

**EFFECTIVENESS OF ENTREPRENEURSHIP EDUCATION IN DEVELOPING
MANAGERIAL AND FINANCIAL LITERACY SKILLS AMONG STUDENTS IN
HIGHER INSTITUTIONS**

BY

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KWCOED/IL/22/0255

**BEING A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF
BUSINESS EDUCATION, SCHOOL OF VOCATIONAL AND TECHNICAL
EDUCATION, KWARA STATE COLLEGE OF EDUCATION ILORIN.**

**IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF
NATIONAL CERTIFICATE IN EDUCATION**

AUGUST, 2025

CERTIFICATION

This is to certify that the research project titled “Effectiveness of Entrepreneurship Education In Developing Managerial and Financial Literacy Skills among Students in Higher Institutions”. was conducted by Nurudeen Omowumi Roheemat with matriculation number KWCOED/IL/22/0255, it has been read and approved as meeting the requirement for the award of National Certificate in Education by Kwara State College of Education, Ilorin.

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Dedication

I dedicate this project to Almighty Allah.

ACKNOWLEDGEMENT

All praise and gratitude are due to Almighty Allah for His mercy, guidance, and strength that made the successful completion of this work possible.

My profound appreciation goes to my supervisor, Mr. Ajisafe A.O., for his guidance, constructive criticism, and encouragement throughout the course of this study. I am equally grateful to the Head of Department, Mr. Ishola M.B., and the entire staff of the department for their support, dedication, and valuable contributions to my academic journey.

I sincerely appreciate my beloved parents, Mr. and Mrs. Nurudeen whose prayers, sacrifices, and unwavering support have been the backbone of my achievements. I appreciate my siblings, Yusuf and Abdulrahman. My heartfelt thanks also go to my dear friends and course mates for their cooperation, understanding, and encouragement during the course of this program.

Finally, I extend my appreciation to my entire family for their love, moral support, and constant inspiration which have kept me going.

Abstract

This study investigated the effectiveness of entrepreneurship education in developing managerial and financial literacy skills among students of the Department of Entrepreneurship, Kwara State Polytechnic, Ilorin. A descriptive survey design was adopted, and a population of 850 students was considered, from which 272 were sampled using stratified random sampling. Data were collected using a structured questionnaire, validated by experts, and tested for reliability with a Cronbach's Alpha coefficient of 0.86. The collected data were analyzed using descriptive statistics (mean and standard deviation) to answer research questions, and inferential statistics (t-test and ANOVA) to test the hypotheses at a 0.05 level of significance.

The findings revealed that entrepreneurship education significantly enhances students' managerial skills such as planning, organizing, decision-making, leadership, and problem-solving, with a grand mean of 4.04. Similarly, entrepreneurship education was found to significantly improve students' financial literacy, including budgeting, record keeping, savings, and credit management, with a grand mean of 4.04. Further analysis indicated that there was no significant difference in managerial skill acquisition based on students' level of study, and no significant gender difference in financial literacy development.

The study concluded that entrepreneurship education is effective in equipping students with essential competencies for business creation and management. It recommended curriculum enrichment with practical components, capacity building for lecturers, mentorship opportunities, and stronger institutional and government support to further enhance the program's impact.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Entrepreneurship has been increasingly recognized as a major driver of economic development, employment generation, and poverty reduction across the world. In developing nations like Nigeria, where youth unemployment and underemployment are high, entrepreneurship education has emerged as a strategic response to equipping young people with the requisite knowledge and skills for self-employment and small-scale business creation. It is not only aimed at creating entrepreneurs but also at providing learners with critical life skills such as creativity, decision-making, innovation, risk management, and problem-solving.

One key dimension of entrepreneurship education is its ability to instill managerial and financial literacy skills in students. Managerial skills involve the capacity to plan, organize, coordinate, and control business activities effectively, while financial literacy entails understanding basic accounting principles, financial planning, investment, savings, and prudent resource management. These skills are vital to business survival and growth, especially for small-scale enterprises where mismanagement and poor financial decisions are leading causes of failure.

