

## Social Innovation and Graduate Entrepreneurship in Nigeria

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**Abstract:** Entrepreneurship is a lifelong learning process lasting through all levels of formal and informal education. In this way, students will be exposed to skills that will enable them to develop the insight needed to develop the abilities to start and run their businesses successfully. Therefore, it is important to have an effective method that focuses on programmes and training of students as prospective entrepreneurs to develop skills even outside their areas of specialization. There is a growing interest in social innovation for tackling social problems across the globe. Meanwhile in Nigeria, very few studies have examined the effect of social innovation dimensions (educational innovation, entrepreneurship education, digital innovation and agricultural innovation) on graduate entrepreneurship. Thus, this study focuses on the need to address the gap in the literature. The target population was 2019 Batch C Youth Corps Members in Nigeria. A self-developed questionnaire was self-administered to respondents in six states selected from the six geopolitical zones in Nigeria. Data collected were analysed using multiple linear regression. Result of the analysis revealed that there is a collective significant effect of social innovation dimensions on graduate entrepreneurship ( $F(4, 510) = 35.081, p < 0.000, R^2 = 0.210$ ), however, educational innovation and digital innovation have positive and significant effect on graduate entrepreneurship while entrepreneurship education and agricultural innovation have positive but insignificant effect on graduate entrepreneurship in Nigeria. Hence, the study recommends that the government should support, finance, and develop policies that will encourage the development of social innovation in schools to enhance graduate entrepreneurship.

**Keywords:** Agricultural innovation, Digital innovation, Educational innovation, Entrepreneurship, Entrepreneurship education, Graduate entrepreneurship Social innovation, Youth Corps Members

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### I. Introduction

Universally, entrepreneurship has been considered as the engine of economic growth and development of the modern economy, it is perceived as a catalytic agent for expansion and promotion of productive activities in every sphere of economic life. Interests in the entrepreneurial development has continued to be in the forefront of policy debates in modern societies (Abdul-Kemi, 2014), due to the significant contribution of entrepreneurship in terms of proper utilization of resources, establishment of a developed self-sufficient society, creation of employment opportunities, stimulation of indigenous entrepreneurship, economic and national development (Omoruyi, Olamide, Gomolemo & Donath, 2017). Since the '90s, emerging nations like China, India, Malaysia and Indonesia have been recording enviable successes in economic transformation, decrease in unemployment rates and sustained increase in standard of living due to the fact that they rated entrepreneurial development as an engine of economic transformation (Adelekan & Tijani, 2017; Ayegba & Omale, 2016; Howaldt, Domanski & Kaletka 2016).

The prominent role of entrepreneurship in the economic development of advanced countries like the USA, Russia and Japan has made the government of developing and underdeveloped countries conscious of the importance of entrepreneurship for economic transformation (Amrita, 2016). African countries especially the Sub-Saharan countries are progressively realizing the enormous and significant role that entrepreneurship is playing in terms of job creation, poverty alleviation and stimulation of competition (Van-Vuuren & Alemayehu, 2018). For this reason, Nigerian governments, multilateral agencies and social entrepreneurs are fostering entrepreneurship development throughout the country by creating enabling environments, encouraging people especially the youth to start and run their own businesses rather than seek white-collar jobs (Bankole, 2015). Despite all the numerous programme and schemes that have been designed by the different governments at different times, the rate of graduate unemployment is still on the increase (Dada, Fayomi & Simeon-Fayomi, 2014). It is in this respect this paper seeks to highlight the possible effect of social innovation on graduate entrepreneurship in Nigeria.

### **Statement of the Problem**

In the last two decades, entrepreneurship has been one of the economic variables that attract the attention of governments and researchers both in the developed and developing countries and Nigeria in particular. In Nigeria, entrepreneurship plays a substantial role in economic development specifically in job creation, reducing unemployment, improvement in the standard of living, building institutional and human capacities that encourage and support the development of rural dwellers, establishment and development of small and medium scale enterprises (Adelekan& Tijani, 2017). In order to promote entrepreneurial culture, build business confidence, encourage new ideas, equip Nigerians especially the youths with needed skills for self-employment in Nigeria, the federal government has adopted several strategies and policies towards entrepreneurial development through the establishment of institutions and agencies, introduction of entrepreneurship development programs (EDP) and modification of school curriculum at all levels of education to include entrepreneurship education in a bid to drastically reduce unemployment rates (British Council, 2014; Tende, 2014).

