



Entrepreneurial Education in A Cash-Strapped Economy: the Case of the Nigerian Army Tertiary Institutions

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ABSTRACT

The dwindling Nigerian economy has increased the funding constraints for educational institutions. This study, therefore, examines the current measures used by five Nigerian Army higher institutions (NATIs) to implement entrepreneurial education and the financial-related challenges facing them. The research design adopted for this work is the survey method. Census technique was used in the study with questionnaire administered to fifty-three respondents from the five schools. The Cronbach's Alpha (α) test conducted produced a reliability coefficient of 0.843. The result shows that 66% of the respondents opined that resources are not being effectively deployed for entrepreneurial education. More than a fifth (22.6%) of the staff employed to teach entrepreneurial education in schools lack competences and skills that are necessary for the actualization of the goals of entrepreneurial education. About three-quarter (75.5%) of the respondents posits that inadequate funds affects provision of facilities for teaching of entrepreneurial education. Similar high proportion of respondents believe insufficient funds have impeded collaboration with entrepreneurs as resource persons and provision of in-service training of manpower in new innovations; while a smaller proportion (43.2%) of

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respondents opined that there is greater use of theory rather than practical in classrooms. To effectively implement entrepreneurial education in NATIs, the school managements should utilize the available resources correctly, incorporate the use of more home-grown technology which are relatively less expensive, encourage robust collaboration with entrepreneurs who are willing to act render services more as community service and seek increase access to Tertiary Education Trust Fund (Tetfund).

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Introduction

The prosperity of any country is largely dependent on the performance of economic indices such as real Gross Domestic Product (GDP), per capita income, employment rate, manufacturing and retail capacities. It is also determined by social progress parameters that are basically nutritional standard, human capital, access to basic education and health facilities, information and communication and degree of market freedom. No nation can be adjudged to be prospering economically without a significant level of improvement in its human capital development, which is the process for developing the aggregate stock of knowledge, skills, competencies and innovative abilities possessed by the population of any country (Igun, 2006, cited by Fapohunda and Azeez, 2018). According to Dowrick (2004), “the driving force of economic growth is investment in human capital, skills and ideas rather than investment in machines and buildings” (p.33). As it is a method of securing and growing the number of people who have the competencies, training and experience that are vital for economic and political development of a country (Jhingan, 2002).

Crucially, economic growth is consequential to the citizens of a country when it effectively and efficiently galvanizes and sustains human capital development through effective and efficient management of entrepreneurial education. This perhaps explains why it is often said that, for any country to promote unadulterated human capital development that will usher in a stable economic growth and national development, its society and educational system resources (information, human and material resources) that promote effective and efficient training, communication, networking, experience and learning must be at the front burner of its developmental processes. Undoubtedly, education is the key to national development (Maina, 2013). Ubabudu and Muraina (2016, p. 192) posits that, “education is the engine room that without it nothing works and the number one golden wealth of any nation’s progression as it serves as a catalyst for access to information, knowledge skill, wealth creation and solving problems for any nation”. Education is what inculcates value systems, gives expression to systems of knowledge, and helps us construct the building blocks of our worldviews (Mncube, 2020) Hence, education is key ally in defending rights and protecting the rule of law and is an essential life skill in crises (Giannini, 2020).

Consequent upon the foregoing, the knowledge, skills, attitude, novelty, competencies and creativity that human beings continuously amass and apply will determine a country’s socio-economic and national development (Ahmed, 2013). As Dowrick (2004) avers, human capital in the form of abilities and skills is embodied in as much as it lives and dies with particular people. Recognizing this fact, Dowrick (2004) further reiterates that, “accumulation of capital-machinery, buildings, equipment, and the like-is the engine of growth in the short run. Policies that increase the share of resources going on investment will raise the productive capacity of the economy” (p.24). It must be emphasized that,

countries that have made progress in specific outcomes of human capital development aligned support around reform in specific areas” (World Group, 2018) and was able to manage it successfully. For it is through this mechanism that, Malawi, one of the poorest countries in the world, reduced stunting by 10 percentage points in six years and Senegal reduced stunting by 10 percentage points in a mere five years (World Group, 2018). Sustained political commitment and targeting specific outcomes were key to success for both countries (World Group, 2018).

Delong, Golden and Katz (2002) unequivocally affirm that, human capital has played the principal role in driving America’s edge in twentieth-century economic growth. The success stories surrounding the rise to prominence of countries such as Israel, India, Malaysia, China and Indonesia, which were hitherto faced with some developmental challenges like Nigeria, can serve as lessons for many developing countries in managing their resources. Especially, the decisions of countries like Israel and India to invest in human capital development through effective and efficient management of entrepreneurial education and the decisions of Nuevo Leon Monterrey in Mexico to understudy and copy the economic achievement of countries such as Ireland, Korea and Spain are useful instances. It was through this way that Nuevo Leon in Mexico understudied the educational system in Mexico to plan and restructured their educational system curriculum and build innovative research centres to suit in with the current needs and realities. Currently, their educational system focused on five major technological areas; bio technology, health sciences, nanotechnology, mechatronics and information technology with the objective of increasing economic growth through innovation (Gonzalez, 2007).

