

Entrepreneurial Perceived Material Well-Being Of Unemployed Tertiary Institution Graduates in South-South Nigeria

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Abstract

The study examined psycho-social abilities and their relationship to perceived entrepreneurial material well being of unemployed tertiary institution graduate through output and income stabilization. Variations in the contribution of specific predictors were noted both for the overall and discrete tertiary institutions' models. But under the overall model, common business practices and personality traits accounted for a large amount of variance in unemployed graduates' perceived entrepreneurial materials well-being; while among the discrete models of the University (UNI), only common business practice; College of Education (COE), personality traits and common business practices and College of Agriculture (COA), perceived curriculum outcomes, personality traits, and gender role stereotype respectively did. However, neither these nor others did under the discrete models of the Theological Seminary (TLS) and Polytechnic (POL).

Introduction

Until the mid 1980s it was common to, in Nigeria, witness graduates of tertiary institutions clothe and decorate themselves in a manner which sent messages about themselves and their elevated social class to all they met. The graduate "manager knew he must have his hair cut short back and sides, wear a dark suit without much pattern, a white shirt, a quiet tie and highly polished black lace-up shoes to show he was a sound establishment figure, suitable for promotion" (Little, 1981:266-267); the graduate who is government employed knew he has to wear "a clean white shirt and suit, and seat at his desk to give orders" to his subordinates (Livingstone and Goodall, 1972:147); the graduate youngman billed for interview knew he had to put on a youngman's interview suit; the undergraduate university or college girl a super-tight jeans, and the school art teacher or lecturer, a hand woven mustard-yellowtie (Little, 1981).

They appeared well off in living standards and ways they can be made better off. They enjoyed smooth flow of available goods and services meant for their use. They suffered no malnutrition, or affliction by diseases. They received basic education and their death rates were low and were well expected to live more than half the normal life span. They were considered rich and of a high income (Ord and Livingstone, 1968) or output level. Besides, they enjoyed a wide range of additional goods and services more fully: newspapers, films, books, conversation, better home life, better informed popular opinion, better jobs, motor cars, radios, bottles of drinks, and the services of clerks, bus drivers, teachers, hairdressers, medical doctors and pop singers (Livingstone and Goodall, 1972).

However, from about the mid 1980s this imposing image of Nigerian tertiary institution graduates began to disappear. They began to lack and be in dire need for food, clothing, and shelter (Osundina, 1995); display inability to live a decent life as per food, shelter, health care, transportation, and so on (Omolewa, 1995) and degenerate to a peasant position where they have no sufficient means of livelihood (Land, Livestock, capital). Consequently, they began to show (i) great dependence on traditional cooperative institutions of other communities for sustenance and elaborate ties of social and economic survival (Sarumi, 2002); (ii) loss of their sense of worth and belongingness to members of their families, communities and peer; (iii) signs of heavy social stress and struggle to perform their role as either sole bread winners, fathers, head of households, responsible mothers, and helpers of younger or under privilege siblings; (iv) negative psychological reactions which lead to family conflict, home-breakage or neurosis and generalised social irritation; (v) involvement in compulsive gambling, loafing and loitering, physical aggression and tuggery, prostitution, street ganging, bullying and social molestation, terrorism, night marauding, highway and armed robbery and night orgies; (vi) frequent temper or emotional outburst, persistent depression, excessive smoking of tobacco and narcotics, alcoholism and drug addiction (Nwachukwu, 1994).

Their life styles degenerated to those of the victims of (i) slavery, slave trade and slave labour; (ii) colonial and neo-colonial rule; (iii) colonial mentality; (iv) political dependence; (v) economic dependence; (vi) bad governance (vii) structural adjustment programmes; (viii) foreign debt; (ix) state corruption and thievery; (x)

high level of illiteracy; (xi) unemployment; (xii) civil wars; (xiii) the new world order; (xiv) tribulation (xv) diseases (Sarumi, 2002:44); the love of ease and pleasure; (xvi) natural disasters; and (xvii) the loss of a bread winner (BCCM, 2010).

The country has become struck by economic depression. Though highly skilled, informed and affective to earn high income, they have suddenly found themselves formal and organised private sector unemployed. Their material well being, thus, became clearly unenhanced, because their output and income could not be stabilised.

The proportion of the poor, therefore, rose from 28% in 1980 to 65.6% in 1996; that is 17.7 million in 1980 and 67.1 million in 1996 by the current total population figure of the country. All things being equal, the figure is expected to rise to 30.1 million or 40.4 million in 2015 (Millennium Development Goal Report, 2004), should the output and income of tertiary institution graduates not be stabilised to at least eliminate most extreme variations in their material well being (Ord and Livingstone, 1968).

However, to ensure the flow of goods and services into their pockets; their security of fine houses or accommodation, and running big cars, eating in fine restaurants, and upholding of an impressive personality, attitude and potential reliability (Livingstone and Goodall, 1972; Little, 1981) governments, individuals and organization have learnt to assume helpful attitudes. In the home front, their relatives readily assume the unanticipated responsibility of doing the following: (i) giving out of good will to their needs, (ii) readily meeting their needs as they express them; (iii) lending out money and material goods to them as the need arises, without usury; (iv) never despising, oppressing, or turning down their requests when they make them; (v) exhorting and encouraging them to be rich in faith, verity and good works; (vi) helping them to break the circle of poverty by offering them petty jobs, or grants and aids to start life on another pedestal and (vii) treating them with dignity and respect despite their low state in life (BCCM, 2010).

In the government front, education has been made to of necessity incorporate an integrated poverty alleviation programme. The programme advocates a honest diagnosis and analysis of the causes of poverty among tertiary institution graduates; its stimuli emphatically remains the existence of an enabling developmental environment through the tenets of good governance and availability of basic social services, security, democracy, the rule of law, values of social justice and equity (Sarumi, 2002).

The content and context of the programme afford unemployed graduates or undergraduates basic education and training in economics, social and cultural skills, and literacy. They in the General Studies Curriculum for undergraduate students make core entrepreneurial studies and conflict resolution. They are of a type that allows or makes contemporary recipients of tertiary education acquire knowledge, attitudes and skills essential and reformative towards community development, proper articulation of unemployment problems and the development of coherent poverty alleviation strategies and effective mobilization of resources toward identification and tackling of unemployment problems and needs (Sarumi, 2002).