Despite all the numerous programmes and schemes that have been designed by the government to make entrepreneurship thrive in Nigeria, studies have shown that the development of entrepreneurship is still very slow in Nigeria (Diyoke, 2014) which has resulted into high rate of unemployment mostly among the youth especially the graduates (Bambale&Shika, 2016), and caused frustration, dejection and high level of dependence on family, friends and government (Ajufo, 2013) and high poverty rate (Afolabi, 2015). According to Akinyemi, Ofem, and Ikuenomore (2012); Fox, Senbet and Simbanegavi (2016); Hassan and Varshney (2019), the factors responsible for this include mismatch between education systems and labour market demands, insufficient vocational training, lack of access to business networks which has prevented young people from becoming successful firm owners, lots of training program are not suitable for today's business life, digital incompetence, and lack of interest in agriculture.

Social innovation has emerged as a potentially sustainable solution to multiple economic, educational, social and environmental challenges, youth unemployment, health crises among others (Kovacova, 2015). Several scholars (Adedeji, Ayodele & Olalekan 2018; Adelekan& Tijani, 2017; Ogundele, Akingbade&Akinlabi, 2012; Van-Vuuren & Alemayehu, 2018; Zainudin, Raja-Suzana&Zulazli, 2017) have established that social innovation like entrepreneurship education and agricultural innovation play substantial role in economic development specifically in job creation, improvement in standard of living, building institutional and human capacities that encourage and support the development of rural dwellers, establishment and development of small and medium scale enterprises. However, all these studies have not focused on how the social innovation dimensions (educational innovation, entrepreneurship education, digital innovation and agricultural innovation) could affect entrepreneurship development among graduates in Nigeria, therefore, this necessitated the need for this study to establish the effect of social innovation dimensions on graduate entrepreneurship in Nigeria.

## **II. Literature Review**

Social innovation can be defined as a new solution in terms of products, services, models, markets, processes and so on, that effectively meet social needs and improve capabilities and better use of assets and resources (Pisano, Lange & Berger, 2015). Kovacova (2015) also defined social innovation as new strategies, products, services and organizations that simultaneously meet social needs of all kinds (more effectively than other alternatives), create new social relationships, collaborations and enhance civil society. This definition is in line with the definition by Schumpeter, who defined social innovation as newness of products (products with better quality and utility), or the use of new resources, novel methods or processes of production that will increase productivity and lower cost of production, opening up of a new market, new source of supply of raw materials (which has not been commercially exploited by other entrepreneurs). From these definitions, one can deduce that social innovation is about new ways, new ideas or re-shaping of old ideas to new ways by getting new quality to bring about a positive change that can impact society without the intention of making a profit. Dimensions of social innovation according to Gopaldas (2015) and Howaldt *et al.* (2016) are product innovation, technology innovation, marketing, educational innovation, entrepreneurship innovation and organizational innovation, but for this study, emphasis will be on educational innovation, entrepreneurship education, digital innovation and agricultural innovation as dimensions of social innovation.

Educational innovation deals with new knowledge that supports new and unique ideas in instructional techniques which will reach the students in more effective and exciting ways (Akomolafe, 2011). Ugoani and Nwaubani (2014) defined educational innovation as a process of adopting new and creative ideas that are meant to bring effectiveness, efficiency and change to the educational sector. Educational innovation is all aspects of the educational system: theory and practice, curriculum, teaching and learning, policy, technology, institutions and administration, institutional culture, and teachers' education that can make a positive impact on learning and learners (Serdyukov, 2017). Based on these definitions, it is presumed that educational innovation is the process

of making changes to the way education is designed and delivered by adopting new and creative ideas to bring about effectiveness, efficiency and change to the educational sector. Entrepreneurship education means many things to many people. Entrepreneurship education is a form of education that prepares young people to be critical thinkers, accountable and innovators (Okolie, Elom, Ituma, Opara, Ukwa, Inyiagu&Ndem, 2014). It is a dynamic process of providing learners with the ability to develop self-esteem, equip with knowledge and skills, identify commercial opportunities and then act on them (Ogundele *et al.*, 2012). According to Abefe-Balogun and Nwankpa (2012), entrepreneurship education referred to programmes that deal with wealth creation through the process of creating something new and in the process assumes both rewards and risks. Adegun and Akomolafe (2013) viewed entrepreneurship education as a programme that develops entrepreneurship awareness for career purposes and impacts entrepreneurial skills for business creation and development. It can, therefore, be inferred that entrepreneurship education is the form of education that trains and develops entrepreneurial skills, attitudes and qualities in learners to promote entrepreneurship culture, identify commercial opportunities that will make them employers of labour rather than being employees.