In the 1970s and 80s, Israel transformed their crawling economic policy to a more vibrant working policy that enabled them to invest and manage entrepreneurial initiatives, build-ups and culture which catapulted Israel to a great feat. Likewise, India engaged in small-scale industries, innovations and enhancing of entrepreneurial development and culture to the extent that their economy has drastically improved. As a civil society organization in India named ASER centre used learning from a citizen-led assessment of learning in children to advocate for education reform (World Bank Group, 2018). In the same manner, a non-governmental organization in Tanzania called Twaweza published assessment results of children showing poor learning, while another survey showed teacher absenteeism and incompetence. Together they led to the start of the government initiative to improve learning “Big results now in Education” (World Bank Group, 2018).

Unarguably, the generally agreed causal factors responsible for the impressive performance of the economy of most of the developed and the newly industrializing countries is an impressive commitment to human capital formation (Adedeji & Bamidele, 2003; Barro, 1991; Audretsch & Thurik, 2004; Hassan, 2020) using entrepreneurial education. Given these impressive evidences of successful outcome, the importance of effective and efficient managing of entrepreneurial education cannot be overemphasized. For Saxenian (1994) as cited in Audretsch and Thurik (2004) attributes the superior performance of Silicon valley to a high capacity for promoting performance of Silicon valley to a high capacity for promoting entrepreneurship. Conversely this implies that, the success stories of most high performing human organization and countries lies in the managerial acumen, foresight, emotional intelligence, provisions and sterling leadership qualities of the leader at the helm of affairs to harness all the available and improvised resources in their right dosages and positions for proper utilization and applications.

Managing entrepreneurial education is the process of arranging and utilising the available human and material resources prudently and judiciously in order to achieve the stated goals and objectives. Managing entrepreneurial education is the process of arranging and utilising the available human and

material resources prudently and judiciously in order to achieve the stated goals and objectives. Ubong (2020) notes that:

higher education institutions are responsible for the construction of a knowledge economy and society in all nations; yet, higher education in Nigeria has continued to battle with some challenges emanating from her policy on education which hitherto did not agree with the development of skills for self-reliance (p.126).

Especially where Etzkowitz and Zhou, cited in Hassan (2020), affirm that, that the concept of the entrepreneurial university emerged out of the change from a more conservative academic context to generating knowledge that integrated economic development and social progress with academic mission programs. Nevertheless, “Development of entrepreneurial practices means that the delivery of the desired entrepreneurial outcomes challenges institutions and educators to review and reflect on what needs to be taught and learnt and how the appropriate learning environments and approaches can be created” (Ghina, Simatupang & Gustomo, 2014, p.2) through effective and efficient management of its resources.

Undoubtedly, managing entrepreneurial resources is often fraught with a lot of challenges that often times it is not accorded the due respect and place it deserves. The reason often alluded for this levity is that there is no adequate funding for effective and efficient management. Inadequate funding and resources have also been affirmed by other scholars to be militating against the successful development and management of entrepreneurial education (Ani, 2017; Oweh, 2013). Yet, universities are expected to fulfil their economic and social missions by promoting entrepreneurship (Dodgson & Gann, 2020) which can only be achieved through effective and efficient management of entrepreneurial resources.

But, the best option to address the current realities is to prioritise and build on effective and efficient management of entrepreneurial education at the Nigeria Army (NA) institutions. This becomes imperative since no economy blossom without effective and efficient management of its human and material resources to compel that growth, hence, Nigeria Army tertiary institutions (hereafter NATIs) must galvanise and harness its resources for its economic growth and versatility. Effective and efficient managing of entrepreneurial education is pivotal since it has the capability and capacity of rejuvenating, re-inventing and restoring the Nigeria cash strapped economy to a booming economy and assisting these tertiary institutions to be self-reliance and employers of labour. As Nigeria has depended on oil for more than 90 percent of its foreign exchange income for far too long and for the country to come out of its current economic crisis there has to be an aggressive diversification of the economy (Ogulana, 2018). In other words, Nigeria needs a drastic change movement from its oil dependent syndrome to a versatile economy. As such NATIs, as citadel of academic excellence and learning, have to embrace and manage their entrepreneurial education to fruition.

Gibb (2002) underscores the role managing entrepreneurial education will play in cash strapped economy like Nigeria when he posits that, entrepreneurial education is also frequently seen as a response to the increasingly globalized, uncertain and complex world we live in, requiring all people and organizations in society to be increasingly equipped with entrepreneurial competencies. Similarly, Dowick (2004) concluding remarks reveals the usefulness of education in creating understanding of entrepreneurship, developing entrepreneurial capabilities, and contributing to entrepreneurial identities and cultures at individual, collective and social levels.

