skills is capable of influencing amongst others undergraduate students' knowledge to identify, select and undertake profitable opportunities for economic development of the country. It is against this background that the study wished to investigate entrepreneurship education as predictor of economic development of undergraduate Islamic Studies students in Nigerian universities.

Research Purpose

The main purpose of this study was to investigate entrepreneurship education as predictor of economic development of undergraduate Islamic Studies students in North Central Geo-political Zone. Specifically, the study examined:

- 1) Undergraduate Islamic Studies students' level of entrepreneurship education in North Central Geo-political Zone and their economic development.
- 2) Entrepreneurship education as predictor of economic development of undergraduate Islamic Studies students in North Central Geo-political Zone based on gender.
- 3) Entrepreneurship education as predictor of economic development of undergraduate Islamic Studies students in North Central Geo-political Zone based on family economic background.

Research Questions

The following questions answered in the course of the study

- 1) What is the undergraduate Islamic Studies students' level of entrepreneurship education in North Central Geo-political Zone and their economic development?
- 2) Does entrepreneurship education predict economic development of undergraduate Islamic Studies students in North Central Geo-political Zone based on gender?
- 3) Does entrepreneurship education predict economic development of undergraduate Islamic Studies students in North Central Geo-political Zone based on family economic background?

Research Hypotheses

H01: there is no significant relationship between entrepreneurship education and Islamic Studies students' economic development in North Central Geo-political Zone based on gender.

H02: there is no significant relationship between entrepreneurship education and Islamic Studies students' economic development in North Central Geo-political Zone based on family economic background.

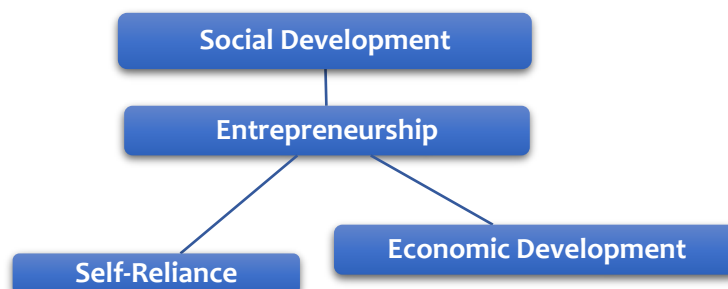
Literature Review

Theoretical Framework

This study was supported by the economic theory developed by Abdur-Rahman Muhammad Ibn Khaldun which says that entrepreneurship is an effective tool to the development of people and the entire society. The implication of this theory is that any society that will develop needs to prioritize entrepreneurial skills and epitomize entrepreneurs among them for their contributions to the development of the society. The basis of this economic theory is generated from the Glorious Quran where Allah says:

“But seek, with what Allah has given you, the Home of the Hereafter, and do not neglect your share of this world. And be charitable, as Allah has been charitable to you. And do not seek corruption in the land. Allah does not like the seekers of corruption” (Q28:77)

The above verse is applauding the act of goodness for the sake of Allah because entrepreneurship has major attributes such as: *Amānah* (trust), *Taqwah* (fear of Allah), *At-tasamu'* (consideration) and *Adālah* (justice and fairness) among others (Raimi, et al. 2013). Therefore, anybody that wishes to practice entrepreneurship should endeavour to develop have those qualities in order to receive worldly gains and Hereafter.



Source: Field work 2024

The model presented above showcased the function expected entrepreneurship to perform in the life of Umma as it was perfected done during the life time of Prophet at Madinah and his companions including the periods of Tabun and Tabiu Tabun (may Allah be pleased with them). A successful entrepreneurship is expected to change the life of people socially and economically without depending on any individual, government or nation before the masses will survive.

Entrepreneurship training and skills acquisition has become a vibrant solution to the economic dissatisfaction among secondary and post-secondary school students in Nigeria. Bakare and Ajao (2022) reiterated entrepreneurs as vital skills and trainings that afford students especially secondary and post-secondary students' opportunity to turn new idea in to reality. This assertion concretized Akpan et al. (2012)'s opinion that no country will develop without giving desirable consideration and support to practical skills that will make recipients creative, innovative and resourceful. Similarly, Ogunmola and Olayemi (2020) opined that entrepreneurship training and skills is a great idea in creating effective relationship between the recipients and financial institutions, government agencies and some critical institutions in the country through useful information, guidance and inputs. This implies that through acquisition of divergent skills and training in entrepreneurship domain students will be able to control and manage their state of economy as well as put in to practice the knowledge acquired to save the life of others in the societies.

The number of students irrespective of their gender that engage in the training exercise to become entrepreneurs in this country had ben reportedly dropped out due to increasing crises in the country (Amadi & Worgu, 2023). Similarly, Eretan and Omotoso (2024) stated that entrepreneurship is a kind of business that is based of risk and failure therefore many secondary school and post-secondary school students fall out of it due to high risk of probability attached to it. To some scholars, inadequate preparation from the organizers, lack of needed orientation and enthusiasms from the students and poor designing by the government majorly affect effectiveness of entrepreneurship training and education in Nigeria (Josephine & Doris, 2019).