Digital innovation is the process of using several types of technological devices like smartphones, tablets, computers, and others for specific reasons (Sousa & Rocha, 2019). It deals with the use of e-learning which refers to learning that occurs through computer-mediated opportunities, such as using computers or mobile phones, to access content made available online (McGuinness & Fulton, 2019). Equally, Hamburg, Vladut and O'Brien (2017) stated that digital innovation in education focused on creating, sharing, and accessing instructional content in digital forms, including online courses, digital libraries, games, and apps. It can be deduced therefore that digital innovation is the application of digital devices to develop and design new products, services, techniques and to improve existing products or knowledge in order to produce the desired result. Agricultural innovation is a new method, practice or product handling that brings increased yield and income to farmers (Singh & Bhowmick, 2015). The definition by Singh and Bhowmick (2015) is similar to that of Pisante, Stagnari& Grant (2012) which stated that agricultural innovation deals with the introduction of new or significantly improved goods or services, or the use of new inputs, processes, organizational or marketing methods in order to increase competitiveness and also to offer more cost-effective public goods. Equally, Akpan, Inimfon, Samuel & Damian (2015) defined agricultural innovation as a process whereby new ways of doing things are spread within and between agrarian communities. Therefore, agricultural innovation can be defined as the modern, improved or superior production technique which directly or indirectly improves the quality and quantity of agricultural production.

Entrepreneurship is the process of identifying, designing, launching and running a new business that usually starts as a small business (Yetisen, Volpatti, Coskun, Cho, Kamrani, Butt, Khademhosseini& Yun, 2015). European Commission (as cited by Uzomah and Okoye, 2015), defined entrepreneurship as a dynamic process where an individual or a group of people, identify business ideas and opportunities, transforms the ideas into practical targeted activities whether in a social, cultural or economic context. Therefore, it implies entrepreneurship is the ability or process of identifying unmet needs and then transforming it to business ideas that can add value to the individual and the market. Graduate entrepreneurship is when entrepreneurship education focused on the contents of a curriculum that is broad enough to equip graduates with desirable skills required for self-employment (Fayomi& Fields, 2016). Similarly, Muhammad and Ramoni (2015) defined graduate entrepreneurship as the contents embedded activities such as small business management, new venture creation and entrepreneurship activities for graduates. To Nielsen and Gartner (2017), graduate entrepreneurship is the process of designing, launching and running a new business, which is often initially a small business by a graduate. Graduate entrepreneurship simply deals with activities of setting up a business or businesses, taking on financial risks in the hope of profit, pursue by graduates after graduation and not during their studies (Wakkee, Hoestenbergh&Mwasalwiba, 2018). Therefore, graduate entrepreneurship can be defined as the process of designing, launching and running a new business, by graduates combining knowledge from entrepreneurship education and training to start and manage a business venture.

### **Drucker's Creative Imitation Theory**

This study is anchored on Drucker's Creative Imitation Theory which was traced to the research of Peter Ferdinand Drucker (1909 – 2005) in 1985. The theory was based on innovation and entrepreneurship with the assumption that, for any innovation to be effective, it must begin with the analysis of opportunities, must be simple, focus on a specific need, must start small and should aim at market leadership. It was assumed that the key to a successful competition, progress, growth and progress is innovation (Drucker, 1993, p. 23; Ogedengbe, Okhakhu& Adekunle, 2015). Supporters like Pontus Braunerhjelm, Teece David and others followed Drucker's assumptions that, for innovation to be effective it has to be simple and it has to be focused and that effective innovations start small and successful innovation aims at leadership, they viewed entrepreneur as a unique agent of change, they also supported Drucker's offers on how entrepreneurs can become innovative. They also opined that successful innovation practices are the result of systematic hard work (Drucker, 2006; Muogbo& John-Akamelu, 2018). Drucker's creative imitation theory was based on innovation and entrepreneurship which relate

to the variables under study. The theory is linked to social innovation in terms of entrepreneurship education and agricultural innovation as predictors of the development of entrepreneurship even among graduates. Drucker argued that innovation requires a person to be passionate about developing something into a product or service and that innovation is key to successful competition, growth, progress and prosperity, it supports the development of business ventures that will provide exciting jobs in the future (Ogedengbe *et al.*, 2015).

