

University of Nottingham

An Exploration into the Development of Entrepreneurship
Education in Secondary Education Policy

Oji, Uchechi Christiana

Master of Science in Entrepreneurship

Abstract

The purpose of this study was to explore the development of entrepreneurship education in secondary education policy. In Nigeria, entrepreneurship education is a new and developing area which has been recently introduced to its education policy. In order to explore how this field can be developed by the country an analysis was made of Junior Achievement Worldwide (JAW) as well as its partner companies; Young Enterprise Scheme (YE), United Kingdom and Junior Achievement- Young Enterprise (JA-YE), Europe. These case studies were chosen because they represent an all encompassing model of entrepreneurship education which is offered to young people (4-25 years). A qualitative research of these cases were made to highlight key processes that have been applied in its programmes; namely personal development, entrepreneurial thinking, business formation and management and relevant partnerships. These key processes were offered as a result of prior literature review which gave insight to them as what entrepreneurship education entails. The findings from the case study further revealed that applying personal development and entrepreneurial thinking training to the students in addition to knowledge and hands-on experience on how a business is operated was very critical to the success of its programme. The organisations also made relevant partnerships with the business community, volunteers and voluntary financiers, that boosted its development of a thorough curriculum, aided its delivery and provided students with contact with industry experts. It is recommended that the Nigeria adopt these key processes to ensure that its investment in the entrepreneurial capabilities of its youth is effectively harnessed.

Table of Content

Abstract.....	0
Table of Content	2
List of Figures	4
List of Tables	5
Chapter 1- Introduction	6
1.0 - General Overview	6
1.1 - Aims and objectives	6
1.2 - Research questions	7
1.3 - Scope of the study	7
Chapter 2 - Literature Review	8
2.0 - Introduction	8
2.1 - The Field of Entrepreneurship	8
2.2 - Research on Entrepreneurs	9
2.3 - Research on Entrepreneurship Education	11
2.4 - Approach to entrepreneurship education	12
2.5 - Entrepreneurship education in secondary education	14
2.7 - The educational policy in Nigeria.....	17
2.8 - Conclusion.....	18
Chapter 3- Research Methodology.....	19
3.0 - Introduction	19
3.1 - Case selection	19
3.2 - Data collection methodology.....	19
3.3 - Data Analysis Methodology	20
3.4 - Limitations of the Methodology	20
3.5 - Conclusion.....	21
Chapter 4- The Case Study	22
4.0 - Introduction	22
4.1 - Junior Achievement Worldwide	22
4.2 - Evaluation of the Key processes	27

4.3 - Review of reports on the JA Worldwide programmes	31
4.4 - Conclusion.....	33
Chapter 5 -Discussions and Recommendation	34
5.0 - Introduction	34
5.1 - Themes.....	34
5.2 - Personal development.....	34
5.3 - Entrepreneurial thinking.....	36
5.4 - Relevance to school education	37
5.5 - Business formation and management.....	40
5.6 - Partnerships.....	41
5.7 - Conclusion.....	42
Chapter 6 - Conclusion.....	43
6.0 - Overview	43
6.1 - Implications.....	43
6.2 - Future research.....	44
6.3 - Limitations of the research	45
References	46

List of Figures

Figure 1.	Constructivism and Entrepreneurial Cognitive Development.....	11
Figure 2.	A model for entrepreneurial thinking.....	38

List of Tables

Table 1.	About JA Worldwide.....	23
Table 2.	Impact on Education on Alumni.....	24
Table 3.	External views of the organisation’s activities.....	25
Table 4.	Sample Implementation strategy: Brunei	26
Table 5.	Key Processes.....	27
Table 6.	Success Factors.....	31
Table 7.	Personal development.....	35
Table 8.	Entrepreneurial thinking.....	37
Table 9.	Relevance to education.....	38
Table 10.	Business Formation and Management.....	40
Table 11.	Partnerships.....	41

Chapter 1- Introduction

1.0 - General Overview

The only constant thing really seems to be change. Rapid changes in areas like technology provide an avenue to explore better ways of doing things. The possession of such knowledge provides competitive advantages across businesses, industries, local and international boundaries. The inability to keep up with such pace of change ensures that there will be those that are left behind and unable to compete favourably. The work place is also experiencing this phenomenon. The possession of a formal education does not so much as guarantee employment anymore. The personality requirements for employees have moved from mere job related skills to personalities that can create good change and keep up with uncertainties.