The programme's activities, consequently, are such that do not only attract small grants, but processes which engender knowledge, attitudes and skills, which make unemployment impoverished graduates become small scale industrialists, farmers, or community leaders. The activities introduce and instil in them livestock raising, bee keeping, crop farming, soap making, environmental education, and social skills development techniques (Sarumi, 2002).

For the outcome of these activities to feature increased generation of income; and improved standards of living, it has to encourage the production of a number of goods and services and their distribution among individuals, groups and countries. These promoted rural productive activities, human resource development, development of rural infrastructure, and special development programmes for development assistance and strengthening to rural communities. These they achieved through National Economic Empowerment and Development Strategy (NEEDS), and regional cooperation initiatives like African Union (AU) and New Economic Partnership for Africa's Development (NEPAD). The latter gives the unemployment impoverished tertiary institution graduate opportunities to benefit from global trade initiatives through the US African Growth and Opportunities Act (AGOA) (Millennium Development Goals Report, 2004).

In the international front church organizations like the Lutheran, Methodists, Presbyterian, Reformed Church, Roman Catholic, African Gospel, Baptist Convention, Mennonite church, survey the community needs and problems of the unemployment impoverished tertiary institution graduate in order to proffer assistance. These churches do these through National Christian Councils.

In contemporary times, seeming services have been provided by the Synagogue Church of All Nationals and other Pentecostal churches. It contributions see to the social and economic emancipation of not only the unemployment impoverished tertiary institution graduates, but the poor in general (Sarumi, 2002).

Another church in such a dispensation is Jehovah's Witness. It offers unemployment impoverished graduates a literary material, Awake. This journal, as it is called (i) counsels the unemployed to remain calm, no matter how extreme the jobless situation appears. (ii) asks them to accept the situation as a teaching experience,

and see it a pitfall which teaches them how to live under unfavourable conditions; (iii) advises them to choose to change profession and start all over in a new one (iv) tells them to see it a force compelling them to look at alternatives or be more flexible; (v) encourages them to let go the lifestyle they think they want; and (vi) suggests to them to worry more about food and shelter and see other basic needs as irrelevant (Awake, 1991; 2010).

The text offers enlightenment on the positions above by showing how they could be used to cope with unemployment today. It reports the news of unemployment, tells about unemployed persons in many other lands, examines its religious and scientific perspectives, and probes beneath the surface to point to the real meaning behind current graduate and non-graduate unemployment events (Awake, 2002). It encourages them to cultivate contentment by (i) limiting their wants and being satisfied when their daily needs are met; (ii) avoiding the strive to satisfy the desire for more in order not to undermine their effort to simplify; (iii) facing the reality of their situation and not dwelling on the way they wanted it to be, or they were used to; (iv) planning their weekly menu around what is on sale; (v) buying basic ingredients, instead of canned foods, to cook from scratch; (vi) stocking up items which are on sale or in season; (vii) buying in bulk items that are not easily perishable; (viii) cutting down clothing, motor vehicle and furniture costs by buying quality already used, or second hand garments, motor vehicles and furniture at the resale stores; (ix) travelling to areas, shops or stores where prices are known to be lower and cost effective; (x) planting garden and growing their own vegetables; (xi) following manufacturers' maintenance instructions to prolong the life of their domestic appliances; (xii) changing out of their good clothing as soon as they come home in order to keep them new; (xiii) designating specific amounts to be put in separate accounts for present or future eventualities (Awake, 2010); (xiv) calculating how much money is coming in; (xv) keeping a record for an entire month in order to identify where their money is being spent; (xvi) preparing a budget based on (xiii) and (xiv) above in order to decide how much should be allocated to each category and (xvii) making adjustment to their budget as they need (Awake, 1991).

The counselling given above by Jehovah's Witness, through its journal, *Awake* enables the unemployed impoverished tertiary institution graduate to calmly work out productive solutions instead of flooding their minds with worst-case scenarios. It also enables them secure or create a number of part-time jobs, which help them think positively; avoid attempts at trying to get the same type of white-collar work they were accustomed to, or the same pay than blue-collar work; live within their means and not someone else's; be careful with credit liabilities, have success in offering services like house and environmental or neighbourhood cleaning to others; keep their family united; keep their self-esteem and set up a budget (Awake, 1991).

These part, there is the International Foundation for Education and Self-help (IFESN); United Nations Educational Scientific and Cultural Organization (UNESCO); United Nations' Children Fund (UNICEF); The German Adult Education Association (DVV); The Law Bach Literacy International, etc. These agencies portray literacy a means towards self-reliance, self pride, self confidence, cash earnings, improvement in standards of living, information sharing, and knowledge, skills and attitudes sharing.

Therefore, they feature programmes which introduce unemployed tertiary institution graduates and others to small scale economic ventures; literacy skills, support for community development, literacy and support for community development, literacy and health projects; small scale business and income generation activities; group leadership training; provision of loans; launching of regional illiteracy eradication; experimental world literacy programmes; launching of health, water, sanitation and environment related life skill, street child, and non-formal primary education programmes; and provision of financial and materials resources. The latter is for grass root work on what is produced and sold in rural and urban areas; promotion of basic and continuing vocational and occupational education; development of family health, agriculture, crafts, small enterprises and culture; income derivation and development of cooperative working groups and raising of income levels. All these are made possible through an integrated adult education community approach (Sarumi, 2002).

This paper, therefore, seeks to establish the extent to which common business practices, gender role stereotype, personality trait and curriculum outcomes can predict and contribute to entrepreneurial outputs and incomes which enhance unemployed tertiary institution graduates' perceived material well-being.

Theoretical framework

The study is guided by a number of theories. One of these is constructivism. According to Brook (1999) constructivism has its roots in classical antiquity, which dates back to the age of Socrates. It emphasises dialogue in which direct questions which lead to one's realization of his weakness in thinking are asked. Constructivism is therefore, a combination of subjects of research within cognitive and social psychology. It is founded on the premise that individuals' reflection on their experiences help construct their own understanding of the world in which they live. Individuals generate their own rules and mental models, which they use to make sense of their activities and experiences thereto. It, consequently helps individuals adjust their mental model in order to accommodate newer experiences. By it, knowledge whether private or public is a human construction. Only

tools available and known to the individual through seeing, hearing, touching, smelling, tasting and interaction with the environment make sense. Messages from such senses form bases with which individuals build a picture of the world in order to survive in its environment.