### **Empirical Review**

Howaldt *et al.* (2016) and Zainudin *et al.* (2017) have established that social innovation significantly affects entrepreneurship development and that promoting social innovation encourages entrepreneurs to adopt new methods and processes which would improve the sustainability of any economy. Supporting this assertion, Otekhile and Matthew (2015) maintained that there is a significant relationship between social innovation and entrepreneurship for youth employment. Likewise, Fayomi and Fields (2016) found a positive and significant effect of educational innovation on entrepreneurship development. Interestingly, the finding of Ndyali (2016) added to the discourse by showing that curriculum has a direct relationship with the level of skills and knowledge acquired by students to establish their own enterprise and that technological competence, quality of education and entrepreneurial skill have a significant effect on graduate employment. Several other scholars have examined the influence of entrepreneurship education on entrepreneurship development with findings indicating a positive and significant relationship. Among them is Uzomah and Okoye (2015) who focused on the assessment of entrepreneurship education programs in Nigerian Universities. The study revealed that entrepreneurship education acquired by the students prepares them to confront and overcome challenges leading them to take the necessary risk to create jobs thereby becoming self-employed and employer of labour. In the same vein, the study by Ogunniyi, Oluseyi, Adeyemi, Kabir & Philips (2017) established that agricultural innovation positively influences output, incomes, and welfare of rural households in Nigeria through entrepreneurship development. Adams (2019) supported the findings of Ogunniyi *et al.* (2017) exploring poultry farming business as an agricultural innovation. His findings opined that agricultural innovation plays a supportive role in rural development, reduce unemployment and poverty through entrepreneurship development. This corroborated the findings of Oleforo, Oko and Akpan (2013) and Okolie *et al.* (2014) who further pointed out that innovation in entrepreneurship education increases graduates' productivity.

On the contrarily, Ndem, Effiong and Obot (2018) examined the impact of entrepreneurial development programs on staffs and youths who have benefited from National Directorate of Employment in Calabar state, and the study reported that the entrepreneurial programs have no significant positive impact on the lives of students and the trainers. In the same vein, the study by Youssef, Boubakerb and Omria (2017) revealed that entrepreneurship (formal and informal) have a negative impact on environmental quality in Africa, that is, entrepreneurship contributes to environmental degradation and that the contribution of informal entrepreneurship on environmental degradation is much higher compared to formal entrepreneurship. Accordingly, Jiménez, Palmero-Cámara, González-Santos, González-Bernal and Jiménez-Eguizábal (2015) reported that educational innovation negatively affects informal entrepreneurship and the creation of informal firms, the study further explained that different educational levels do not affect all the modalities of firm creation equally. Similarly, Wamuyu (2015) argued that digital innovation has a negative impact on graduate entrepreneurship, and it can increase the risk of cybercrime among students.

### **III. Methodology**

A cross-sectional survey research design was used for this study while the target population was Batch C (stream I & II), 2019 National Youth Service Corps (NYSC) members in Nigeria. The youth corps members are graduates undergoing the mandatory one-year National Youth Service Corps (NYSC) program. The researcher used youth corps members for this study because they are a representation of Nigerian graduates from the federal, state and private universities and polytechnics, so using them enhanced the study to give a better analysis of the phenomenon under study. The study adopted a multistage and snowball sampling technique. The multistage sampling technique was used to select six states from the six geopolitical zones in Nigeria, while the snowball technique was adopted to select the respondents among the youth corps members who used their social network to refer the researcher to other youth corps members who were potential participants in the study. A self-developed questionnaire was self-administered to 534 youth corps members in six states selected from the six geopolitical zones in Nigeria (Abuja, Bauchi, Kaduna, Enugu, Delta and Lagos state) but only 515 copies of the questionnaire were deemed usable.