These challenges provide some promising opportunities, one of which is an investment in the individuals that can exhibit these positive traits. Chia (1996) noted that in a world full of machines, the human imagination remains the greatest asset. Individuals have constantly taken up the challenge to make innovative steps to be catalysts of improved change by way of new ideas and businesses. Investment in others to exhibit such entrepreneurial characteristics will provide more individuals that can initiate ways to drive economic growth and create jobs. Economies that have incorporated such form of education have noted improvements in their economies.

1.1 - Aims and objectives

This dissertation offers an exploration into the development of entrepreneurship education in secondary education policy. This research is focused at secondary school students in Nigeria. It is necessary that young people are equipped with entrepreneurial attitudes at an early stage. These groups represent the next generation of the country's active human capital and will shoulder the responsibility of its development in the future. They are equally impacted by the current economic situation and need to be able to take responsibility for themselves.

Fiet (2000a) has proposed certain questions which are central to education in entrepreneurship; how entrepreneurs discover economically lucrative opportunities that others miss, how they identify the most attractive industries, how they marshal the resources to launch an entirely new business and how they create competitive advantage. Education in this field, therefore should aim to provide the skills and knowledge necessary to undertake these core aspects.

It is in the place of policy makers in education to advance this course. It would be most beneficial that this education is made available to all students through integration in the education curriculum. In addition it should be offered to address its core aspects (such as those posed by Fiet) in order to achieve the benefits of entrepreneurship education.

1.2 - Research questions

Given that the topic of entrepreneurship education research has only just started to unpack best practices, there is the need to explore this topic further. To this end, this dissertation sets out look into successful entrepreneurship education operational in secondary schools in order to propose how entrepreneurship education can be developed and incorporated in the new curriculum. The research questions to be tackled are;

- How entrepreneurship education can be administered to ensure that its core aspects is developed in students;
- What additional skills should be developed in particular for these young people in Nigeria who may be faced with certain constraints in their environment;
- What new programmes or aspects of the existing programmes can be developed to advance these skills;
- How it can be incorporated in the country's education policy.

1.3 - Scope of the study

In order to answer these questions within the constraints of this work, the scope of this dissertation is proposed. This work focuses on what constitutes these core aspects; in other words what should students be taught about entrepreneurship and how they can be taught. This will provide an understanding of what constitutes entrepreneurship education and its critical success factors.

This work is divided into six chapters. Chapter one offers a general overview of the research and highlights the research questions. This forms the basis for discussions that is made throughout the research. The second chapter reviews appropriate literature and extant research into various themes in entrepreneurship education. Chapter three explains the case study methodology which is an exploratory study of an organisation that offers entrepreneurship education to secondary school students. A proper analysis of this case is made in the subsequent chapter, with a bid to identify its approach and the core aspects of its programme. The findings from this chapter are discussed in chapter five and propose recommendations for entrepreneurship education development in Nigeria. The final chapter presents concluding remarks and implications of the study. It also proposes avenues for future research.

Chapter 2 - Literature Review

2.0 - Introduction

This chapter will examine appropriate literature and extant research on entrepreneurship education. The concepts of entrepreneurship and entrepreneurs will be defined. To support these concepts, some background on the entrepreneur and what constitutes entrepreneurial thinking will be offered. This will lead to discussions on if these traits are in born or if they can be taught.

Current issues prevalent in the country of context will be highlighted as a precursor of how entrepreneurship education may ameliorate them. Some of these issues are unemployment and dearth of necessary skills in technology, among others. The chapter will conclude by offering an overview of the main points that were raised during the literature review.