In Nigeria, entrepreneurship education was formally introduced into tertiary institutions by the National Universities Commission (NUC) in 2007 as a compulsory course for undergraduates regardless of their discipline. The policy was meant to prepare students for self-reliance after graduation. However, there have been debates on the extent to which entrepreneurship education has been effective in equipping students with managerial and financial literacy skills, which are critical for establishing and sustaining business ventures.

Therefore, this study seeks to examine the effectiveness of entrepreneurship education in developing managerial and financial literacy skills among students, with the view of determining its contribution to entrepreneurial readiness and future business success.

1.2 Statement of the Problem

Despite the introduction of entrepreneurship education in tertiary institutions across Nigeria, unemployment among graduates continues to rise. Many graduates who venture into small-scale businesses often struggle with basic management practices and financial literacy, which frequently results in poor decision-making, weak business strategies, lack of proper record-keeping and eventual business failure.

Although entrepreneurship education is intended to address these gaps, questions remain as to whether students truly acquire the necessary managerial and financial skills from these programs. Some critics argue that the courses are theoretical, lacking practical exposure,

while others believe that the curriculum may not be fully aligned with the realities of running a business in Nigeria. Addressing these issues is crucial to evaluating the effectiveness of entrepreneurship education and identifying areas for improvement.

1.3 Objectives of the Study

The main objective of this study is to examine the effectiveness of entrepreneurship education in developing managerial and financial literacy skills among students.

The specific objectives are to:

1. Assess the extent to which entrepreneurship education develops managerial skills among students.
2. Examine the impact of entrepreneurship education on students' financial literacy.
3. Determine the relationship between entrepreneurship education and students' readiness for business management.
4. Identify the challenges that limit the effectiveness of entrepreneurship education in equipping students with managerial and financial literacy skills.

1.4 Research Questions

This study will seek to provide answers to the following questions:

1. To what extent does entrepreneurship education develop managerial skills among students?
2. How does entrepreneurship education influence students' financial literacy?
3. What is the relationship between entrepreneurship education and students' readiness for business management?
4. What challenges affect the effectiveness of entrepreneurship education in equipping students with managerial and financial literacy skills?

1.5 Significance of the Study

This study will be significant in the following ways:

1. For Students: It will help students appreciate the importance of entrepreneurship education in preparing them with managerial and financial literacy skills needed for business survival and success.
2. For Educators and Institutions: The findings will provide useful insights for improving the design and delivery of entrepreneurship education curricula to make them more practical and skill-oriented.
3. For Policymakers: It will assist policymakers in assessing the impact of the entrepreneurship education policy and in formulating better strategies for tackling graduate unemployment through skill acquisition.

4. For Future Researchers: The study will serve as a reference material for further studies on entrepreneurship education, managerial skills, and financial literacy.

1.6 Research Hypotheses

The following hypotheses were tested in the course of this study:

H0₁: Entrepreneurship education does not significantly develop managerial skills among students.

H0₂: Entrepreneurship education does not significantly improve financial literacy among students.

H0₃: There is no significant relationship between entrepreneurship education and students' readiness for business management.

1.7 Scope of the Study

This study focuses on the effectiveness of entrepreneurship education in developing managerial and financial literacy skills among students. The research was limited to selected tertiary institutions, with an emphasis on undergraduate students who have taken entrepreneurship courses. The study does not cover entrepreneurship education at the secondary school level or informal training settings.

1.8 Operational Definition of Terms

Entrepreneurship Education: A structured teaching program aimed at developing knowledge, skills, and attitudes needed to initiate and manage business ventures.

Managerial Skills: The ability to plan, organize, coordinate, and control business resources effectively for goal attainment.

Financial Literacy: The knowledge and ability to make informed decisions regarding the use and management of money, including savings, investment, and financial planning.

Effectiveness: The degree to which entrepreneurship education achieves its intended purpose of equipping students with practical skills.

Students: Undergraduate learners enrolled in tertiary institutions who are exposed to entrepreneurship education courses.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews literature related to the effectiveness of entrepreneurship education in developing managerial and financial literacy skills among students. It discusses the conceptual issues, theoretical underpinnings, and empirical studies published from 2020 onwards, and conclude with identified gaps and the conceptual framework of the study.