**Model Specification:**

$Y = f(X)$

$Y = f(x_1, x_2, x_3, x_4)$

$Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \mu_i$ ..... (Equ. 1)

$GRE = \beta_0 + \beta_1EI + \beta_2EE + \beta_3DI + \beta_4AI + \mu_i$ .....(Equ. 2)

Where: X = Social Innovation, Y = Graduate Entrepreneurship (GRE), x1 = Educational Innovation (EI), x2 = Entrepreneurship Education (EE), x3 = Digital Innovation (DI), x4 = Agricultural Innovation (AI),  $\mu_i$  = error or stochastic term

**Hypothesis Testing**

H<sub>01</sub> - Social innovation dimensions have no significant effect on graduate entrepreneurship in Nigeria

**Table 1: Summary of Multiple Regression of Social Innovation dimensions on Graduate Entrepreneurship**

N	Variables	B	$\beta$	T	Sig	R <sup>2</sup>	Adj. R <sup>2</sup>	F <sub>(t,510)</sub>	F Sig <sup>2</sup>
515	Constant	18.256		20.637	0.000	0.216	0.210	35.081	0.000
	Education Innovation	0.210	0.214	3.421	0.001				
	Entrepreneurship Education	0.072	0.101	1.773	0.077				
	Digital Innovation	0.103	0.154	2.430	0.015				
	Agricultural Innovation	0.051	0.079	1.715	0.087				
<p>a. a. Dependent Variable: Graduate Entrepreneurship</p> <p>b. b.Predictors: (Constant), Agricultural Innovation, Education Innovation, Entrepreneurship Education, Digital Innovation</p>									

Source: Author’s Computation (2020)

The results of the multiple linear regression analysis in table 1 showed the effect of social innovation dimensions (agricultural innovation, education innovation, entrepreneurship education, digital innovation) on graduate entrepreneurship in Nigeria. The results revealed that educational innovation ( $B = 0.210, p=0.001$ ) and digital innovation ( $B = 0.103, p= 0.015$ ) have positive and significant effect on graduate entrepreneurship. However, entrepreneurship education ( $B = 0.072, p= 0.077$ ) and agricultural innovation ( $B = 0.051, p= 0.087$ ) have positive but insignificant effect on graduate entrepreneurship in Nigeria. Further, the analysis showed that the adjusted coefficient of determination, R<sup>2</sup> was 0.210. This means that the agricultural innovation, education innovation, entrepreneurship education, digital innovation all accounted for 21% variance in the graduate entrepreneurship. The p-value of 0.000 implies that the regression model is significant at the 95% significance level. The remaining unexplained 79% variance could be due to other factors that were not considered in this study model. The results of the multiple regression linear regression in table 1 further revealed that there was a collective significant effect of social innovation dimensions on graduate entrepreneurship ( $F(4, 514) = 35.081, p<0.000, R^2 = 0.210$ ). This means that the combination of social innovation dimensions was statistically significant in explaining changes in graduate entrepreneurship in Nigeria. From the multiple regression results in Table 1, the multiple linear regression model to predict the effect of social innovation dimensions on graduate entrepreneurship is summarized as follows:

$GRE = 18.256 + 0.210EI + 0.103DI$  ..... (Equ. 3)

According to the regression equation established, taking all factors (agricultural innovation, education innovation, entrepreneurship education, digital innovation) constant at zero, the graduate entrepreneurship in Nigeria will be 18.653. This explains that, without the influence of the predictor variables, the graduate entrepreneurship would be 18.653. From the model, an improvement in Educational innovation would result in 0.210 times increase in graduate entrepreneurship. Also, the model showed that an improvement in digital innovation will lead to 0.103 times direct changes in graduate entrepreneurship. This revealed that, educational innovation has the greatest influence on the graduate entrepreneurship ( $B = 0.210; t = 3.421; p = 0.001$ ) followed by the digital innovation ( $B = 0.103; t = 2.430; p = 0.015$ ) which also influences graduate entrepreneurship on a high scale level. The findings, in general, indicate that social innovation dimensions have a positive effect on graduate entrepreneurship in Nigeria. The null hypothesis (H01) that stated that social innovation dimensions have no significant effect on graduate entrepreneurship in Nigeria was therefore rejected by this finding.