This means that each individual survives in him or her environment by actively constructing and reconstructing his or her understanding of it. The theory helps the poor see their situation to be a process that should assist them make sense out of the world not as represented in objectivism; but in internalised ideas, explanations of what he has earlier seen, heard, touched and felt as in conceptual change.

Alleviation from poverty involves interaction between experience and information and the poor's current concepts. The seeming knowledge acquired from text books or the teacher need to be fitted into an already existing impoverishing situation through intensive adjustment. This is where the impoverished displays conceptual change. Alleviation from impoverishment is not just the consequence of gained knowledge, but an interaction between experiences, information and the impoverished individual's conception of his current situation. The character of the individual's conception of the current situation determines what he learns or acquires of the situation as experience, or information and how he should understand and handle it. Alleviation from poverty is not just the result of adding to the impoverished individual's current conception of his situation, but changing or re-organising it through interaction between the impoverished individual's conceptual ecology and what is experienced. How the impoverish's concept, ideas or practice fit into the impoverished situation depends upon a niche within the impoverish's conceptual ecology. Alleviation takes place when the impoverish's new concept is congruent to a previous concept in his conceptual ecology. To this end there is assimilation. But where the new concept is not congruent there is accommodation. In this instance the previous concept is odd. It must be adjusted to accommodate the new one in the impoverish's conceptual ecology. So, the difference between assimilation and accommodation guarantees the stay of the impoverish's new concept or idea vis-à-vis his impoverished situation.

Imperatively, the appearance of concepts, ideas, or practices not previously known to the impoverished; the method of definition, explanation and development of such concepts, ideas, and practices overtime, and the method with which the different concept, ideas or practices are related one to another by the impoverished influence his alleviation from poverty. So, integration remains important. Lack of integration brings about disjointed, ineffective, rote, non-reliant, adhoc thumb and heuristic ways of alleviating poverty (Ibe, 2008).

The second theory is Barhett's Schema theory. This theory was first introduced into psychology and education by Barhette in 1886. Bartlette conducted a series of studies on the recall of native American folktales. He noticed that many of the recalls were not accurate. Unfamiliar pieces of information were replaced with familiar ones, or information which went beyond the original text. Therefore, he proposed that people have schemata, or an unconscious mental structure which represents their generic knowledge about the world, and through which old knowledge influences new pieces of information.

The theory demands that the impoverished activate the right than wrong schema before using knowledge accessible to them on their situation. The alleviation of a poverty situation, by an unemployed graduate would require that his comprehension of the situation involve extracting of information from written messages acquired in school vis-à-vis his schemata. The impoverished are expected to employ appropriate schemata for effective comprehension of their situation; though the school is expected to have provided them pre-requisite knowledge through instruction.

The third theory is the theory of surplus value. This theory sees man a complex biological entity always seeking to satisfy certain primary needs, which in turn satisfy other secondary needs. Consequently, the satisfaction of needs by man brings him into conflict with nature. So does it in his bid to satisfy his intellectual and artistic abilities. The latter gives off a class system consisting of the economic structure and the super structure, or ruling class, which oversees, productivity through an economic production class. This segregations result in the creation of poverty in the entire world. The labour of man becomes separated from his produce and the technicalities there involved. To this end, the more man puts forth as his produce, the less he has to consume as a quantity though the more value he creates, and the more devaluation he suffers as a person; his produce or products and the technicality to their production become estranged from his labour. However, the alienated labour remains not only the source of market produce or products; but antagonistic social classes, owing variation to the types, grades and levels required of it to mann technicalities to the production of the market produce. Hence, though labour produces market produce or products; the quantity and quality needed of it to turn out market produce or products at different levels make varying percentages of value accruing to it to be taken away from it and transformed into surplus value which holders of its most expensive class appropriate as capital. Holders of its most expensive class, utilize in turn the surplus to generate self interest, to the detriment and at the expense of holders of its cheaper class; hence relegation of the latter into abject want and poverty. Holders of its most expensive class buy its less expensive class and pay wages, or salaries, or rent to their holders. By virtue of their cheap quality their holders create new value, which eventually does not belong to them, but holders of its

expensive quality; consequently, the former continues to remain in object want and poverty. Little wonder that inabilities of holders of the expensive class of labour to employ holders it subsequent, or cheap class could always cause the latter to be unemployed and poor.

The fourth theory is the vicious cycle theory. This theory was propounded in 1969 by Lord and Livingstone. The theory sees poverty to be an impediment to social-economic advancement of individuals in rural and urban areas. According to this theory through incapability the investment level of urban dwellers appears to be higher than that of rural dwellers. The low level of investment due to rural dwellers remains consequent upon their excessive financial incapacibilities, which make them record low increases in capital stock and in the capacity to produce. These situations persistently keep the income of rural dwellers and even dwellers of slumps in the cities at the bearest minimum. Consequently, they become financially incapacitated to the point they lack some basic amenities, and provisions like good health care, housing, means of transportation, savings, investment in education, and wealthy diets. These lead to incidences of crime, rubbery, hooliganism, stealing, rape, prostitution and other forms of vices.

Statement of the problem

Prior to 1980, poverty among Nigerians had remained limited to the illiterate. The tertiary institution graduates got jobs and earned salaries which made them enjoy a whole range of additional goods and services more fully. They enjoyed learning, buying books and newspapers, conversation, better home and work life, improved society, and informed popular opinion. The illiterate enjoyed none of these privileges. They were neither skilled, attitudinal nor knowledgeable enough to produce goods and services acceptable to and required by the formal employment sector. So, illiteracy did not allow them get a better job that can give them opportunities to enjoy items like food, bicycle or fine clothes and abode. Their jobs were those of formers, porters, domestic servants, garage touts and the like, which did not require literacy in order to be done. Hence, the incidence of poverty remained identifiable always among them. Sources of their knowledge, attitude and skills remained apprenticeship, innate tendencies, engendered rolestereotypes and mass participation and involvement in learning activities. However, from about 1980s the tertiary institution graduates had become poor. They could not be readily employed by the formal employment sector any more. While their turn-out had increased over the years, the sectors that employed their labour had not increased.

Besides, many of them have qualifications in arts, and social sciences, than the applied sciences, technology, technical or practical education that would have made them self employed in the absence of formal sector employment. Thus poverty incidence increased sharply between 1980 and 1985 and 1992 and 1996 among the literate in Nigeria, as it can be seen in Table 1.