Although, the issue of managing entrepreneurial education in Nigeria cash strapped economy is an important area of research, it has not attracted the necessary academic interests. African Union (AU) elaborated a Science, Technology and Innovation Strategy, (STISA-2024), of which entrepreneurial education was among the factors identified to accelerate the transition of African countries to innovation-led, knowledge-based economies through deploying STI across the socio-economic development sectors (Mncube,2020) yet managing entrepreneurial education is being neglected. This article aims to shed light on an aspect of managing NA entrepreneurial education that has attracted even lower interest. Management is the art and process of working through people in planning, organising, staffing, directing, counselling, empowering, facilitating, set-inducting, coordinating, and budgeting as well as value judgment on the human, information, material and market resources in an organization in order to achieve the stated goals and objectives in the most effective and judicious, ethical and timely manner. Especially with the fact that, Kasum and Gunu (2017) remarks that, entrepreneurship in developing countries is driven by poverty, survival, and lack of choice in work to start business ventures, and entrepreneurs there are mostly involved with primary level trading and agricultural activities, while those in the developed countries are driven by opportunity and innovation, and the types of activities engaged in reflect a high level of knowledge and innovation. Although, there might be instances where there is inadequate funding and resources yet entrepreneurial education are properly managed or vice versa or where there is sufficient funding and resources yet it is not managed accordingly that necessitated the urge for this research to determine the current position of NATIs in managing entrepreneurial education hence the essence of this study.

It is against this background that this paper seeks to determine how the Nigerian Army tertiary institutions (hereafter NATIs) manage their entrepreneurial education amid the country's economic difficulties and political instabilities. The current scenario is complicated by the fact that many institutions – including the Nigerian Army (NA) and its tertiary institutions - principally rely on government for funding of education, jobs, salaries, and sustenance. Of course, the challenges of finding the required funds and resources are expected to affect the managing of the NA training institutions such as NATI 1; NATI 2; NATI 3; NATI 4 and NATI 5 that needs to be tackled without any further delays. The following research questions and hypotheses guided the study.

Research questions

1. What is the demographics of the respondents?
2. What are the measures adopted by Nigerian Army tertiary institutions (NATIs) to implement entrepreneurial education in cash strapped economy?
3. What are the financial-related challenges facing Nigerian Army tertiary institutions (NATIs) in the implementation of entrepreneurial education?

Purpose of the Study

The purpose of this study is to gauge and determine the state NA entrepreneurial education. This study is intended to understand the current state of entrepreneurial education, identify its challenges and suggest recommendations on the way forward. This paper is divided into six parts. Section Two highlights the imperatives for managing NATIs entrepreneurial education in Nigeria cash strapped economy. Section Three briefly discusses the research methodology for the study. The fourth section presents the research findings and discussion while the fifth section offers some routes to beginning to address the challenges of entrepreneurial education in NATIs. This is laced with a conclusion.

Imperatives for Entrepreneurial Education in Nigeria

The Nigerian economy is one that relies on foreign exchange from crude oil sales. As such, whenever there is a fluctuation and decline in the international price for the commodity, the economy becomes cash-strapped and there is an attendant instability in the economic (and eventually the political) system of the country. Clearly put, Nigeria economy is not diversified but mono economy that heavily dependent on oil, which accounts for 9% of GDP, about 90% of export earnings and about 60% of total government revenues (US country commercial Guide Nigeria,2020). This overdependence on crude oil and the subsequent decline in oil prices was worsened by the Corona Virus (Covid-19) pandemic that currently swept across the globe that resulted to lock downs and no movement of people in many countries of the world except those on essential duties that paralyzed socio-economic activities and reduced further the global demand for Nigerian crude oil. For instance, United States of America slashed Nigerian crude oil imports by 11.7 million barrels in the first five months of 2020, compared to what it was bought in the same period of 2019. In second quarter of 2020, the local oil production dropped to its lowest since 2016-when Nigeria endured a full year of negative growth (Kazeem, 2020).

It must be noted that the price of Nigerian crude oil crashed and fall from US \$ 60 per barrel to \$30 per barrel in March 2020 affecting the already announced and projected Federal government of Nigeria National budget of N10.59 trillion (US428 billion) that really made government to re-adjust and reduced the National budget of 2020 that is already in public domain by NGN1.5 trillion (N4.90) to fit in with the current Oil price. Aside, Nigeria's debt toll and growing external borrowing complicate the current situation where in March, 2020, the Senate placed Nigeria's total debt profile at N33 trillion after it approved an additional \$22.7 billion foreign loan for the federal government (Egba, 2020) is worrisome indeed. "Given the huge nature of such borrowings, one will expect that such debts be used productively to boost every sector of the nation" (Ekaette, Owan & Agbo , 2018, p.2). The implication of this is a 21% Debt-to-GDP ratio – a far cry from the minimum ratio.

For instance, Nigeria recorded GDP growth of 1.87% (year-on-year) in the first quarter of 2020 (a drop from Q1 2019's rate of 2.10% and from Q4 2019's rate of 2.55%), reflecting both the global decline in oil prices and the COVID-19 pandemic (US Country Commercial Guide 2020). Then one begins to question the use of external borrowings in a cash strapped economy.