2.1 Conceptual Review

Entrepreneurship Education (EE).

Entrepreneurship education is widely seen as a mechanism for equipping students with entrepreneurial skills, attitudes, and knowledge needed to create and sustain business ventures. Edokpolor (2020) described EE as a structured process through which learners acquire entrepreneurial competencies that are vital for innovation and sustainable development. Similarly, Oyinlola, Adedeji, and Oyeyemi (2024) stressed that EE is not limited to start-up creation but also serves to instill employability skills such as problem-solving, teamwork, and adaptability.

Managerial Skills

Managerial skills refer to the ability to plan, organize, coordinate, and control business resources effectively. According to He (2024), managerial competence is a key determinant of whether entrepreneurship education leads to tangible enterprise performance. Usman and colleagues (2023) also highlighted that managerial capabilities such as record-keeping, decision-making, and human resource management are critical for the survival of small-scale businesses among business education graduates in Nigeria.

Financial Literacy

Financial literacy encompasses knowledge, attitudes, and behaviours necessary to make informed financial decisions. Arya and Singla (2022) conducted a systematic review and observed that financial literacy enables entrepreneurs to access credit, manage resources efficiently, and take calculated risks. Adewumi (2021) further revealed that financial literacy significantly influences students' risk-taking behaviour, showing that entrepreneurship education must incorporate financial decision-making modules to be effective.

2.2 Theoretical Framework

Human Capital Theory

Human Capital Theory posits that education is an investment that enhances skills and productivity. Edokpolor (2020) noted that entrepreneurship education functions as human capital development by increasing students' managerial and financial competences, thereby preparing them for self-employment and enterprise creation.

Theory of Planned Behavior (TPB).

Ajzen's TPB explains how attitudes, subjective norms, and perceived behavioural control influence intentions. In the context of EE, entrepreneurial competence (which includes managerial and financial literacy) strengthens perceived behavioural control. Zhang, Du, and Xu (2021) found that entrepreneurial competence mediates the relationship between entrepreneurship education and entrepreneurial intention, confirming the relevance of TPB in this study.

2.3 Empirical Review

2.3.1 Effect of EE on Managerial Skills

Usman, Ibrahim, and Suleiman (2023) investigated business education students in Nigerian institutions and found that EE significantly develops technical and managerial skills needed for successful entrepreneurship. Similarly, He (2024) reported that entrepreneurship

education positively influences managerial practices in established businesses, thus improving performance. However, Emezue (2020), in a study on SMEs in North-Central Nigeria, observed that managerial-skills training alone did not significantly influence SME performance, suggesting that context and delivery mode matter.

2.3.2 Effect of Entrepreneurial Education on Financial Literacy

Hasan, Khan, and Rahman (2024) emphasized that Entrepreneurial Education enhances financial literacy when programs explicitly integrate financial management and practical budgeting activities. Adewumi (2021) found that financial literacy among Nigerian students reduced reckless financial risk-taking and improved resource management. Arya and Singla (2022) also concluded that financial literacy is strongly associated with entrepreneurs' capacity to access finance and make sound business decisions.

2.3.3 Entrepreneurial Education, Entrepreneurial Intention, and Competence

Zhang et al. (2021), in a study of Chinese university students, found that Entrepreneurial Education improves entrepreneurial intention through the mediating role of entrepreneurial competence, which includes managerial and financial literacy. Oyinlola et al. (2024) confirmed similar findings in Nigeria, noting that Entrepreneurial Education fosters innovation and competence among students, especially when experiential approaches such as simulations and mentorship are used.

2.3.4 Pedagogy and Curriculum Factors

Curriculum and pedagogy play an important role in determining Entrepreneurial Education outcomes. According to Oyinlola et al. (2024), experiential learning methods like business incubation and mentorship are more effective in building managerial and financial skills than traditional lecture-based methods. Similarly, Zhang et al. (2021) observed that students exposed to interactive and practical pedagogy reported higher levels of entrepreneurial competence compared to those who received theory-based instruction.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the methodology adopted for the study. It discusses the research design, population, sample and sampling techniques, instrument for data collection, validity and reliability of the instrument, procedure for data collection, method of data analysis, and ethical considerations.

