

Promoting Creativity and Entrepreneurship for Individuals and Families

Kembe, E.M.

Department of Home Science and Management
University of Agriculture,
Makurdi

Abstract

This paper examines the concepts of creativity and entrepreneurship. It also reviews the relationship between the two concepts and the traits related to both of them. It further renews the need for creativity and entrepreneurship, strategies for promoting them and challenges that militate against these two phenomena. The paper then makes recommendations for promoting creativity and entrepreneur.

Introduction

Creativity involves many things such as, the ability to see things in a new light, to produce something never seen before, or to discern problems others fail to recognize, and find new and unusual solutions, (Papalia, Olds & Feldman, 2002). Creativity is the ability to think in novel ways and discover unique solutions to problems. Creativity is described as the ability to transcend traditional ideas, rules, and patterns and to create new meaningful ideas, methods, interpretation and forms. Saheed and Alofun (2011), clearly defined creativity as the knowledge, skills and imaginative activity that is applied in new ways to achieve value outcomes and products that are both original and of value. Some people think creativity is for a selected and gifted group of people, others think creativity is not important. These are all assumptions that are meant to discourage the mind from thinking positively. One can learn how to be creative or at least think creatively or better still think differently. According to Droke

(2013), creativity allows individuals to see opportunities rather than obstacles and solutions to challenges rather than road blocks. Creativity is vital in entrepreneurship. Both concepts are closely related.

Habiba (2010) describe entrepreneurship as being self employed and not relying on other people or government for job security. Entrepreneurship is the willingness to take risks and develop, organize and manage a business venture in a competitive global market (Shane, 2003). According to Reynolds (2010), entrepreneurship is the capacity and willing to develop, organize and manage a business venture along with any of its risks in order to make profit. An entrepreneur therefore is sometimes collateral in the case of sourcing for loans to set up a business without knowing if the business will succeed or not.

Zoltan and Audresh (2003), had earlier examined the essential attributes of an entrepreneur, which are basically, the ability to take risks, possessing

organizational skills to start a business and make it grow. Entrepreneurial competencies therefore, focus on human and social resources which can be used to measure the economic growth and well being of a community. When people are exposed to entrepreneurship, it is evident that they would be exposed to opportunities that would enable them to become creative and productive. Success in such venture should raise self-esteem and improve on the quality of an individual's life. This suggests is that education both at home and in the school setting should be holistic and incorporate components that will make education a lifelong learning profitable to individuals and families.

The paper focuses on the following:

- Traits for creativity and entrepreneurship.
- Need for creativity and entrepreneurship

Traits for creativity and entrepreneurship

Optimism: This is an asset that will help cushion the storm of tough times. Identifying a business and meeting all the requirements toward the success of the business can be quite challenging. Initial capital, operations, qualified skill manpower, finance and making profit are areas that need for a creative optimistic mindset and personality.

Vision: Vision enables the entrepreneur see where things can be improved and an insight into the future, so that other people can be engaged in the vision. A typical entrepreneur has a compelling vision and projection of the prospect of the business and is not afraid to venture into the unknown.

Initiative and Persistence: These are traits that are geared toward problem solving projects and the desire to work hard for a long time to realize stated goals. It takes

determination to be progressive toward a business goal; it is a driving force that keeps the candle burning at night and an intelligent mindset that differentiates between a positive venture and a bad one.

Critical and Creative Thinking Skills: This enables the entrepreneur come up with fresh ideas and makes good decisions about opportunities and potential projects. Drucker (2007) explained that creativity enables one see situations from a variety of perspective and come up with original ideas.

Education and Knowledge: Knowledge is needed in several areas when starting or running a business. Business knowledge in the main functional areas of a business such as sales, marketing, finance and operations, and then entrepreneurial knowledge, which is the ability to know where to raise capital, amount of work needed to find a business line that will be marketable to face the global competition.