Borrowing to offset macroeconomic crises is not a problem in itself, especially when the means to pay are available. It becomes a problem, however, when a nation borrows without the corresponding means to pay. Sometimes debts are difficult for any nation to pay especially in situations where borrowings are not used judiciously for economic advancement, thus, resulting in bad debts (Ekaette, Owan & Agbo 2018, p.3).

World Bank Group (2018) notes that, the lack of non-oil revenue reform continues to make the government over-reliant on the volatile oil revenues, whose future trajectory remains uncertain not only due to inherent international oil price volatility, but also due to lack of transformative oil sector governance and management reforms.

Confronting these internally and externally stimulated problems and challenges headlong suggest the need to diversify and effectively manage the entrepreneurial education in Nigeria. Therefore, tertiary institution especially Nigeria Army tertiary institutions (hereafter NATIs) have to rethink, strategies and have a value judgment on where they want to be in the future and then manage their entrepreneurial educational courses and activities to suit in with the new knowledge economy and current realities in order not to be left behind. Supporting this, Mncube (2020) affirms that, it is very important to develop

and manage innovative curricula for students-many of who may one day be working in sectors that do yet exist, and focusing on the crucial skills of creativity and critical thinking across disciplines. This is premised on the findings of Ogunlana (2018) in her research study titled, “The role of Entrepreneurship as the driver of Economic growth” that, entrepreneurship can play a significant role in achieving economic growth for the country to overcome here economic crisis. Effective and Efficient managing of entrepreneurial education is the only antidote to resuscitate the Nigeria cash strapped economy vis a vis NATIS challenges of funds and resources.

It is on this basis that major developmental discourse focus on the provision of entrepreneurship education to the youths. Implicit on Onuma findings, LIyod (2005) opines that Nigeria confronts several challenges that may be resolved if it is confined on all sides with innovative, enlightened, and entrepreneurial citizens who are inquisitive minded to cogitate in a new way and takes exception to manage the challenges contending with them. Especially with this new emerging education global market competitiveness that is rapidly traversing and altering the scope and breadth of traditional tertiary institutions with its high information technology, publishers, software’s producers and marketers as well as the entertainment creative industry just to mention a few that needs to be addressed. Admittedly, Ubong (2020) notes that, “due to the global economic downturn, especially in third world countries, the role of entrepreneurship education cannot be overemphasized. (p. 127).

Corroborating this, Ojeifo (2012, P.80) maintains that, “The importance of entrepreneurship to any economy is like that of entrepreneurship in any community: entrepreneurship activity and the resultant financial gain are always of benefit to a country” (p. 80). Van Praag and Versloot (2007) cited in Ogulana, (2018) asserts that entrepreneurship contributes to the economic development through four main categories “employment generation, innovation, productivity and growth, increasing individual’s utility levels” (p.351). Entrepreneurship education plays a key role in acquiring knowledge that can help manage the crisis (Rattena & Jones, 2020). Likewise, Yetunde (2020) submits that

entrepreneurship at least in all non-authoritarian societies constitute a bridge between society as a whole, especially the non-economic aspect of that society, and the profit-oriented institutions established to take off its economic development and to satisfy, as best they can, its economic desires (p.34)

Hence, fast-growth entrepreneurial ventures are essential for prosperity and social progress (Dodgson & Gann, 2020). Especially the fact that, “The success of a nation’s economy depends solely on the quality of graduates which the educational system provides” (Ubong, 2020, p. 126). Universities play a crucial role in underpinning innovation and entrepreneurial activities (Dodgson and Gann, 2020). As it innovates and innovation is central ingredient in economic development (Ani, 2017, P. 80). This implies that, universities have to offer the curricula, facilities and incentives to create new generations of entrepreneurs, as well as the traditional pathways into the professions, established companies and into government (Dodgson & Gann 2020) for effective and efficient management of entrepreneurial resources. Success in an entrepreneurial project at a university may often be as a result of attitudes and directions coming from a package of different competencies such as creativity, autonomy or personal control, leadership or risk management (Hassan, 2020).

Entrepreneurship education is a form of education that makes humans to be responsive to their personal, families and national needs and aspirations (Anho, 2014). Hassan (2020) gave a more comprehensive definition of entrepreneurial education as education in entrepreneurial behavior without the need to refer to a person creating a new business but rather as a reference to any individual with an innovative behavior whatever activity they might practice. This explains why “the aim of entrepreneurial education

was for knowledge acquisition by students to enable them setting up and floating a business with other skills needed for its survival and also to become successful entrepreneurs” (Yetunde,2020, P. 33). Similarly, its implementation within universities is aimed to infuse the entrepreneurial culture and spirit into the students as well as to create new educated entrepreneurs and new businesses (US Department of Commerce, 2013 cited in Ghina, et. al. 2014).

Dodgson and Gann (2020) enumerated both the core curricula and new additions for entrepreneurial education that needs to be effectively and efficiently managed. These new core curricula include courses on the theory of entrepreneurship, new venture creation, venture finance, intellectual property and negotiation skills while the most recent additions include design thinking, creativity management, and Lean Startup: teaching the skills to shorten business development cycles (Dodgson & Gann, 2020). It is through this process that students are exposed to pressing real-world problems, develops critical thinking, and broadens their life skills (Dodgson & Gann, 2020).