Table 1
Poverty Data (1980 – 1996)

Year	National	Urban	Rural	Males	females
1980	28.1	17.2	28.3	29.2	27.0
1985	46.3	37.8	51.4	38.1	38.1
1992	42.7	37.5	46.0	39.9	39.9
1996	65.6	58.2	69.8	58.5	58.5

Source: Poverty Profile for Nigeria, 1980-1996 FOS Publisher

To solve their problem, the Nigerian government has launched the National Poverty Eradication Programme (NAPEP). This features a number of schemes; the Youth Empowerment Scheme (YES), the Capacity Acquisition Programme (CAP), the Mandatory Attachment Programme (MAP), the Credit Delivery Programme (CDP), the Rural Infrastructure Development Scheme (RIDS), the Social Welfare Services Scheme (SOWESS) and the Natural Resources Development and Conservation Scheme (NRDCS). Outside these schemes are the National Policy on Education, the National Health Insurance Policy, the National Policy on Population for Development, the National Directorate of Employment (NOE), the Nigerian Agricultural Cooperative and Rural Development Bank (NACRDB) and NGOs.

All these programmes, policies and institutions provide unemployment impoverished graduates with skills, self employment generating activities, self empowerment, self employment enabling environments, qualitative education, micro and macro credit facilities, and rural community organization and mobilization. The orientation of these skills, attitudes, and bodies of knowledge take more after the apprenticeship system; mass participation and involvement activities, and flexible and integrated curriculae attributable to the illiterates' informal system of employment training and education. With this orientation, however, formal school enrolment seem to have dropped over the years, especially in the south-east geo-political zone.

Significance of the study

The poor state of unemployed tertiary institution graduates in the Nigerian society has necessitated the adoption of out of school retraining and retooling programmes as poverty alleviation strategies. The study is therefore, significant in the following respects (i) it will provide an alternative instructional content and context for the adventurous and conscientious employment minded learner or graduate who is in constant search for one; (ii) the study will improve the impoverished state of unemployed tertiary institution graduates, and this will invariably reduce declining rates in school enrolment; and (iii) the study will be an eye-opener to curriculum experts who may be in search of appropriate instructional strategy to recommend for effective and easy job creation and security and subsequent alleviation of poverty among the literate, or tertiary institution graduates.

Research questions

- i. What is the composite effect of curriculum outcomes, personality trait, gender rolestereotype and common business practices on perceived material well-being of tertiary institution graduates through entrepreneurship stabilised output and incomes?
- ii. What is the relative effect of curriculum outcomes, personality trait, gender rolestereotype, and common business practices on perceived material well-being of tertiary institution graduates through entrepreneurship stabilised output and income?
- iii. Which of the independent variables would product perceived material well-being of tertiary institution graduates through entrepreneurship stabilised output and incomes?

Research design

The Ex post facto research design was adopted for the study. The independent variables were psycho-social entrepreneurial abilities evident as curriculum outcomes, personality trait, gender rolestereotype, and common business practices; while the dependent variable was perceived material well-being. The design is most appropriate because the variables under consideration have already existed in the individuals and the situation under study.

Population are selection of sample

The population of the study consisted of all tertiary institution graduates in South South Nigeria. Three hundred and sixty-one graduates were purposively selected from this population of graduates for the sample. The selection of the graduates was based on certain criteria, viz: possession of tertiary institution qualifications, the similarity of psycho-social characteristics, and exposure to the same conditions of contemporary job insecurity; the choice of psycho-social characteristics was to determine their provision of stable output and incomes that would alleviate perceived poverty or make for perceived material well-being. Their denominations were 137 (37.95%) University (UNI) graduates; 33 (9.14%), College of Agriculture (COA) graduates; 35 (23.56%), College of Education (COE) graduates; 44(12.19%) Theological Seminary (TLS) graduates; and 59 (16.34%) Polytechnic (POL) graduates.

Research instruments

These comprised of: (a) the Self Employment Characteristics Rating Questionnaire (SECRQ); the Common Sole Proprietor Business Questionnaire (CSPBQ); the Personality Trait Job Creation Inventory (PTJCI); the Gender Rolestereotype Job Creation Inventory (GRJCI) and C-O Job Behaviour Inventory (COJBI). These instruments were 20-item response questionnaires. They were used to determine the level of influence of psycho-social characteristics and entrepreneurship on stabilised output and incomes of tertiary institution graduates to perceived eradication of their poverty. The instruments were adaptations of those developed by the National Directorate of Employment (NDE) in 1989; Hitchin (1996); Akinboye (2001) and Alexander (1996). Each of the instruments was revalidated using Chrombach Alpha. They yielded reliability coefficients of 0.83, 0.81, 0.91, 0.92; and 0.93, respectively.

Procedure for data collection

The instruments were administered directly on tertiary institution graduates with the assistance of twelve (12) research assistants. They visited the Cross River State Ministry of Commerce and Industry; the National Directorate of Employment (NDE), Federal Secretariat Complex, Calabar; homes, Full Gospel Businessmen Fellowship; Graduate Fellowship; Secondary schools; and business premises – all in South-South Nigeria. In each of these places, participants were served the five instruments. This ensured uniformity in all the places. However, for these to be done, the researcher, visited the places, and obtained permission from their leaders. At the grant of the permission members and staff of the places were purposively selected on tertiary

education attainment grounds and served the five instruments to complete. The exercise lasted for three (3) months and 88 percent (%) response was obtained.

Data analysis

Data analysis centered on the psycho-social characteristics of respondents vis-à-vis their entrepreneurial abilities stated in the five instruments. Multiple and partial regression or correlation coefficients and their derivatives (analysis of variance and t-test) were compared on the basis of items in the five instruments. This was done using multiple regression statistics.

For purposes of proper analysis, measures were classified into five tertiary institution types; (i) University (UNI); (ii) College of Education (COE); (iii) College of Agriculture (COA); (iv) Theological Seminaries (TLS); and (v) Polytechnics (POL). To address questions posed in the study, a two-stage analytic strategy was followed for all and each tertiary institution type.

The strategy involved treating measures as both composite and relative units. For their composite units each tertiary institution type was first treated to responses by its peculiar graduates on psycho-social and entrepreneurial variables as a block. But as relative units they were considered under a hierarchical regression equation (Cohen and Cohen, 1983): gender rolestereotype first, personality trait second; common business practice third; and curriculum outcomes fourth. The outcome variable was perceived material well-being enhancement or perceived poverty alleviation implied entrepreneurial outputs and outcomes. Order of entry followed a common approach to organising regression analysis.