2.1 - The Field of Entrepreneurship

The field of entrepreneurship is characterized by different definitions and units of analysis, theorized by several researchers in this field. Lowe and MacMillan (1998) posit that there is a lack of clear definition for the term. In Ricketts' (2006) words, the "small scale trader and peddler, the self-employed craftsman, the 'buccaneering' chancer, the innovator and improver as well as the founder of entirely new technologies and industries are all seen as entrepreneurs". Some researchers have defined entrepreneurship in the context of business formation only. Vesper and Gartner (1997) noted that it is a "business entry, whether by start-up or acquisition and whether independently or within an established organisation".

Others have defined it with emphasis on newness and innovation. Schumpeter (1942) noted that the "impulse that sets and keeps the capitalist engine in motion comes from the new consumers' goods, the new methods of production or transportation, the new markets, the new forms of industrial organisation that capitalist enterprise creates". He further emphasised that these processes revolutionises the economic structure from within, by creative destruction; destroying the old one, and creating a new and innovative one. In the same vein, Curran and Stanworth, (1989) conceptualised entrepreneurship as "a new economic entity centered on a novel product or service or, at the very least, one which differs significantly from products or services offered elsewhere in the market". These definitions, though varied have the same theme. They highlight the importance of innovative approaches in developing businesses and recognise that such approaches sets it apart from existing ones and gives it a competitive advantage in the marketplace.

Shane and Venkataraman (2000) offered some additional insights on Schumpeter's thoughts. They argued that individuals and opportunities are the first order explanation of entrepreneurship and define entrepreneurship as 'the study of sources of opportunities; the processes of discovery, evaluation and exploitation of opportunities and the set of individuals who discover, evaluate and exploit them.' This definition recognizes the place of individuals in recognising opportunities, forming of new or improved entities and establishing these changes in the economy as a result of their action.

In terms of definitions, there have also been references to risk taking. For Knight (1921), entrepreneurship involves being able to deal with uncertainty which unlike risk is unclassifiable, immeasurable and thus uninsurable. This perspective is useful especially in current economic situations that have been unpredictable and unstable. The ability to embrace uncertainty enables an entrepreneur to leverage on disequilibrium or equilibrium events and be able to identify an opportunity to create value.

Shane (2003) offers a general framework for the field of entrepreneurship which is to examine the characteristics of opportunities; the individuals who discover and exploit them; the process of resource acquisition and organizing; and the strategies used to exploit and protect the profits from those efforts. This definition gives an overall understanding of what entrepreneurship entails. It involves the recognition by the entrepreneur of an opportunity (whether discovered or created, Alvarez and Barney, 2007) to create value. Such an individual may also choose to act on this opportunity by creating a business venture. Also to maintain a competitive advantage and to maintain its value proposition in the face of change effective management thorough innovation is applied. An enterprising economy will be able to reap the benefits of these processes which are opportunity developers, improved products and services and value added businesses that create jobs for the economy.

2.2 - Research on Entrepreneurs

Baron (2004) offered a cognitive perspective to address these questions which he identifies as central to the field of entrepreneurship. He asked;

- (1) Why some persons but not others choose to become entrepreneurs
- (2) Why some persons but not others recognize opportunities for new products or services that can be profitably exploited
- (3) Why some entrepreneurs so much more successful than others

Answers to these questions are important because they provide more insight on how opportunities are discovered by these individuals. This would also provide an insight on how others can imitate these characteristics.

Gibb (1987) suggested twelve 'entrepreneurial attributes' or personality traits: Initiative; Strong persuasive powers; Moderate risk taking ability; Flexibility; Creativity; Independence/ autonomy; Problem solving ability; Need for achievement; Imagination; High belief in control of one's own destiny; Leadership; and Hard work. More research into these characteristics has narrowed them to the Big Three; need for achievement, Need for autonomy, and Risk taking propensity as the main characteristics of entrepreneurs (Delmar, 2000).