Egerova, et.al (2016) identified the long-term benefits of entrepreneurial education to include:

- it drives personal development,
- it strengthens the ability to innovate and adapt, and hence the ability to make
- efficient use of resources,
- it contributes both to increased equality among individuals and to necessary diversity in business life.

Whilst, Dodgson and Gann (2020) gave a comprehensive benefit of entrepreneurial education that requires adequate management as follows,

- Students learn to identify and solve problems, work in teams, calibrate risks, and effectively communicate with others in very different domains, such as with investors;
- It helps them innovate, inventing and implementing solutions to problems;
- It moves them beyond current approaches of particular disciplinary perspectives, helping them to create imaginative new options, adopt strategic approaches,
- design organisational mechanisms to experiment and transform good ideas into reality;
- Entrepreneurship skills encourage their ability to play and tinker with a range of possible solutions;
- to sense alternatives and rapidly learn from feedback;
- then to make judgements based on evidence to select options for further development and most importantly, it helps to maintain optimism in the face of failure.

Given this situation, it is imperative for tertiary educational institutions, the NATIs included, to put in place necessary structure and machineries for the managing of entrepreneurial education to contribute to the training of entrepreneurs that will create jobs rather than rely on government jobs. Management is the process of working with and through people in the planning, organising, directing, coordinating and decision-making activities of the organisation in order to achieve the stated goals and objectives in an effective and efficient way as well as in an ethical and timely manner. Hence, effective and prudent management of NA entrepreneurial education and resources (teachers, students, non-teaching staff, marts, finance and teaching aids) is the cornerstone of any viable and sustainable projects and ventures.

As Ghina, Simatupang and Gustomo (2014) notes that, there are three important key actors to manage successful entrepreneurial education, namely students, staff members, and the institution". This is the crux of the matter for Ibukun (2003) as cited in Anaduaka and Eigbiremolen (2014) that, a major concern of management is to arrange workers into units with specified activities to be performed for the purpose of ease of supervision and performance evaluation. For effective and efficient management of entrepreneurial education requires visionary leaders who can be able to strategically plan ahead, arrange and utilize all the available resources prudently and judiciously so as to achieve the stated goals and objectives.

Entrepreneurship education focuses on realization of opportunity whilst management education is focused on the best way to operate existing hierarchies (Atakpa, 2016). Management as a concept seeks to ensure effectiveness, efficiency and economy in the attainment of common goals (Ochuguda, 2013). This invariably implies that when entrepreneurial education is properly managed and provisions made in the most cost effective and prudent ways, it will provide the students with the much needed manpower, Life-wide learning skills, lifelong learning shock absorbers to undertake risk and deploy the necessary competencies, innovative minds, talents and creative knowledge needed for the socio-economic growth and development of any successful viable organisation or country.

Apparently, when entrepreneurial education and resources are fully planned, harnessed and managed, the students of entrepreneurial education will not only be responsible and useful to themselves but also to the country at large thereby improving the standard of living and reducing to the lowest ebb the menace of unemployment, redundancy and kidnapping rate among other social menace lurking in the country. More so, the students of entrepreneurial education will be more comfortable and useful upon graduation to themselves and the society at large. Apparently, when entrepreneurial education and resources are fully planned, harnessed and managed, the students of entrepreneurial education will not only be responsible and useful to themselves but also to the country at large thereby improving the standard of living and reducing to the lowest ebb the menace of unemployment, redundancy and kidnapping rate among other social menace lurking in the country. More so, the students of entrepreneurial education will be more comfortable and useful upon graduation to themselves and the society at large.

Although, Managing the Nigerian Army entrepreneurial education in a cash-strapped economy is thus quite enormous and daunting, especially when the necessary infrastructures and resources are either lacking or inadequate in NATIs. More so, managing the NA entrepreneurial education requires more than the popular managerial functions of planning, organising, staffing, controlling, coordinating, budgeting, reporting, value judgement, facilitating, empowering and directing the available scarce resources to finding their strengths, weakness, opportunists and threats as well as harnessing all the available material and natural resources effectively and efficiently to achieve the stated goals and objectives.

But, the Army Superior Authorities (ASA) and Commandants as well as managerial staff at the helm of affairs of these tertiary institutions should not see the task as a formidable and inaccessible task that should be avoided or rejected. Indeed, it is even more important in a situation where government spends billions of naira in prosecuting a war with the Boko Haram insurgency in the North East. It is the military that fights this insurgency, but that does not assure that all the funding non-war requests for the army will be address by a government that is already confronted by dwindling foreign exchange.

3. Research Methodology

The research design adopted for this work is the survey method. The population of the study consisted of all the sixty lecturers (25 managerial staff and 35 lecturers) teaching entrepreneurial education within the period under study. Data were obtained from primary source using interviews and questionnaire in October 2021.