It is however believed that entrepreneurship is a business of gain or loss. Due to this existing fact Eretan and Omotoso (2024) observed that many graduates had run away from this form of business especially those that have risked it and discovered how risky it is. In the same vein, Okojie (2009) asserted that a good entrepreneur should develop positive traits such as braveness, boldness, confidence, self-esteem and persevere because all these attitudes will help him to succeed in the nearest future. From the fore-going, it is understood the problems associated with scantiness in the numbers of students that successfully practiced the knowledge gained from entrepreneurship training in Nigeria. For this reason, it was suggested that government and wealthy people in the society should stimulate students' interest through empowerment program (Josephine & Doris, 2019).

Many studies however, had identified viable impacts of entrepreneurship in developing, reshaping and restructuring economy in this country and one of those studies is Josephine and Doris (2019) where it is stated that there are numerous impacts of entrepreneurship in reshaping students' economic life which include: creation of employment, generation of revenue, development of skills and innovation, ideal utilization of resources and actualization of effective growth and development. Similarly, Bright and Michael (2020); Ogunmola and Olayemi (2020) enlisted impacts such as: equitable distribution of income

and wealth and stimulation of technological transfer and adaptation. It appears from above submissions that impacts of entrepreneurship training are numerous in economic stability of this country.

Methodology

This study investigated entrepreneurship education as predictor of economic development of undergraduate students of Islamic Studies in North Central Geo-political Zone. Correlational research design was used in the study. The population of the study comprised all undergraduate students in all universities in North Central Geo-political Zone. Stratified random sampling technique was used to divide all universities in North Central Geo-political Zone based on status such as Federal, State and Private. Simple random sampling technique was adopted to sample one state from all states representing North-Central Geo-political Zone in Nigeria. Thus, Kwara State was selected for the study. More so, three universities were sampled in the study from the sampled State using purposive sampling technique. Thus, University of Ilorin, Al-Hikamah University and Kwara State University were used in the study. However, systematic sampling technique was used to select 50 undergraduate students of Islamic Studies from each university. Therefore, 150 undergraduate students of Islamic Studies were the respondents used in the study.

The instrument used in the study was researcher self-developed questionnaire titled “entrepreneurship education and undergraduate students’ economic development (EEUSED)”. The questionnaire was categorized into two sections: A demographic data of the respondents while B hosted ten items on significances of entrepreneurship education on undergraduate students’ economic development. The likert scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD) were used in the study to measure respondents’ responses. The administration of the instrument was via online messages.

The demographical data of the respondents was analyzed using percentage. Research questions were answered using mean and standard deviation while Point-Biseria Correlation was adopted in testing all hypotheses in the study.

Data Analysis and Result

Table 1: Demographic Data of the Respondents

S/N	Variables	Frequency	Percentage
1.	Gender:		
	Male	53	38.7
	Female	84	61.3
	Total	137	100.0
2.	Family Economic Background		
	Strong	43	31.4
	Weak	94	68.6
	Total	137	100.0

The table showed that out of 150 administered questionnaires only 137 (91%) were retrieved. Therefore, out of 137 respondents used in the study, 53 (38.7%) were males while 84 (61.3%) were females. This showed that the female respondents were higher than male respondents in the study. More so, the table showed that out of 137 undergraduate students of Islamic Studies used in the study 43 (31.4%) were from the family with strong economic background while 94 (68.6%) were from the family with weak economic background.

This implied that many undergraduate students used in the study were from the family with weak economic background.

Answering Research Questions

What is the undergraduate Islamic Studies students' level of entrepreneurship education in Nigerian universities and their economic development?

Table 3: the undergraduate Islamic Studies students' level of entrepreneurship education in Nigerian universities and their economic development

S/N	ITEMS	Mean	Standard Deviation	Decision
1	I used the knowledge acquired in entrepreneurship education to create new ways of making things	3.45	0.80	High
2	I used the knowledge acquired in entrepreneurship to solve part of my family economic problem	3.05	0.75	High
3	I am able to create employment for some youths in my community	2.63	0.75	Moderate
4	I used the techniques gained in the training to restructure my mother's system of trading	3.02	0.92	High
5	I used the knowledge acquired to solve part of social problems in my locality	2.93	0.63	Moderate
6	I used the knowledge to reduce the numbers of failed business ventures in my society	2.64	0.48	Moderate
7	I used the knowledge acquired to create space enhance entrepreneurship opportunities for women, ladies and youths	2.37	0.65	Moderate
8	I used the techniques gained to enhance employment opportunities for undergraduates in my community	2.47	0.50	Moderate
9	The knowledge acquired in the training allows me to control my family economic problems	2.54	0.68	Moderate
10	I am able to connect myself with many successful entrepreneurs in the state and the country at large	2.47	0.67	Moderate
Average Mean		2.76	Moderate	

0-1.99 is low, 2.0-2.99 is moderate and 3.0-4.0 is high

Table 3 showed that the undergraduate Islamic Studies students' level of entrepreneurship education in Nigerian universities and their economic development is moderate with average mean of 2.76. This implied that to some extent economic status of undergraduate Islamic Studies engaging in entrepreneurship training and education is gradually changing.