It was possible to follow separately, the same analytic strategy for all and each of the psycho-social variables side-by-side the constant in the sample sizes under all and each of the five (5) tertiary institution types involved. They were not too small to allow for reliable estimation of model parameters. It involved doing separate analysis for each psycho-social variable. Specifically, it involved more restricted hierarchical regression models. The two analytic strategies were designed to complement one another; the first aimed of elucidating relationship between perceived poverty alleviation entrepreneurial outputs and incomes and psycho-social characteristics of tertiary institution graduates. The second aimed at describing these relationships for five psycho-social variables of graduates from five tertiary institutions.

Results

The multiple regression analysis procedure discussed above was used to offer answer to the research questions used in this study. Findings from the correlation coefficients were as discussed below.

Questions 1

What is the composite effect of each of the independent variables listed in this study on perceived material well-being of tertiary institution graduates through entrepreneurship stabilised output and income?

The results of the statistical analysis of the first research questions are shown in Table 2.

Table 2

Hierarchical and Composite Regressions Predicting Tertiary Institutions' Overall Unemployed Graduates' perceived Material Well-being (n=361)

Predictor variables	B	SEB	B	t-ratio	Sign. T	Rank
Gender Rolestereotype	5.319	0.031	0.006	0.0975	0.711	4 th
Personality traits	5.005	0.039	0.254	*1.923	0.003	2 nd
Common business practices	0.244	0.346	0.277	*3.971	0.002	1 st
Perceived curriculum outcomes	-1.086	0.013	0.043	0.508	0.445	3 rd
Constant	42.706	5.015		8.558	0.000	
Multiple R			0.483			
Multiple R ²			0.238			
F-value			13.406			
Multiple R ² (Adjusted)			0.220			
Standard Error of Estimate			10.25			
Significant F			0.000			

* $P \leq 0.05$

Results of the hierarchical and composite regression analyses done on the whole group were as follows: The first block (the 5 tertiary institutions combined) was significant. $F(351) = 13.406$; $Adj R^2 = 0.220$; $R^2 = 0.238$; and $R = 0.483$, with all four (4) psycho-social variables obtaining significance. See Table 2. The second block (UNI) was significant, $F(127) = 2.572$; $Adj R^2 = 0.044$; $R^2 = 0.072$ and $R = 0.269$, with all four psycho-social variables remaining significant = $p < 0.041$; the third block (COE) was significant. $F(81) = 11.448$; $Adj R^2 = 0.330$; $R^2 = 0.361$; and $R = 0.601$; all the four psycho-social variables remained significant = $p < 0.000$; the fourth block (COA) was significant. $F(28) = 39.811$; $Adj R^2 = 0.829$; $R^2 = 0.850$; and $R = 0.922$; the four psycho-social variables remained significant = $p < 0.000$; the fifth block (TLS) was not significant $F(40) = 1.671$; $R^2 = 0.143$; $Adj R^2 = 0.058$; and $R = 0.378$; so the four psycho-social variables were not significant, $p > 0.176$; and the sixth block (POL) was not significant, $F(55) = 0.634$; $Adj R^2 = -0.025$; $R = 0.210$; all the four psycho-social variables were not significant = $p > 0.641$.

Being significant, the first block contributed a large amount of additional explained variance ($R^2 = 0.238$, $P < 0.000$). The R^2 value translated into 23.8% observable variance in perceived material well-being through entrepreneurship enhancing outputs and incomes leaving 75.2% of the variance to residuals, error, and other factors not investigated in this study. Though significant, the second block (UNI) contributed only a small amount of additional explained variance ($R^2 = 0.072$, $P < 0.041$); the R^2 value translated to 07.2% of observable variance in material well-being through entrepreneurship enhancing outputs and incomes leaving 92.8% of the variance to residuals, error, and order factors not investigated by the study. The third block, (COE) increased the explained variance ($R^2 = 0.361$; $p < 0.000$). All the four independent variables reached significance. The value translated into 36.1% observable variance in perceived material well-being through entrepreneurship enhancing outputs and incomes; 63.9% of the variance is left to residuals, error and other factors not considered in the study. With the fourth block (COA), the four independent variables contributed a significant amount of additional explained variance ($R^2 = 0.850$; $p < 0.000$). The contribution translated to 85% observable variance in perceived material well-being entrepreneurship enhanced outputs and incomes. Only 15% of the variance is left to residuals, error and other factors not investigated in the study. The fifth block (TLS) made only a small addition to explanation of the variance ($R^2 = 0.143$; $p > 0.176$); the four independent variables made only 14.3% contribution to the constant. They left 85.7% of the contribution to residuals, errors and other factors not considered in the study. The sixth block (POL) contributed only a small amount of additional explained variance, too ($R^2 = 0.044$; $p > 0.641$). The contribution translated to 04.4%, leaving 95.6% to residuals, error and other factors not investigated in the study. So, the four variables in the first block were only reduced to non significance in the environment of the University (UNI), (the second block), the Theological Seminary (TLS) (the fifth block); and the Polytechnic (POL), (the sixth block). They, however were significant in the environments of College of Education (COE), the third block; and College of Agriculture (COA), the fourth block. These results answer question 1. Table 2 and 3 represent these findings.

RQ2

What is the relative effect of each of the independent variables listed in RQ1 above on perceived material well-being of tertiary institution graduates through entrepreneurship output and stabilised income?

Table 3 presents answer to this question.