The questionnaire was subjected to content validity by giving out the questionnaires to four selected experts in entrepreneurial education; and measurement and evaluation department so as to ascertain the adequacy and appropriateness of the questionnaire items. Their suggestions, corrections, and observations were utilized to modify the items in the questionnaire before the reliability test was conducted.

In the administration of the questionnaire, census technique rather than sampling technique was adopted, since the target population was small (sixty in number). While the questionnaire was administered to the sixty respondents, 53 copies of questionnaire were retrieved, accounting for a 88.3% retrieval rate.

The first section of the questionnaire centred on the respondents' demographics, the second section focused on the measures used by Nigerian Army tertiary institutions (NATIs) to implement entrepreneurial education and the financial- related challenges facing NATIs in the implementation of entrepreneurial education. The items in the second section of the questionnaire elicited responses from five options (strongly disagree, disagree, undecided, agree and strongly agree) provided in the Likert-scaled items

Statistical Package for Social Scientists (SPSS) was used to analyze the data collected. The reliability of the instrument (questionnaire) was conducted using Cronbach's Alpha (α), the result showed a reliability coefficient of 0.843. This value indicates that the instrument is reliable.

The descriptive analysis used in this study summarized and simplified the data collected. Frequencies, percentages, range and totals were the measures of descriptive analysis used in the discussion of the results and interpretations.

1. Research Findings and Discussions

Respondents' Demographics

Table1: Profile of Respondents

Variables	Frequency	Percentage
Sex		
Male	47	88.7
Female	6	11.3
Total	53	100.0
Age:		
31-40 years	27	50.9
41-50 years	23	43.4
Above 50 years	3	5.7
Total	53	100.0
Qualification:		
B.Sc, B.Ed or Equivalent	43	81.1

M.Sc, M.Ed or equivalent	10	18.9
Total	53	100.0

Source: Fieldwork, 2021

Table 1 reveals the sex of the respondents which shows that 88.7% of them are male while 11.3% are female. This shows that the workforce in the five institutions studies was skewed in favour of men. The table also reveals the age range of the respondents.

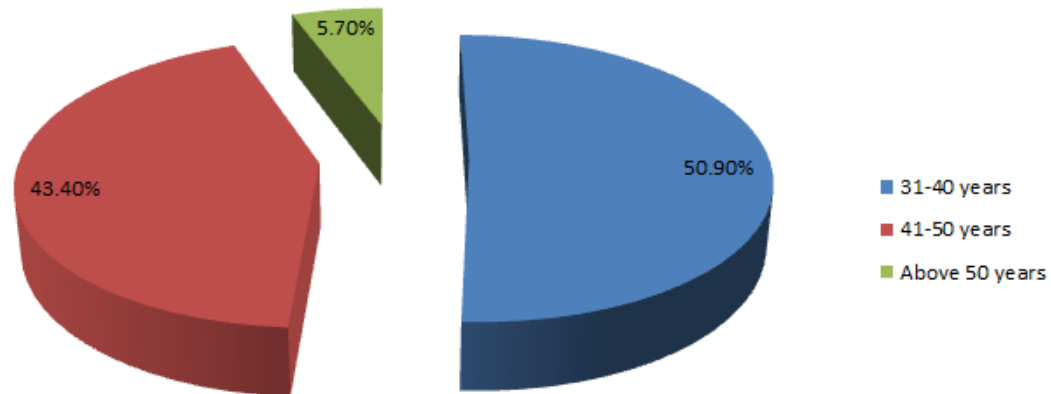


Fig. 1. Chart Showing the age of the respondents

As displayed above in figure 1, 50.9% of the respondents are between the ages of 31-40 years, 5.7% are above 50 years. The two groups (31-40 years and 41-50 years) jointly accounts for 94.3%. These groups still have a number of years to go before the official retirement age of 60 years in the Nigeria public service, and thus could play crucial roles in the implementation of robust entrepreneurial education, over an extensive period of time. In terms of qualification, most respondents have a first degree (81.1%) while those with second-degree were fewer (18.9%). Essentially, the qualifications of respondents (first and second degrees) are expected as being sufficient for the staff to carry out the teaching process, impact the learners and transfer necessary knowledge and skills required for a productive entrepreneurial education.

Measures Adopted by Nigerian Army Tertiary Institutions (NATIs) to Implement entrepreneurial education in a cash strapped economy

Table 2: Measures Used at NATIS for Implementing Entrepreneurial Education

Variables	SA	A	U	D	SD
Effective management of resources deployed for entrepreneur education	1.9%	11.3%	20.8%	43.4%	22.6%
Lecturers' acquisition of requisite qualities skills for entrepreneur education	30.2%	34%	13.2%	11.3%	11.3%
Short-term internship with small firms to further help nurture the students	7.5%	22.6%	13.2%	32.2%	24.5%

Source: Fieldwork, 2021

Table 2 reveals the diverse measures used in NATIs for entrepreneurial education, these measures centres primarily on the management of resources available for entrepreneurial education; staff qualities and skills in the teaching of entrepreneurial education; and level of collaboration with small firms in the provision of internship for the students.