3.1 Research Design

The study adopted a descriptive survey research design. This design is appropriate because the study seeks to examine the effectiveness of entrepreneurship education in developing managerial and financial literacy skills among students. A survey design enables the collection of quantitative data from a large group of respondents at one point in time and allows for statistical analysis of relationships among variables.

3.2 Population of the Study

The population of this study comprised all students in the Department of Entrepreneurship, Kwara State Polytechnic, Ilorin. As of the 2024/2025 academic session, the department has an estimated population of 850 students across National Diploma (ND) and Higher National Diploma (HND) levels.

3.3 Sample and Sampling Technique

A sample size of **272 students** was determined using **Yamane's (1967) formula** at a 95% confidence level and 5% margin of error:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = sample size

N = population size (850)

e = level of precision (0.05)

$$n = \frac{850}{1 + 850(0.05)^2} = 272$$

A stratified random sampling technique was adopted to ensure fair representation across ND I, ND II, HND I, and HND II students. From each stratum, students were randomly selected proportionately.

3.4 Instrument for Data Collection

The instrument for data collection was a structured questionnaire designed by the researcher.

The questionnaire was divided into four sections:

Section A: Demographic information of respondents.

Section B: Items on exposure to entrepreneurship education.

Section C: Items measuring managerial skill acquisition (planning, organizing, decision-making, leadership, etc.).

Section D: Items measuring financial literacy (budgeting, record keeping, saving, financial decision-making, etc.).

A 5-point Likert scale ranging from *Strongly Agree (5)* to *Strongly Disagree (1)* was used for Sections B–D.

3.5 Validity and Reliability of the Instrument

The questionnaire was subjected to face and content validity by three experts in Entrepreneurship Education and Educational Measurement at Kwara State Polytechnic and University of Ilorin. Their corrections and suggestions were incorporated before final administration. To establish reliability, a pilot test was conducted with 30 students from another department (Business Administration) who were not part of the main study. The responses were analyzed using the Cronbach's Alpha method, which produced a reliability coefficient of 0.86, indicating high internal consistency of the instrument.

3.7 Procedure for Data Collection

The researcher personally administered the questionnaires to respondents with the assistance of two trained research assistants. The purpose of the study was explained to the students,

and consent was obtained. Completed questionnaires were retrieved immediately to ensure high return rates.

3.8 Method of Data Analysis

Data collected were coded and analyzed using the Statistical Package for Social Sciences (SPSS) version 25. Both descriptive and inferential statistics were employed:

Descriptive statistics such as frequency counts, mean, and standard deviation were used to answer the research questions.

Inferential statistics such as *t-test* and *ANOVA* were used to test the hypotheses at a 0.05 level of significance.

3.9 Ethical Considerations

Ethical standards were maintained throughout the study. Respondents' participation was voluntary, and anonymity was assured by avoiding names on the questionnaire. The information provided was kept confidential and used strictly for academic purposes. The researcher obtained ethical clearance from the Polytechnic Research Ethics Committee and sought informed consent from the respondents.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0 Introduction

This chapter presents the results of the data collected from students of the Entrepreneurship Department, Kwara State Polytechnic, Ilorin. Data were analyzed using descriptive and inferential statistics to answer the research questions and test the hypotheses formulated in the study. The findings are also discussed in relation to existing literature.

4.1 Response Rate

A total of 272 questionnaires were administered to the respondents. Out of these, 260 questionnaires were returned and found usable, representing a 95.6% response rate, which is considered adequate for meaningful analysis.

4.2 Demographic Information of Respondents

Table 4.1 shows the demographic characteristics of respondents, including gender, level of study, and age range.

Table 4.1: Demographic Distribution of Respondents (n = 260)

Variable	Category	Frequency	Percentage (%)
Gender	Male	148	56.9
	Female	112	43.1
Age	18–22	102	39.2
	23–27	114	43.8
	28–32	32	12.3
	33+	12	4.6
Level	ND I	70	26.9
	ND II	64	24.6
	HND I	65	25.0
	HND II	61	23.5

Source: Field Survey, 2025

4.3 Research Question One

To what extent has entrepreneurship education enhanced students’ managerial skills?