Table 3
Hierarchical and Composite Regressions Predicting Tertiary Institutions' Discrete Unemployed Graduates' Material Well-being (n=28-136)

Predictor variables	B	SEB	B	t-ratios	Sign. t	Rank
UNIVERSITY (UNI)						
Gender Rolestereotype	-4.068	0.031	-0.120	-1.309	0.123	2 nd
Personality traits	6.457	0.052	0.114	1.240	0.217	3 rd
Common business practices	0.188	0.073	0.219	2.575	0.011	1 st
Perceived curriculum outcomes	8.880	0.015	0.052	0.587	0.558	4 th
Constant	58.387	7.732		7.552	0.000	
Multiple R			0.269			
Multiple R ²			0.072			
F-value			2.572			

Multiple R ² (Adjusted)							0.044
Standard Error of estimate							9.420
Significant F							0.041
College of Education (COE)							
Gender Rolestereotype	-1.444	0.044	0.003	-0.033	0.974		4 th
Personality traits	0.104	0.044	0.375	*3.726	0.000		2 nd
Common business practices	0.321	0.081	0.371	*3.954	0.000		1 st
Perceived curriculum outcomes	6.988	0.012	0.038	0.402	0.689		3 rd
Constant	34.246	7.564		4.527	0.000		
Gender Rolestereotype							
Multiple R							0.601
Multiple R ²							0.361
F-value							11.448
Multiple R ² (Adjusted)							0.330
Standard Error of estimate							10.110
Significant F							0.000
College of Agriculture (COA)							
Gender Rolestereotype	0.159	0.079	0.280	*2.001	0.055		3 rd
Personality traits	0.112	0.086	0.086	*2.235	0.034		2 nd
Common business practices	-8.843	0.135	0.135	-0.066	0.948		4 th
Perceived curriculum outcomes	9.950	0.040	0.040	*2.502	0.018		1 st
Constant	4.779	5.541		0.862	0.396		
Multiple R							0.922
Multiple R ²							0.850
F-value							39.811
Multiple R ² (Adjusted)							0.829
Standard Error of estimate							8.400
Significant F							0.000
Theological Seminary (TLS)							
Gender Rolestereotype	7.241	0.065	0.236	1.109	0.274		2 nd
Personality traits	-0.102	0.106	-0.224	-0.963	0.341		4 th
Common business practices	0.147	0.151	0.247	0.971	0.337		3 rd
Perceived curriculum outcomes	-2.955	0.019	-0.244	-5.30	0.134		1 st
Constant	77.930	8.016		9.722	0.000		
Multiple R							0.378
Multiple R ²							0.143
F-value							1.671
Multiple R ² (Adjusted)							0.058
Standard Error of estimate							9.530
Significant F							0.176
Multiple R							0.378
Multiple R ²							0.143
Polytechnics (POL)							
Gender Rolestereotype	-2.507	0.046	-0.084	-0.554	0.582		2 nd
Personality traits	7.259	0.047	0.224	1.543	0.129		1 st
Common business practices	5.581	0.126	0.062	0.443	0.659		3 rd
Perceived curriculum outcomes	-7.596	0.021	-0.056	-0.370	0.713		4 th
Constant	70.573	9.526		7.409	0.000		
Multiple R							0.210
Multiple R ²							0.044
F-value							0.634

Multiple R ² (Adjusted)	-0.025
Standard Error of estimate	9.220
Significant F	0.641

* P<0.05

From table 3 the beta weights for overall gender rolestereotype (GRS) were negative ($\beta=0.006$; $P>0.05$). There were no discrepancies between beta weights for overall graduate gender rolestereotypes (GRS) and beta weights of discrete graduate gender rolestereotypes institutionally. These included those of University (UNI) graduates ($\beta = -0.120$; $P>0.05$); College of Agriculture (COA) graduates ($\beta=0.280$; $P>0.05$) College of Education (COE) graduates ($\beta= -0.003$; $P>0.05$) Theological Seminary (TLS) graduates ($\beta= 0.236$; $P>0.05$); and Polytechnic (POL) graduates ($\beta= -0.084$; $P>0.05$). Whether tertiary institutions' graduates were considered together or separately, beta weights for gender rolestereotypes in their either groupings were negative; this was suggestive of no possible suppressor effects in the inability of gender rolestereotype to clearly bring about perceived material well being enhanced through entrepreneurial output and incomes, in their either groupings.

However, this finding did not totally apply to personality traits (PTS). Beta-weights for overall graduate personality traits were positive ($\beta=0.254$; $P<0.05$). There were no discrepancies between beta weights for overall graduate personality traits (PTS) and beta weights for institutionally discrete graduate personality traits of College of Education (COE) ($\beta=0.254$; $P<0.05$, $\beta=3.726$; $P<0.05$); and College of Agriculture (COA) ($\beta=0.254$; $P<0.05$; $\beta=2.235$; $P<0.05$). These indicated there were no possible suppressor effects in the ability of personality traits (PTS) to clearly bring about perceived material well being enhanced through entrepreneurial output and incomes in either groupings of the graduates.

In any case, there were discrepancies between beta weights of overall graduate personality traits (PTS) and institutionally discrete graduate personality traits (PTS) of University (UNI) graduates ($\beta=0.114$; $P>0.05$; $\beta=0.254$; $P>0.05$); Theological Seminary (TLS) graduates ($\beta= -0.224$; $P>0.05$; $\beta= 0.254$; $P>0.05$) and Polytechnic (POL) graduates ($\beta= 0.224$; $P>0.05$; $\beta= 0.254$; $P>0.05$). This finding suggested there were possible suppressor effects in the ability of overall graduate personality traits and inability of institutionally discrete the personality traits of University (UNI), Theological Seminary (TLS) and Polytechnic (POL) graduates to clearly bring about perceived material well being enhanced through entrepreneurial output and incomes.

Common business practices (CBP) had a similar effect on the weight for graduates' perceived material well being. Overall graduate beta weights for common business practices (CBP) ($\beta= 0.297$; $P<0.05$) and common business practices (CBP) beta weights for separate University (UNI) graduates ($\beta=0.219$; $P<0.05$) and College of Education (COE) graduates ($\beta=0.37$; $P<0.05$) were positive. On the contrary, the beta weights for the separate graduates of College of Agriculture (COA), Theological Seminary (TLS), and Polytechnic (POL) on the same independent variable were negative. This indicated there were possible suppressor effects between the ability of overall graduate common business practices ($\beta=0.297$; $P>0.05$) and inability of the institutionally discrete graduate common business practices of College of Agriculture (COA) ($\beta=0.135$; $P>0.05$), Theological Seminary ($\beta=0.247$; $P>0.05$) and Polytechnic ($\beta=0.062$; $P>0.05$) to clearly bring about perceived material well-being enhanced through entrepreneurial output and incomes.