Human and material resources are essential for the transfer of knowledge in classrooms. In the teaching of entrepreneurial education in NATIS, it was the opinion of the respondents that the resources needed (human and material) are not being effectively deployed by the school authorities as observed in their responses. A comparatively small proportion of the respondents (13.2%) posit that resources are effectively deployed as shown on Table 2 by the number of those who strongly agree (1.9%) and agree (11.3%). A higher percent (20.8 %) were undecided while a much higher percent (66%) fell within the group that attested that resources were not effectively deployed as shown by those who disagree (43.4%) and strongly disagree (22.6%). This results indicates that the majority of the NATIs do not manage resources (equipment, marts and lecturers) that would otherwise have contributed to correct teaching and transfer of knowledge and skills as it pertains to entrepreneurial education. The outcome of the result shows that largely in the schools, entrepreneurial education was not viewed by school management teams as part of their core mandate and thus does not deserve to have much resources allotted to its teaching-learning process. In addition, many at the school management level do not understand why they should embrace and expend scarce funds for the teaching of entrepreneurial education which is evidently capital intensive course. This attitude held by many who have the capacity to affect the way entrepreneurial education is taught in schools has a great influence on the teaching of entrepreneurial education. The result corroborates the findings of Ghina, Simatupang and Gustomo (2014) that the inability of people responsible for decision-making in schools optimize the utilization of the facilities negatively affects the over-all achievement in such programs

Table 1 shows that all the respondents have degree certificates and hence, are expected to teaching the students appropriately. However, the questionnaire item which elicited response on “lecturers’ acquisition of requisite qualities skills for entrepreneur education” reveals that the qualities and skills required to be able to align the entrepreneurial education goals and objectives to the overall curriculum is not 100% present among the staff. While more than three-fifth (64.2%) of the respondents have the requisite qualities and skills, as shown by those who strongly agree (30.2%) and agree (34%), the proportion of those who do not have the requisite qualities and skills amounts to more than one-fifth (22.6%) as shown by those who strongly disagree (11.3%) and disagree (11.3%). This proportion (22.6%) is not negligible and has the capacity to lower the achievements and success that could be obtained in the implementation of the entrepreneurial education curriculum. The result does shows that while staff employed to teach entrepreneurial education in schools have the educational qualifications, howbeit, they lack competences such as communication skills, human skills and emotional intelligence that would help to actualize the goals of entrepreneurial education. This is supported by the assertion of Mncube (2020) that, while curriculum of subjects must be relevant, for its effective implementation the persons responsible for its teaching should have skills and competencies that would result in positive learning experiences for the learners. This is quite crucial as Ubong (2020) posits that the success of a nation’s economy depends solely on the quality of graduates which the educational system provides. Also, “High quality of output and outcome occurs when the characteristics, competencies, and carrier choice of the alumni match with institutional goals and objectives” (Ghina, 2014, p.17).

In many literature it has been established that entrepreneurial education is one that also requires collaboration between the school system and entrepreneurs who provides opportunity for internships that would further help nurture the students. In this study, it was observed that the collaborative partnership is lacking, as less than a third (30.1%) provided the mechanism that led to learners having short-term internship with small firms, as shown by the proportion of respondents who strongly agree (7.5%) and agree (22.6%). More than half (56.7%) of the respondents disagree on the adoption of the measure as shown by the number of responses of those who disagree (32.2%) and strongly disagree (24.5%).

Financial-Related Challenges Facing NATIS in the Implementation of Entrepreneurial Education

Table 3: Financial-related Challenges Facing NATIS in the Implementation of Entrepreneurial Education

Variables	SA	A	U	D	SD
Inadequate Funds affects provision of facilities for teaching of entrepreneurial education	28.3%	47.2%	11.3%	9.4%	3.8%
Greater use of theory rather than practical experiences in classrooms	13.8%	29.4%	15.3%	23.2%	18.3%
Inadequate fund for the in-service training of manpower in new innovation in entrepreneurial education	37.5%	32.6%	13.2%	12.2%	4.5%
Insufficient collaboration with Entrepreneurs as resource persons to present their experiences in lectures	22.3%	49.4%	15.1%	9.4%	3.8%

Source: Fieldwork, 2021.

The effective teaching and learning entrepreneurial education is bedevilled by several challenges in Nigerian Army tertiary institutions, particularly as a result of the scarce funds available for implementing the lofty gains associated with entrepreneurial education. Ani (2017); Jaiyeoba and Atanda (2005); Oweh (2013) submitted that inadequate funding of education in Nigeria has been a hindrance to the educational system. This perhaps explains why Jaiyeoba (2005) maintains that quality education cannot be achieved without the required inputs. This is especially where the federal and state governments fail to meet their financial obligations as required. Similarly, Oweh (2013) asserts that, chief among the constraints bedevilling the educational sector in Nigeria is the issue of poor funding while Ani (2017) sums it up that, paucity of funds has been a setback in entrepreneurship development and entrepreneurship development and management cannot be effective and efficient without financial intermediation from financial institutions.