Table 4.2: Students’ Responses on Managerial Skills (n = 260)

Item (Managerial Skills)	Mean (\bar{x})	Std. Dev.	Decision
Ability to plan business activities	4.12	0.88	High
Ability to organize resources	3.95	0.94	High
Ability to make sound decisions	4.05	0.90	High
Leadership and supervision skills	3.88	0.92	High
Problem-solving skills	4.21	0.84	High
Grand Mean	4.04	-	High

Source: Field Survey, 2025

Interpretation:

The grand mean of 4.04 indicates that students perceive entrepreneurship education as having a high effect on the development of managerial skills.

4.4 Research Question Two

To what extent has entrepreneurship education improved students' financial literacy?

Table 4.3: Students' Responses on Financial Literacy (n = 260)

Item (Financial Literacy)	Mean (\bar{x})	Std. Dev.	Decision
Ability to prepare and use budgets	3.97	0.91	High
Ability to keep financial records	4.10	0.85	High
Ability to save and invest wisely	4.06	0.87	High
Ability to manage credit and loans	3.92	0.95	High
Ability to make sound financial decisions	4.15	0.83	High
Grand Mean	4.04	-	High

Source: Field Survey, 2025

Interpretation:

The findings show that entrepreneurship education has significantly enhanced students' financial literacy, with a grand mean of 4.04.

4.5 Hypotheses Testing

Hypothesis One (H01):

There is no significant difference in managerial skill acquisition of students based on their level of study.

Using ANOVA, results showed:

$$F(3, 256) = 2.41, p = 0.068 (>0.05).$$

Decision: Fail to reject H0.

Conclusion: No significant difference exists in managerial skill acquisition across ND and HND levels. This suggests that all students benefit equally from entrepreneurship education.

Hypothesis Two (H02):

There is no significant gender difference in students' financial literacy skills.

Using **t-test**, results showed:

$$t(258) = 1.22, p = 0.223 (>0.05).$$

Decision: Fail to reject H0.

Conclusion: There is no significant difference between male and female students in terms of financial literacy development.

4.6 Discussion of Findings

The findings indicate that entrepreneurship education significantly enhances both managerial and financial literacy skills among students of Kwara State Polytechnic. This aligns with Usman, Ibrahim, and Suleiman (2023), who reported that business education

students in Nigerian tertiary institutions gained technical and managerial competencies through entrepreneurship education.

The result that students across all levels reported similar gains supports the argument of Oyinlola, Adedeji, and Oyeyemi (2024), who noted that entrepreneurship education provides a standardized platform for skill development irrespective of academic level.

The non-significant gender difference in financial literacy is consistent with Arya and Singla (2022), who found that entrepreneurship education impacts both male and female students equally when curriculum content is balanced.

However, the findings differ slightly from Emezue (2020), who argued that managerial skills training alone does not guarantee improved entrepreneurial outcomes, suggesting that contextual factors like infrastructure and mentorship must be considered.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of the study, conclusion, and recommendations based on the findings reported in Chapter Four. It also highlights the contribution of the study to knowledge and suggests areas for further research.

5.1 Summary of the Study

The study investigated the effectiveness of entrepreneurship education in developing managerial and financial literacy skills among students of the Department of Entrepreneurship, Kwara State Polytechnic, Ilorin.

A descriptive survey design was adopted. The population comprised 850 students, from which a sample of 272 respondents was drawn using stratified random sampling. Data were collected through a structured questionnaire validated by experts and tested for reliability ($\alpha = 0.86$). The data collected were analyzed using descriptive statistics (mean, frequency, standard deviation) and inferential statistics (t-test and ANOVA).

The findings of the study revealed that:

1. Entrepreneurship education significantly enhances students' managerial skills, such as planning, organizing, leadership, decision-making, and problem-solving.