Hartigan and Billmore (2005) believe that entrepreneurial thinking should be instilled in younger children, from the home to primary school the tertiary institution. Children should be helped to develop positive value of self reliance, creativity, resourcefulness and initiative. Desirable education therefore is one that enhances human curiosity and creativity, encourages risk-taking and cultivates the entrepreneurial spirit in the context of globalization.

Managerial Skills: Communication skills, creativity skills and professional ethics are vital to any successful business. Creativity skills require seeking for alternative ways of sourcing for funding, news avenue for raw materials, new market strategies and alternative routes of making the product different and attractive to the customers. Uko - Aviomoh (2013) explain that

professionalism connotes a high performance in any line of work and identified appearance, sense of responsibility or accountability, competence, integrity and communication as some of the expectations of professionals. Specifically, professionalism involves developing strategies that will improve proficiency. Professionals need to acquire knowledge on a regular basis, improve on technologies and develop innovations that can keep abreast of the 21st C market economy.

As an entrepreneur, you will work closely with people and so it is critical to build relationships with customers, suppliers, investors and all people who are engaged in the value chain of the business. Communication skills are therefore necessary for this relationship to be developed.

Emotional Intelligent Skills: Carmicheal (2003) reveal that emotional intelligence helps an individual to be able to relate with others. Emotional intelligence involves the listening skills, especially, empathic listening and being ethical; dealing with people based on respect, integrity, fairness and truthfulness.

Need for Creativity and Entrepreneurship

In the present Nigeria situation, the need for creativity and entrepreneurship cannot be overemphasized. The high level of unemployment situation amongst graduates from schools coupled with the level of underdevelopment, poverty and high rate of school dropout from the primary and secondary schools in Nigeria have given rise to the need for financing and managing entrepreneurship.

The unemployment rate especially among the youths is the number of people actually looking for a job against the

percentage of the labour force clearly shows that unless measures and strategies are put in place at individual and family levels, the situation will continue to be disturbing. Government continually calls for interventions from other sectors as it alone cannot cushion the effect of unemployment.

The unemployed is the composition of unemployed people, employed people who lose their jobs and people who stop looking for employment (Guigni, 2011). The National Bureau of Statistics (2013) reports that the unemployment rate is as high as 23.90% in 2011 and is expected to be higher if no significant measure is taken. Compare this to other advanced countries for which Nigeria will want to emulate like China, USA, South Africa, India or even Ghana. For example, the unemployment rate holds steady at 7.8% even though it was last updated in 2005. In South African, a country that seems to be attractive to many Nigerians show an increase rate of 25.2% in the first quarter of the year, 2013 from 24.9% of last year's figure, (Ntsakisi, 2013). So, there is really no place to run to unless Nigeria, and we need to salvage the situation by being creative and find new ways of starting a business for export purposes.

According to the International Labour Organization (2013) report, more than 197 million or 6% of the world's population are without a job. In Nigeria, a total of 61,779 (5%) unemployed Nigerians are registered with the government small scale Enterprises, (Ekpe, 2010). Adewole (2010) revealed that 15% of graduates in Nigeria are unemployed.

The effect of unemployment calls to mind the fundamental issue of creativity and entrepreneurship. The effects of unemployment create loss of human

resources as youths who have graduated go above in search of employment, further creating waste of time and labour, (Guigni, 2011). Unemployment creates poverty as people are deprived of the means of income, (Igbo, 2006, Anyakoha, 2013). It breeds many social problems comprising of malnutrition, mental health problems, begging, instability, corruption, kidnapping, arm robbery and other harmful social problems, (Oloko, 1994). It is a fact that those youths who are unemployed is easily convinced by politicians to engage in thuggery, hooliganism, gangsterism, cultism, stealing and kidnapping.