The result on Table 3 reveals that funding for entrepreneurial education is a huge challenge as the responses provided to the questionnaire item on “inadequate Funds affects provision of facilities for teaching of entrepreneurial education” shows that about three-quarter (75.5%) attest to it by those who strongly agree (28.3%) and agree (47.2%). A relatively small proportion (13.2%) posits that funding has not affected the provision of facilities for entrepreneurial education and a similar small proportion (11.3%) were undecided.

Entrepreneurial education is a course that requires the combination of classroom lecture (theory) and practical. The inclusion of practical provides experiential approach to learning. In this study, very little difference exist in responses of those who see entrepreneurial education being skewed more in favour of theory (43.2%) and those who see it skewed more in favour of practical (41.5%). Those see greater use of theory rather than practical experiences in classrooms (43.2%) were shown by those strongly

agree (13.8%) and agree (29.4%). Those who were in disagreement to the questionnaire item that there was greater use of theory rather than practical experiences in classrooms (41.5%) were shown by strongly disagree (18.3%) and disagree (23.2%). The proportion of respondents who were undecided was 15.3%. The results indicates while practical is being used, more should be done to further incorporate more practical and thus ensure that students maximize the benefits that can be derived from entrepreneurial education.

The quality of manpower responsible for the teaching of entrepreneurial education is critical to the quality of graduate produced. Thus in-service training and exposure of manpower to workshops, courses, conferences and other programs that promotes manpower development and introduces them to new innovations should be a priority for school management teams, if they want quality graduates. The responses in this study shows that majority (70.1%) of the respondents attest that funds have been inadequate for their development for in-service training. The proportion that do not posits that funding has affected manpower development is relatively low at 16.7%.

Classroom lectures and practical in entrepreneurial education are enhanced when entrepreneurs are invited as resource persons to present their experiences. However, most of the respondents (71.7%) see that this collaboration with entrepreneurs is insufficient, as shown by those who strongly agree (22.3%) and agree (49.4%). Only a negligible proportion (13.2%) felt the collaboration with entrepreneurs as resource persons in the teaching of entrepreneurial education is adequate. The outcome of this result showing low collaboration could be because schools do not channel funds to use as payment for honorarium for the entrepreneurs invited to the schools.

While there are diverse challenges facing the implementation of entrepreneurial education, these challenges stems largely from poor funding. The problem of poor funding has been seen in this study as a factor that has negatively impacted facilities provision; impeded the use of practical or experiential teaching approach; led to the inability of school management to provide in-service training for the lecturers and hindered collaboration with entrepreneurs as resource persons.

The respondents have varied opinions about the challenges. The proportion of respondents who assert that these the various challenges exist range from 43.2% to 75.5%. The challenge with the highest proportion of respondents was the one obtained on the item “inadequate funds affects provision of facilities for teaching of entrepreneurial education” with 75.5% respondents admitting it is a challenge, this was closely followed by “insufficient collaboration with entrepreneurs as resource persons to present their experiences in lectures” with 71.7% and “inadequate fund for the in-service training of manpower in new innovation in entrepreneurial education” with 70.1%. The challenge with the least responses was for the item “greater use of theory rather than practical experiences in classrooms” with 43.2% respondents admitting that this is a challenge.

The challenges identified in this study affects the benefits that learners could derive from entrepreneurial education and is a far cry from the experiences of learners in developed countries, as Kasum and Gunu (2017) posits that “entrepreneurship in developing countries is driven by poverty, survival, and lack of choice in work to start business ventures, and entrepreneurs there are mostly involved with primary level trading and agricultural activities, while those in the developed countries are driven by opportunity and innovation, and the types of activities engaged in reflect a high level of knowledge and innovation”.

Conclusion and Recommendations

The implementation of entrepreneurial education in Nigerian Army tertiary institutions (NATIs) and financial-related challenges was investigated in this study. While resources are required for the teaching of entrepreneurial education, the resources available are currently not being deployed effectively. The education qualification of the teachers has not translated into acquisition of requisite competences and skills for the effective transfer of skills to learners in entrepreneurial education for all the teachers. While there are diverse challenges, the biggest of these is the challenge of inadequate funding that has negatively affected the provision of facilities needed for entrepreneurial education in the schools. To effectively and efficiently implement entrepreneurial education in NATIs, and thus contribute to the drive to diversify the economy; the school management of NATIs should utilize the available resources correctly. In addition, NATIs should incorporate the use home-grown technology into entrepreneurial education, thus reducing dependence on other foreign technology that are more expensive. Robust collaboration between schools and entrepreneurs who could act as resource persons should be encouraged; and school management should make entrepreneurs see their involvement more as a service to the community and nation; thus reducing payment for some of the services rendered as resource persons. Increased access to Tertiary Education Trust Fund (TETFund) should be sought by NATIs; as a means to provide more funds for the teaching of entrepreneurial education. Also, there is a need to partner and collaborate with other external bodies, institutions of higher learning and the broader community in order to garner support, and exchange ideas on current realities and techniques for effective and efficient implementation of entrepreneurial education in NATIs.

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