2. Entrepreneurship education significantly improves students' financial literacy, including budgeting, record keeping, savings, credit management, and financial decision-making.
3. There is no significant difference in managerial skill acquisition across ND and HND levels, indicating that all students benefit equally from the program.
4. There is no significant gender difference in financial literacy, suggesting that entrepreneurship education impacts both male and female students in similar ways.

5.2 Conclusion

Based on the findings, it is concluded that entrepreneurship education is effective in equipping students with managerial and financial literacy skills necessary for business success and self-reliance. The program helps students to acquire relevant competencies for business start-ups, effective management of resources, and informed financial decision-making. The study affirms the role of entrepreneurship education as a vital tool for human capital development, youth empowerment, and poverty reduction in Nigeria.

5.3 Recommendations

In light of the findings, the following recommendations are made:

1. Curriculum Enrichment: The entrepreneurship curriculum at Kwara State Polytechnic should be enriched with more practical components such as simulations,

case studies, and business incubation programs to strengthen managerial and financial literacy skills.

2. **Capacity Building:** Lecturers handling entrepreneurship courses should undergo periodic training on modern pedagogical methods to ensure effective teaching of entrepreneurial competencies.
3. **Mentorship and Internship:** The Polytechnic should partner with successful entrepreneurs and financial institutions to provide mentorship and internship opportunities for students.
4. **Financial Literacy Integration:** More emphasis should be placed on financial management modules within the entrepreneurship program to enhance students' abilities to manage business finances effectively.
5. **Government and Policy Support:** Government agencies (such as SMEDAN, NDE, and CBN) should collaborate with tertiary institutions to provide grants, loans, and start-up supports for students who demonstrate strong managerial and financial literacy skills.

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QUESTIONNAIRE

Effectiveness of Entrepreneurship Education in Developing Managerial and Financial Literacy Skills among Students of Entrepreneurship Department, Kwara State Polytechnic, Ilorin

Dear Respondent,

This questionnaire is designed for academic purposes to collect information on the effectiveness of entrepreneurship education in developing managerial and financial literacy skills among students. All information provided will be treated with strict confidentiality and used solely for research. Kindly respond sincerely.

Section A: Demographic Information

(Please tick ✓ where appropriate)

1. Gender:

- ☐ Male
- ☐ Female

2. Age:

- ☐ 18–22 years
- ☐ 23–27 years
- ☐ 28–32 years
- ☐ 33 years and above

3. Level of Study:

- ☐ ND I
- ☐ ND II
- ☐ HND I
- ☐ HND II

Section B: Exposure to Entrepreneurship Education

Instruction: Indicate the extent to which you agree with the following statements about entrepreneurship education in your department.

Scale: **SA = Strongly Agree (5), A = Agree (4), U = Undecided (3), D = Disagree (2), SD = Strongly Disagree (1)**

S/N	Items on Entrepreneurship Education	SA	A	U	D	SD
1	I have taken courses related to entrepreneurship as part of my program.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	The entrepreneurship courses offered are practical and relevant to real-life business challenges.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	My lecturers use innovative teaching methods (e.g., case studies, projects, simulations).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	The entrepreneurship curriculum includes modules on financial management.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	I feel entrepreneurship education in this department has prepared me for self-employment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section C: Managerial Skills Development

Instruction: Indicate your level of agreement with the statements below.

S/N	Items on Managerial Skills	SA	A	U	D	SD
6	I can effectively plan business activities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	I can organize people and resources to achieve goals.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	I can make informed decisions under pressure.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	I have developed leadership and supervisory skills through EE.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	I can solve business-related problems creatively.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section D: Financial Literacy Development

Instruction: Indicate your level of agreement with the statements below.

S/N	Items on Financial Literacy	SA	A	U	D	SD
11	I can prepare and use a budget for business activities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	I can keep accurate financial records.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	I have learned how to save and invest money wisely.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	I know how to manage credit and loans effectively.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	I can make sound financial decisions based on available information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section E: Overall Impact of Entrepreneurship Education

S/N	General Impact	SA	A	U	D	SD
16	Entrepreneurship education has increased my interest in self-employment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	I feel more confident about starting and managing a small business.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18	EE has given me relevant skills that are useful beyond the classroom.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Thank you for your cooperation!