Furthermore, in the state of unemployment, labourers are exploited to work much for low wages and to work in inappropriate conditions. According to Sullivan and Suffrin (2003), lack of financial resources and social responsibilities many encourage unemployed workers to take jobs that do not fit their skills or allow them to use their talents, thereby causing under-employment. Another dimension of underemployment is the issue of working children who are engaged in various forms of labour to the detriment of schooling, or graduates engaged in forms of work for which they have not been trained for.

Ekpe (2010) revealed that entrepreneurship is vital link to an overall economic growth of a nation, as it helps to create wealth and reduce unemployment. The fundamental importance of entrepreneurship is increasingly being acknowledged by international policy makers, for example, United Nations (2004) acknowledged the role of the private sector which is critical to unleashing the power of local entrepreneurs to reduce poverty in their communities and the

Nation at large. The key message from reports like this shows the need for a culture of entrepreneurship and a new wave of entrepreneurs needed to reinvigorate economic activity, provide innovation and to challenge existing ways of thinking and orthodoxies.

Akanda and Ojokuku (2008) report on the need to diversify the educational system to include entrepreneurship education. This will encourage support for private and small scale establishment and enable practical skills at all levels of the educational system whether formal or non-formal system.

Recognizing the indispensability of small scale and private sector enterprises as the dynamic impetus for general economic development of these enterprises, Nigeria since 1970 has designed and introduced a variety of measures to promote small scale and medium enterprise development. These measures according to Carmicheal (2003) includes fiscal, monetary and export incentives. Tax holidays and tariff concessions, credit guidelines requiring some commercial and merchant banks to give some of their loan money to small-scale enterprises, and then a number of schemes were introduced to aid the development of small scale and medium enterprise. One would expect that with all of these programs and schemes of government, there shall be an improvement in graduate employment and a positive effect on performance, therefore, the need for individual and family approach in promoting creativity and entrepreneurship.

This to my mind should be an education that is transformative, a paradigm shift that gives rise to a change of ethos and purpose, instead of education

being mostly as a preparation for economic life and earning a living, it becomes all inclusive for sustainable communities and sustainable economies. That is transferring knowledge and practical methodologies to the industry and crating a symbiotic relationship between the school and the town.

Since creativity and entrepreneurship are interconnected it means that a decline in creativity would result in a similar decline in entrepreneurship. Zhao (2012) discusses the inverse relationship of entrepreneurship and creativity to performance at standardized tests, and found out that more creative and entrepreneurial students seem to have lower result in standardized tests. Similarly, low level of entrepreneurial correlates to high performance on tests. This suggests that in order to promote creativity, instead of education being largely confined to instruction and transmission, it should become much more participatory, dynamic, active and geared toward solutions to problems.

Drucker (2007) explained that creative thinking enables an individual to see situations from a variety of perspective and come up with original problem solving tools. Teaching skills in a key area that does not define entrepreneurship is incomplete education in the present dispensation.

Creativity draws from many other human endowments like abilities, capability, and sensibilities. Teaching creativity helps young people in understanding what is involved in being creative and become more sensitive to the creative processes. At home where creativity is encouraged, children are allowed to explore the environment with adequate materials for play and

exploration without inhibition. By this the ability for skilful learning can develop.

According to Kashim, Ogunduyile and Aselabu (2011), creativity itself is a mode of learning and it is distinctive because it involves a thoughtful playfulness which includes learning through experimental play including conjuring up, exploring and developing possibilities.

Strategies for Promoting Entrepreneurship and Creativity

Resource management and wealth creation / income generation are some of the challenges facing the present day families. Creativity and entrepreneurship are capable of generating enormous self employment and career opportunities for individuals and families. The following are some of the strategies that enhance creativity and entrepreneurship among individuals and families.

Introduce Creativity and Entrepreneurship Training into the School Curriculum: This will enable students acquire knowledge to be self employed. The need for entrepreneurship education toward individual and community development have penetrated the fabrics of all sector of the socio-economic life of Nigeria, such that the educational as a compulsory component of entrepreneurship education in Nigerian university system as the rining unemployment rate among the youth.