### **Discussion of Findings**

This study was designed to investigate the effect of social innovation dimensions on graduate entrepreneurship in Nigeria. The hypothesis tested with the use of multiple linear regression established that there is a collective significant effect of social innovation dimensions on graduate entrepreneurship. This implies that social innovation fosters creative ability, development of business ideas, helps to use entrepreneurship skill effectively and identify new opportunity in the market for self-employment. The finding corroborated the works of Howaldt *et al.* (2016); Otekhile and Matthew (2015); Zainudin *et al.* (2017) who reported that social innovation enhances the creating jobs for the unemployed, improving the standard of living, solves social problems and a driver of transformative social change. Furthermore, the results of the multiple linear regression analysis revealed that educational innovation and digital innovation have a positive and significant effect on graduate entrepreneurship. It means educational innovation and digital innovation enhance learning and the quality of education, improve students' performance and better prepare them for employability after graduation. This agreed with the work of Fayomi and Fields (2016); Ndyali (2016); Sodipo (2014) that reported that educational innovation has an effect on the level of skill acquired by graduates for self-employed thereby reducing greatly the number of unemployed graduates in the nation. Similarly, this result aligned with the work of Hamburg *et al.* (2017) who opined that digital innovation contributes to the development of students' skills as prospective entrepreneurs. However, the result revealed that entrepreneurship education and agricultural innovation have a positive but insignificant effect on graduate entrepreneurship in Nigeria. It implies entrepreneurship education and agricultural innovation provided in schools are not adequately preparing graduates to acquire varieties of skills needed to make them responsible, self-sufficient and equip students with skills to create and manage businesses in which they can function as the job creator rather than being a job seeker. It can, therefore, be inferred that entrepreneurship education and agricultural innovation provided in tertiary schools are not adequate due to the challenges which have made it difficult for students to fully enjoy the benefits of entrepreneurship education and agricultural innovation as a panacea for graduate unemployment. Some of these challenges according to Adegun and Akomolafe (2013); Oleforo *et al.* (2013); Osakwe (2015); Sofoluwe, Shokunbi, Raimi and Ajewole (2013). include the use of irrelevant entrepreneurship curriculum, poor teaching methods, inadequate competent lecturers to make the course practical and goal-oriented rather than theoretical instructions, inadequate teaching materials, lack of awareness of entrepreneurship education, lack of counselling and orientation on the importance of acquiring entrepreneurial skills, and lack of systematic plans that can address the existing gap of entrepreneurship education in tertiary institutions, inadequate collaboration with experts, inadequate infrastructural/instructional facilities, harsh business climate and environment, unstable social and political climate, absence of credit policy that addresses the specific needs of enterprises, and insufficient provision of funds by the government among others.

### **IV. Conclusion and Recommendations**

Graduate entrepreneurship focuses on the content of the curriculum that is broad enough to equip graduates with desirable skills required for self-employment, make them job creators rather than job seekers, fosters wealth creation and employment opportunities among graduates which can be promoted through effective and appropriate adoption of social innovation. However, the result of this study revealed only educational innovation and digital innovation have significant effect on graduate entrepreneurship while entrepreneurship education and agricultural innovation showed positive but insignificant effect on graduate entrepreneurship which implies that though entrepreneurship education and agricultural innovation are taught in schools, yet what graduates are exposed to while in school are not adequate to make significant effect on graduate entrepreneurship. Hence, graduates needed to be empowered via all the dimensions of social innovation (educational innovation, entrepreneurship education, digital innovation and agricultural innovation) to make them self-employed for job creation to tackle the problem of graduate unemployment in the country. To achieve this, the following recommendations are made:

- i. The government should support, finance, and develop policies to encourage the development of social innovation in schools to enhance graduate entrepreneurship.
- ii. Organize period training and skills-development for social innovators for the proper implementation of social innovation.
- iii. Institutions should be encouraged to build a strong entrepreneurship culture in the youth through partnership and collaboration with government and non-governmental organizations.
- iv. Reform the school curriculum to be more vocational and practical rather than theoretical.
- v. Stimulate entrepreneurship thinking amongst young people, enhance leadership skills and increase community awareness as well as enhance the educational experience of future leaders through regular entrepreneurial leadership seminars.

- vi. Organizing basic Agric-business training and exposing the students to agricultural development programs to foster their interest in agro-business.

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