Hypotheses Testing

H01: there is no significant relationship between entrepreneurship education and Islamic Studies students' economic development in Nigerian universities based on gender.

Table 4: showing significant relationship between entrepreneurship education and Islamic Studies students' economic development in Nigerian universities based on gender

	Entrepreneurship Education		Gender
Entrepreneurship Education	Pearson Correlation	1.00	0.047
	Sig. (2-tailed)		0.589
	N	137	137
Gender	Pearson Correlation	0.047	1.00
	Sig. (2-tailed)	0.589	
	N	137	137

Table 4 indicated that calculated co-efficient correlation ($r = 0.047$, $p = 0.589$) which found to indicate no significant relationship at 0.05 significant level. Since p-value of 0.589 was greater than significance level value of 0.05 therefore null hypothesis one was not rejected and therefore there was no significant relationship between entrepreneurship education and Islamic Studies students' economic development in Nigerian universities based on gender. This had established that the students that participated in entrepreneurship training and education might have one gained one or two things but they are unable to use it to boost their economic status. Similarly, it had showed from the findings that both male and female undergraduate students that have the training are unable to manage the knowledge acquired to improve their economic status significantly.

H02: there is no significant relationship between entrepreneurship education and Islamic Studies students' economic development in Nigerian universities based on family economic background.

	Entrepreneurship Education	Family Economic Background	
Entrepreneurship Education	Pearson Correlation	1.00	0.039
	Sig. (2-tailed)		0.650
	N	137	137
Family Economic background	Pearson Correlation	0.0039	1.00
	Sig. (2-tailed)	0.650	
	N	137	137

Table 5 revealed that calculated co-efficient correlation ($r = 0.039$, $p = 0.650$) which found to indicate no significant relationship at 0.05 significant level. Since p-value of 0.650 was higher than significance level value of 0.05 therefore null hypothesis two was not rejected and therefore there was no significant relationship between entrepreneurship education and Islamic Studies students' economic development in Nigerian universities based on family economic background. This implied that undergraduate students that attended entrepreneurship education were not able to get capital due to the fact that their families were not financially buoyant to sponsor them.

Discussion of the Findings

The discussion of the findings in this study was presented based on the above analysis:

The finding of the study showed that the percentage of female undergraduate students participated in the study was higher than the percentage of male undergraduate students in Nigeria. Similarly, the finding of this study had established that the percentage of undergraduate students that were from strong family economic background was less than undergraduate students that were from weak family economic background in Nigeria. The finding was in line with the finding of Bright and Michael (2020) that

entrepreneurship education and training has no significant reduction effect on poverty level of undergraduate students in Nigeria.

The finding of this study discovered that the undergraduate Islamic Studies students' level of entrepreneurship education in Nigerian universities and their economic development is moderate with average mean of 2.76. The finding was in line with the finding of Okon (2021) that despite the economic downturn in Nigeria some undergraduate students are able to manage their economic status through small scale business.

The finding of the study showed that there was no significant relationship between entrepreneurship education and Islamic Studies students' economic development in Nigerian universities based on gender. The finding of this study was in line with the study of Bright and Michael (2020) that there was no significant relationship between poverty level reduction among undergraduate students and entrepreneurship education.

The finding of the study revealed that there was no significant relationship between entrepreneurship education and Islamic Studies students' economic development in Nigerian universities based on family economic background. The finding of this study was not in line with the finding of Audu (2022) that their entrepreneurship and vocational education lead to economic growth and employment generation among undergraduate students in Nigeria.

Summary of the Findings

The followings were the major findings of the study:

- 1) The percentage of female undergraduate students participated in the study was higher than the percentage of male undergraduate students in Nigeria.
- 2) The undergraduate Islamic Studies students' level of entrepreneurship education in Nigerian universities and their economic development is moderate with average mean of 2.76.
- 3) There was no significant relationship between entrepreneurship education and Islamic Studies students' economic development in Nigerian universities based on gender.
- 4) There was no significant relationship between entrepreneurship education and Islamic Studies students' economic development in Nigerian universities based on family economic background.

Conclusion

Based on the findings of the study it was therefore concluded that entrepreneurship education does not predict economic development of undergraduate students of Islamic Studies in North Central Geo-political Zone. Similarly, the study concluded that many undergraduate students of Islamic Studies do not actively implement the knowledge and skills acquired in entrepreneurial training and education to promote their economic standard.

Recommendations

The followings were the recommendations raised from the study based on the generated findings:

- 1) Undergraduate students of Islamic Studies in North Central Geo-political Zone should endeavour to harness the knowledge acquired to improve their economic standard by engaging in buy and sell, inventor, self-employed and acquirer entrepreneurship.

- 2) Philanthropists among the family members should create an avenue to empower any undergraduate student of Islamic Studies that wishes to utilize the knowledge, skills and experiences after graduation without gender consideration
- 3) Political office holders at all level should bring up a policy that would cater for economic growth and employment generation of the graduates

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