According to an NUC Report (2004), 40% of Nigerian graduates are unemployed. Furthermore, the declining image of the Nigerian school system as it relates to employability and the quality of life also calls for the need for entrepreneurship education. Adewole (2010) also mentioned the promotion of the

dignity of labour and the value ascribed to decent work as one of the reasons for entrepreneurship education in tertiary institutions in Nigeria. Thus, NUC has approved and Nigerian Universities have included in their curriculum Entrepreneurship education as a general subject.

In the NUC curriculum on Entrepreneurial studies, the following have been identified as ventures:

- Soap / detergent, tooth brushes and tooth paste making
- Photography, paper production, printing
- Brick block laying, nails and screw making
- Cloth weaving, dyeing, rope making, leather tanning, interior decoration, tailoring
- Food processing (vegetable oil extraction). Preservation and packaging, Bakery, water treatment / packaging, brewing
- Animal husbandry - poultry, piggery, goat keeping, fisheries and aquaculture, crop farming
- Restaurant and hospitality business, hair dressing saloon, boutique and fashion houses
- Ceramic production, carpentry, wood carving, metal craft
- Metal work fabrication domestic wiring, iron welding, building drawing, vehicle maintenance, black smith, radio /TV repairs, air conditioners / refrigerators

Some of these skills are already assigned to Home Economics and are skills that are familiar at home and within families. Saheed ad Alofun (2011) believe that vocational and technical education is key to creativity and enterprise. Ashmore and

Guzman (1988) had earlier noted that graduates of vocational education are more likely to start a business much more early than other graduates. Vocational education programs provide work experience opportunities that get young people into the mode of earning, saving and investing money long before their peers.

Provide Environment that Stimulates Creativity and Entrepreneurship: Merely acquiring practical entrepreneurial skills without the creation of an enabling environment can create obstacles on the success of the business and even cause the failure of businesses. Public opinion has revealed the bureaucratic role of access to capital, lack of basic amenities for a striving business such as electricity, good road network, market prices as some obstacles. Providing an enabling environment is a strategy that is two - sided, that is the school environment must be conducive and laboratory fit with the necessary equipment for learning, in order for students to acquire the basic skills. The business environment should promote and support small and medium scale enterprises.

Creative Economy: Creative economy has produced important transformation in the economic sphere. Creative economy according to Prendergast, McGregor and Turkki (2012) is a way to stimulate generation of work and income from regional and cultural diversities in detriment to mass production, in such a way as to rein - enforce smaller producers and still favour the process of economic transformation of families and national development. For example, the textile industry is so diverse and involves so many branches such as spinning, weaving, knitting, sewing, dyeing, embroidery,

printing etc. This can be a chain of small scale producers developing and managing skills at these specific areas, while generating income for smaller units of the society.

Seek diversity in business. That could include everything from the people you hang out with to the books you read and the websites you visit. Open your mind to new ideas and experiences that are outside your comfort zone.

Foster Flexible and Playful Thinking:

Flexible and playful thinking is the conscious attempt at challenging assumptions and preconceptions, an unusual activity that drives creativity, [Drucker, 2007]. It is driven by the find, introduce, construct or reconstruct something new. It seeks actively to expand the possibilities of any situation and has a bias for innovation. Change the way the business is marketed, expansion to other related business or a new line of business, expansion could also be for export purposes.

Family Setting: This can serve as a strategy for creating interest in creativity and entrepreneurship. Some creative works have been traced to run in ethnic and family groups. Some of the family activities have remained obsolete because of lack of innovation and patronage. Consequently, the creative potential of individuals, family and community groups should be exploited in order to let producers generate new ideas and innovative products.