Perceived Curriculum Outcomes (PCO) like Gender rolestereotype (GRS), presented an interesting finding too. The beta weights for overall tertiary institution graduates and those for institutionally discrete graduates were negative. These were no discrepancies between them. While overall tertiary institution graduates' beta weights for perceived curriculum outcomes were ($\beta= 0.043$; $P>0.05$), those for University (UNI) graduates were ($\beta= 0.0052$; $P>0.05$), College of Agriculture (COA) ($\beta= 0.040$; $P>0.05$), College of Education (COE) ($\beta =0.038$; $P>0.05$), Theological Seminary (TLS) ($\beta= -0.244$; $P>0.05$) and Polytechnic ($\beta= -0.056$; $P>0.05$). This suggested no suppressor effects in the inability of the overall graduate perceived curriculum outcomes (PCO) and inability of the institutionally discrete graduate perceived curriculum outcomes to clearly bring about perceived material well-being enhanced through entrepreneurial output and incomes. Each of the suppressor effects suggests the importance of context in determining how contextual and psycho-social factors operate in relation to enhancement of the perceived material well-being of unemployed tertiary institution graduates through entrepreneurial output and incomes stabilization. For two overall graduate factors; personality traits (PST) and common business practices (CBP) and two institutionally discrete graduate factors: University (UNI) and College of Education (COE) graduates common business practices (CBP) and College of Agriculture (COA) and College of Education (COE) graduates' personality traits enhancement of the perceived material well being of unemployed tertiary institution graduates through entrepreneurial output and incomes stabilization appear to depend on the material and physical features of innate or in-born abilities of individuals and the material and physical feature of the unemployed tertiary institution graduates' milieu.

Accordingly, was an effort to determine what variables in the overall graduate model were functioning as suppressors. For the overall graduates' rolestereotypes (GRS) when gender rolestereotype for University (UNI), College of Agriculture (COA), College of Education (COE), Theological Seminary (TLS) and Polytechnic were removed, the negative beta weights were not redeemed from being negative. For personality traits (PTS) when those of the University (UNI), Theological Seminary (TLS) and Polytechnic (POL) graduates were removed from those of the overall graduate model, the positive beta weights of the latter became increased by those of College of Agriculture (COA) and College of Education graduates. For overall graduate common business practices (CBP) when those of the graduates of College of Agriculture (COA), Theological Seminary (TLS) and Polytechnic (POL) graduates were removed, the positivity of their beta weight became reinforced by those of University (UNI) and College of Education (COE) graduates. But for the overall graduate perceived curriculum outcomes even when those of University (UNI), College of Agriculture (COA), College of Education (COE), Theological Seminary (TLS), and Polytechnic (POL) graduates were removed from its equation, the beta weights could not be removed from non-significance. These findings answered research questions 2.

RQ3

Which of the independent variables would predicts perceived material well-being of tertiary institution graduates through entrepreneurial output and incomes?

The partial correlation coefficient (B) or the unstandardised B weights indicate predictors of enhancement of the material well-being of unemployed graduates through entrepreneurial output and income stabilization. From table 2 under the overall graduate model, only two variables: Personality traits (B= 5.005; t=1.923; P<0.05) and common business practices (B=0.244; t=3.971; P<0.04) indicate significant predictors of unemployed tertiary institution graduates' materials well-being enhancement through entrepreneurial output and incomes stabilization. But under the discrete University (UNI) model only common business practices (CBP) (B=0.188; t=2.575; P<0.05); the College of Agriculture (COA) model, personality traits (PTS) (B=0.112; t=2.235; P<0.05) and the College of Education model, personality trait (PTS) (B=0.164; t= 3.726; P<0.05) and common business practices (B= 0.321; t=3.954; P<0.05).

Consequently, for the overall graduate model only personality traits (PTS) and common business practices will be entered into the prediction equation. For the institutionally discrete models, under the University (UNI) common business practices (CBP); under the College of Agriculture (COA), personality traits (PTS) and perceived curriculum outcomes (PCO) and gender rolestereotype (GRS), and under the College of Education (COE) personality traits (PTS) and common business practices (CBP), will be entered into the prediction equation (probability is below 0.05). In either case, independent variables not mentioned here will not be entered into the prediction equation, because their probability is above 0.05 and do not, unlike the former have significant t-ratios. Prediction equation for either models are shown below:

- (i) Overall institutions' model: $Y^1 = 42.706 + 5.005x + 0.244x$
Where Y^1 = perceived material well-being of unemployed graduates enhanced through entrepreneurial output and income stabilization; and x = personality traits (PST) and common business practices (CBP).
- (ii) University model: $Y^1 = 58.387 + 0.188x$
Where Y^1 = perceived material well-being of unemployed graduates enhanced through entrepreneurial output and income stabilization; and x = common business practices (CBP).
- (iii) College of Agriculture model = $Y^1 = 4.777 + 2.502 + 2.235x + 2.001x$.
Where Y^1 = perceived material well-being of unemployed graduates enhanced through entrepreneurial output and income stabilization; and x = perceived curriculum outcomes (PCO), personality traits (PST) and gender rolestereotype (GRS).
- (iv) College of Education model: $Y^1 = 34.246 + 0.164x + 0.321x$; where Y^1 = perceived material well-being of unemployed graduates enhanced through entrepreneurial output and incomes stabilization; and x = common business practices (CBP) and personality traits (PST).

This is to say, at overall and discrete levels of graduate unemployment common business practices (CBP) and personality traits (PST) are related to material enhancement through entrepreneurial output and incomes stabilization. But at discrete levels, while they apply only to University (common business practices), College of Education (Personality traits, and common business practices) and College of Agriculture (Personality traits, perceived curriculum outcomes and enjoy gender rolestereotype) at overall levels. They apply to all tertiary institutions, here considered. Equally, at discrete institutional level only College of Education

(COE) enjoys the prediction of two of the variables; the University (UNI) enjoys one and College of Agriculture (COA) enjoys the predictions of three.

Discussion

The overall equation statistics for the step-wise regression procedure provided substantial supports for the three research equations. All were significantly different from zero beyond the 5 percent level, and the magnitudes of the explained variance were important, ranging from 47.5 percent (as with the overall institutions' model) to 02.5 percent (as with the institutions' discrete models). This is to say, with the overall institutions' model the four independent variables accounted for 47.5% observed variance in unemployed graduates' material well-being enhanced through entrepreneurial output and income stabilization; but with discrete or different University (UNI), College of Education (COE), College of Agriculture (COA), Theological Seminary (TLS), and Polytechnic (POL) models the same number of independent variables respectively accounted for 04.4 percent, 33.0 percent, 82.9 percent, 05.8 percent and 02.5 percent observed variance. Hence, while with the overall institutions' model, residuals, error and other factor not investigated in this study were responsible for 52.5 percent variance in unemployed graduates' material well-being enhanced through entrepreneurial output and incomes stabilization, in the discrete models of the University they accounted for 95.6 percent; College of Education, 67 percent; College of Agriculture, 17.1 percent; Theological Seminary, 94.2 percent; and Polytechnic, 97.5 percent.