Challenges of Creativity and Entrepreneurship

Considering the interplay of creativity and entrepreneurship as empowering individuals and families, the following are some of the challenges:

Lack of Capital: Finance has been a major factor hindering the development of entrepreneurship as revealed by (Ekpe, 2010) that most entrepreneurs source for fund through family and personal savings. The government has put in place some micro finance banks which to some extent offer credit facilities. These banks include: Nigerian Bank for Commerce and Industry (NBCI), Nigerian Industrial Development Bank (NIDB), Nation Economic Reconstruction Funds (NERFUN) and Nigerian Export - Import Bank (NEXIM). There is also some incentive that are technical in nature, such as the provision of manpower training, appropriate machinery, selection and installation and extension services. These services are provided by institutions such as the Industrial Development Centre (IDC), Centre for Industrial Research and Development (CIRD), Centre for Management Development (CMD), Project Development Agency (PRODA) and the Raw Material Research and Development Council (RMRDC).

It would seem reasonable to expect that intended entrepreneurs will patronize these initiatives and correspondingly one would expect a positive effect on productivity and job creation, but figures on the unemployment rate shows otherwise. Lack of capital and access to government initiatives on finance if not properly harnessed could be a challenge.

Vocational and Technical Education:

Vocational education is that form of education organized informally or formally in a school environment that imparts saleable skills to people to be self employed and be employers of labour. If vocational training is not properly handled, it can thwart the success of skill acquisition. Adewole (2010) acknowledge

that vocational and technical education has not been given the prominence it deserves in the Nigerian educational system, otherwise job creation and creativity would not be a challenge. This is a strategy as well as a challenge depending on the way it is handled. Theoretical applications and practical frameworks that have been studied in school require a much greater depth and breathe. Studying entrepreneurship in school allows each student to develop a unique business idea and training is required before this can be carried out.

Inadequate Educational Workshops and Laboratories: Lack of facilities and consumables hinders the implementation of entrepreneurial skills in schools. According to Momoh (2009), if Nigerian development is to be enhanced and sustained, then the system must produce skills acquisition and training curriculum and centres in the higher institution and even re-invigorate the lower level of the educational system at the primary and secondary schools especially in the public school system where the conditions are deplorable and were most youths acquire education. The current ASUU strike (Renegade of 2009 ASUU/FGN agreement) and demand for government to look into the deplorable condition of the university system is a testimony of the need for infrastructural development and provision of equipment and consumables for training.

Craftsman's Invisibility Factor: This translates to products being sold to the middleman, and subsequently to famous brand names without recognition of the initiator or inventor fo the product, this serves as a challenge. When these enter into large scale production, the artisans are left out from receiving any royalty from

the work. the role of the middle man is both positive and negative, most importantly the middle man can serve as the agent for dissemination of the product and services available in the business at a cost. For the small scale businessman, the middle man can fix the price to the detriment of the labour of the producer. This is where entrepreneurship can assist the business in making wise decision for the advantage of the enterprise.

Creative Works from the Past: Past processes and techniques used in producing creative works are passed from one generation to another, thus preserving cultural and creative roots. However this can be a challenge as some of these crafts are obsolete in form, structure, and functionality. Many craft producers do not introduce innovation and this can create problems in commercializing these products. Creative potentials of human beings are bound to decline during a lifetime, however creative processes may be restored by the use of creative techniques for entrepreneurship.

Monitoring or Surveillance: Supervision is a critical challenge to the success of a business, because of the dull, repetitive nature of certain kinds of industrial work, like assembly line production, regular supervision is needed to ensure that the workers sustain the pace of the labour. The same is applicable of other types of routine work. There are various ways of supervision - direct supervision of the work of subordinates, keeping files, records and case histories about people's lives and lastly self supervision, where the surveillance by others change one's behaviour and limits what one does. Onu (2006), report that the world of work is currently demanding that workers discover new ideas and develop new

processes that will drive the industry and attract customers in a competitive market.

General Problems: Adewole (2010) itemized *general problems* such as time table constraint, finance, capital, inadequate infrastructure, need for internship, dignity of labour, staffing the program as some of the challenges facing the entrepreneurial program in the universities. Specifically, the time table is already overloaded in the general studies program for which Entrepreneurship is housed, some of the ventures are certainly expensive for graduates to take up as businesses without a reasonable capital, inadequate infrastructure is already a problem in the university, especially energy. Societal preference for white collar jobs and general unfavourable attitude to the dignity of labour discourages youth especially to develop interest in vocational jobs. Permit me to quote Fafunwa in reference to an African legislator who was quoted as saying "vocational education is good and should be encouraged, but it is not for my son".

Conclusion

Creativity and Entrepreneurship are correlates to successful business. People who are successful in business make the difference between the product and services they deliver. What constitute a successful business is the ability of the enterprise to create innovation, invention, resources, vision, inspiration and progression continually that will and compete favorably in the global economy. Both creativity and entrepreneurship can be learnt and developed in families and in schools. With the present unemployment rate and the increasing number of graduates from universities, the burden on families can be reduced if there are

appreciations of small and medium scale industries that are involved in the chain production as a result of diversification.

This discussion will be incomplete without mention of the role of Home Economics and its graduates in curbing the unemployment situation in Nigeria, the challenge is before us and charity must begin at home, there is now the need for us as professionals to examine the subject content delivery and revisit obsolete techniques, pedagogies and embrace best practices in content delivery.

Recommendations

The focus of the 21st C describes the process of youth empowerment, wealth creation and poverty reduction. Indeed, the Millennium Development Goals (MDG) Launched in 2003 aims to reduce world hunger and poverty and generate income from sustainable actions. Based on the discourse on "*promoting Creativity and Entrepreneurship within individuals and Families: Challenges and Strategies*" the following recommendations are made:

Teaching Creativity and Entrepreneurs: Emphasis on the promotion of creativity and entrepreneurship should be on the teaching and learning of practical skills required for successful start - up and management of businesses. Since Nigeria's focus is leaning toward a private sector driven economy, now is the time to get it right by ensuring that schools prepare students to be entrepreneurs. Skill acquisition and business knowledge should not necessarily be learnt from the formal school system. There should be centres and cottage industry that should be able to foster such training. From the individual and family aspects, there is need for a change of orientation and attitude toward formal schooling,

especially where creativity and entrepreneurship is to be encouraged.

Furthermore, education should be functional and should promote relevant, practical and comprehensive skills. Such as innovation, adaptability, respect for the dignity of labour and the practice of self learning.

Appreciation of Creativity and Entrepreneurship: There is need to encourage cooperative ventures and give practical prominence from the lowest community levels. Many creative traditional industries have been phased out as a result of poor patronage and lack of appreciation. The government, industrialist and all stakeholders - schools and families should encourage schools and families should encourage and promote creative works of youths.

Government Intervention: Soft loans by government through the appropriate directorate will enable interest groups start up a business. Monitoring and surveillance will address the fears associated with government loans. Presently, the government has initiated the Bank of Industry (BOI) in partnership with small cottage industry and with the necessary requirements, this Bank has been able to support and promote small scale businesses. Secondly, efforts should be geared to identify the needs and problems of the youth with the full participation of the youths. This will be the most obvious way of ensuring creativity and industry, entrepreneurship for self reliance, sustainability for individuals and families.