The four independent variables contributed to entrepreneurship enhanced material well-being of unemployed graduates through stabilised outputs and incomes, but with a large amount of variance only in the overall institutions' model, and the discrete models of College of Agriculture (COA), and College of Education (COE). The F-ratio of analysis for the overall institutions' model was significant at 0.05 alpha level (13.406) so were those of the discrete models of College of Education, (11.448; $P < 0.05$) College of Agriculture (39.811; $P < 0.05$) and University (2.572; $P < 0.05$). These indicated that for the overall institutions' model and College of Education, College of Agriculture and University discrete models, the capacity of the four independent variables to predict unemployed graduates' material well-being enhancement through entrepreneurial output and incomes stabilization was not due to chance. Probabilities were below 0.05.

In the institutions' overall model, common business practices (CBP) ranks first in contributions towards enhancement of unemployed graduates' material well being, through entrepreneurial output and income stabilization; first in discrete models of the University; College of Education; third in the discrete model of Theological Seminary; fourth in the discrete model of Polytechnic and fifth in the discrete model of College of Agriculture. Personality traits (PST), in the institutions' overall model rank second; in the discrete model of College of Education, first; College of Agriculture, second; Polytechnic, third; University, fourth; and Theological Seminary fifth.

In the discrete models of the University, College of Agriculture, College of Education, Theological Seminary, and Polytechnic, gender rolestereotype, respectively ranks third, first, fifth, second, and fourth, in enhancement of the material well-being of unemployed graduates, through entrepreneurial output and incomes, it ranks fourth in the overall institutions' model.

Perceived curriculum outcomes (PCO), in the institutions' overall model ranks, third in enhancement of the material well-being of unemployed graduates through entrepreneurial output and income stabilization but retrogressively it ranks first, second, third, fourth, and fifth in discrete models of the College of Agriculture, Theological Seminary, University, College of Education, and Polytechnic.

In the institutions' overall model, therefore, of the four independent variables, only common business practices (CBP) and personality traits (PST) were entered into the prediction equation. But in the institutions' discrete models only common business practices (for University); personality traits (PTS) perceived curriculum outcomes (PCO), and gender rolestereotype (for College of Agriculture) and common business practices (CBP) and personality traits (PTS) (for College of Education) were entered. None were entered for Theological Seminary and the Polytechnic. The independent variables under them had no significant t-ratios. Therefore, they unlike the former made no positive prediction of the unemployed graduates' material well-being enhancement through entrepreneurial output and incomes stabilization.

More specifically, the findings did not reinforce those of Holy, Newland and Blazosky (1977) that centralization reduces morale; but increases formalization and improved altitudes towards work. Whereas, personality traits (PST) and common business practices (CBP) made positively significant productions of the unemployed graduates' materials well-being enhanced through entrepreneurial output and incomes stabilization under the overall institutions' model, they respectively did not, under the discrete models of the University, Theological Seminary, and Polytechnic, or College of Agriculture, Theological Seminary, and Polytechnic. Equally, for gender rolestereotype (GRS) and perceived curriculum outcomes (PCO), while under the overall institutions' model centralization reduced morale increased formalization could only improve unemployed

graduates' material well being through entrepreneurial incomes and output stabilization under the institutionally discrete model of College of Agriculture. It could not do same under the institutionally discrete models of the University, College of Education, Theological Seminary, and Polytechnics. The conclusions of Pennings (1976), Cares and Grassie (1975) and Bridges and Halliman (1978) that structures and processes as they relate to school types have independent impacts on effectiveness criteria were substantial. Likerts' (1978) position that participative processes as in the case with the institutions' overall model are associated with perceived effectiveness criteria was not totally confirmed. Confirmed effects in the overall and discrete institution models were only indicated by the independent variables which entered the prediction equations. Davidoff's (1980) and Abodunrin's (1995) sight of personality as those relatively consistent and enduring ways individuals perceive, thinking feel and behave towards things that appear to give them a definite identity was only traced to the institutionally discrete models of College of Agriculture, and College of Education, not to those of the University, Theological Seminary, and Polytechnic. May be because according to Hall (1970) personality concerns its self with perception, thought, and feelings about objects, people, animals, customs, conventions and political and economic institution, on the extrovert side; and the subjective psychic structures and processes relating to the inner and private world of the psychic on the introvert side. Rodney's (1990) position that industrial processes must be directly related to learning processes in the society or be linked to education only applied to the institutionally discrete model of College of Agriculture. It did not apply to those of University, College of Education, Theological Seminary, and Polytechnic or the institutions' overall model. This phenomenon supports the advocacy of Livingstone and Goodall (1972) that higher education should emphasise more of applied science, technology, agriculture, engineering, town planning, medicine than the liberal arts, and general education in geography, history, literature, and the like.

A synthesis of this discussion yields the following generalizations: enhancement of the material well-being of unemployed graduates through entrepreneurial output and income stabilization is characterised by (i) positive contributions of common business practices (CBP) and personality traits (PST) under an overall institutions' model; (ii) positive contributions of gender rolestereotype (GRS) under the discrete institution model of College of Agriculture; (iii) positive contribution of personality trait (PST) under the discrete institution model of College of Agriculture and College of Education; (iv) positive contribution of common business practices (CBP) under the discrete institution model of the University, and College of Education; and (v) positive contribution of perceived curriculum outcomes (PCO) under the discrete institution model of College of Agriculture. This statement supports the emergent theoretical view that a variety of contextual and personality factors contribute to perceived life satisfaction, but no one factor accounts for a large emount of variance (Bradley and Corwyn, 2004).

Conclusion

The purpose of this study was to build on the existing literature dealing with 21st century tertiary education, unemployment, psycho-social abilities and material well-being of the unemployed through entrepreneurial outputs and income stabilization. In many ways, this objective was achieved. The literature was synthesized with a multidimensional effective criterion, research questions were asked, a relatively varied and large sample of graduates was selected, and sophisticated stepwise Multiple Regression Analysis procedures were employed. The study has made contribution to proper understanding of the perceived material well-being of unemployed graduates enhanced through entrepreneurial output and incomes stabilizationas the result of contextual and personality factors.

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