References

- Adewole, A. (2010). Entrepreneurship Education and Curriculum Development in Nigerian Anyakoha, E. U (2013). Advancing a Framework for Showcasing Family Concerns: challenging the BBC Business News, May, 2012, Creativity - the unexpected trait of today's business leaders.
- Bureau of Labour Statistics. Employment Status of the Civilian on Institutional Population, 1940 - date, Retrieved 22 August, 2013
- CarMicheal, E. (2003). Government Support for Entrepreneurship in Nigeria: Exploring Challenges. Being the 76th Inaugural lecture of the University of Nigerian, Nsukka, 27th June, 2013.
- Droke, K. (2013). *7 Ways to Tap into your Creativity*. Orlando: Flitehaus Creative Agency
- Drucker, P. F. (2007). *Innovation and Entrepreneurship*. Oxford: Elsevier.
- Ekpe, I. (2010). Poverty Reduction through Entrepreneurship Development in Nigeria, Being a Paper presented at the 2nd International conference on Technology and Operations Management, 5 - 6th, July, Bayview Hotel, Malawi. Entrepreneurship in a declining Economy. *Journal of Development and Entrepreneurship*.304-314
- Habiba, S. (2010). Youth Entrepreneurship Education for National Development. International
- Hartigan, P. and Billmore, J. (2005). Social Entrepreneurship: An overview. ALLIANCE, 10 (1) <http://wikipedia.org/wiki/entrepreneurhip> p. retrieved 15 august, 2013
- Igbo, C. A. (2006). Developing Entrepreneurship Through Entrepreneurship Education. In Anyakoha, E. U. Entrepreneurship Education and Wealth Creation Strategies. Nsukka: Great AP Express Publishers.
- International Labour Organization (2013). Global Employment Trends. ILO
- Jones, C. P. (2004). Investment Analysis and Management. USA: John Wiley and Sons Inc. journal for Educational Studies, Vol. 1 (2), 47 -50.
- Kashim, I. B., Ogundiyile, S. R. and Adelabu, O.S. (2011). Culturally Inspired Design Education: A Nigerian case study.

- www.intechopen.com, Retrieved 15th august, 2013.
- Maiwada, S., Dutsenwai, S. A. and Waziri, M. Y. (2012). Cultural Industries and Wealth Creation: The case of Traditional Textile Industry in Nigeria. *American International Journal of Contemporary Research*, Vol.2 (5), 1 - 7.
- Marco Giugni, ed. (2011). *The Contentious Politics of Unemployment in EUROPE: Welfare States and political opportunities*. Britain: Macmillan.
- National Universities Commission (2004). *Drift Curriculum on Entrepreneurial studies for Nigerian University system*. Abuja: NUC.
- Ntsakisi, M (2013). *SA Unemployment rate rises in first quarter*. Johannesburg: Business Day.
- Okolo, S.B.A. (1994). *Children and Women's Rights in Nigeria: A Wake up call*. Nigeria: UNICEF.
- Papalia, D.E., Olds, S.W. and Feldman, R.D (2002). *A Child's World Infancy through Adolescence*. Boston: McGraw Hill
- Pendergast, D; Mcgregor, Sue L.T, and Turkki, K (2012). *Creating Home Economics Futures: the next 100 years*. Australia: Australia Academic Press.
- Reynolds, P.D (2010) *Entrepreneurship in the United States: The future is now*. United States: Springer Books.
- Saheed, Z.S. and Alofun, G.O.O. (2011) *Entrepreneurship Development: The role of Nigerian Higher Institutions in providing Entrepreneurs*. *Journal of Education and Leadership Development*, Vol. 2, 73 - 83.
- Shane, S.A. (2003). *A General Theory of Entrepreneurship: The individual-opportunity Nexus*. N.T: John-Wiley.
- Sullivan, A.S. and Suffrin, S. (2003). *Economics: Principles in Action*. New Jersey: Pearson Prentice.
- Tchombe, T.M.S (2010). Entrepreneurship, Education and National Development. *International Journal of educational Studies*, Vol. 1 (2), 5-9.
- Uko-Aviomoh, E.E. (2013). Exploring New Horizon for the 21st century Home Economics professional, being a lead paper presented at the 6th National Conference of Home Economics Council of Nigeria, University of agriculture, Makurdi, 14-17 May, 2013.
- Zhao, Y. (2012). *World Class Learners: Educating Creative and Entrepreneurial students*. California: Corwin Publishers.
- Zoltan, A. and Audresh, D.B. (2003). *Handbook of Entrepreneurship Research: An Interdisciplinary Survey*. N.Y: Springer.