To further explain how opportunities are recognised and implemented, there has been great interest in the cognitive abilities of the entrepreneur. Corbett (2007) posits that discovering entrepreneurial opportunities require that individuals have the cognitive abilities that allow them to value and exploit that knowledge. Kaish and Gilad (1991) stated that that entrepreneurs are avid information-gatherers and opportunistic learners who gather information from non-obvious places (such as from strangers) and through alertness. Huber (1998) suggested that entrepreneurs involve a combination of conscious and subconscious information processing. These definitions present the entrepreneur as a hero, a gifted individual.

Kirzner (1973), termed the entrepreneur as one who is alert to opportunities in imperfect market conditions, with Shane (2003) supporting these aspects of alertness as information asymmetries, and being able to handle risks more than others. This means that the individual, who has more knowledge about a situation, has an advantage of recognising opportunities than others who do not. Such a one can leverage on the gaps in knowledge and information to create a business entity. Barringer and Ireland (2008) identify a passion for business, product/customer focus, execution intelligence and tenacity despite failure as the main characteristics of successful entrepreneurs.

Other innate characteristics have been proposed such as self efficacy which is the "belief about their capabilities to produce performances that influence events affecting their lives" (Bandura, 1995). Entrepreneurs are said to have high self-efficacy.

These researchers recognise the role of the personal traits and cognitive attributes of individual as a factor for opportunity identification, creativity, dealing with uncertainties, adopting new and innovative ways of doing things and in managing a business. If these traits and attributes are a necessity for being an entrepreneur, certain individuals would be left out as these characteristics are not common to all individuals. This raises the question of if these characteristics can be acquired.

2.3 - Research on Entrepreneurship Education

2.3.1 - Can entrepreneurship be taught?

Ducker (1985) stated that it is a discipline that can be learned. In the same vein, Krueger (2007) referring to Anders Ericsson work, posits that experts, including entrepreneurs, are definitely made, not born and expertise appears to be learned.

To explain these assumptions, Krueger offers thoughts (from Mitchell, Busenitz et al, 2002) who proposed entrepreneurial cognitions as the knowledge structures that individuals use to make assessments, judgments, or decisions involving opportunity evaluation, venture creation, and growth. Krueger further explains that evidence show that the content of an expert's knowledge base is not necessarily different from that of a novice but experts organize or structure the content differently as a result of changes in their knowledge structure brought about by critical development experiences. This is explained by the chart below;

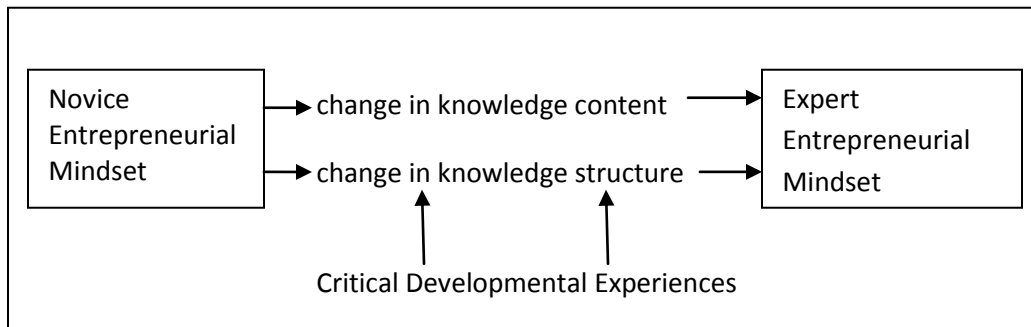


Figure 1- Constructivism and Entrepreneurial Cognitive Development

Source: Krueger (2007)

It can be said that if these critical development experiences are those provided from entrepreneurship education, such experiences can provoke expert entrepreneurial thinking as well as action.

2.3.2 - Proof of the effectiveness of entrepreneurship education

Athayde (2009), in measuring Attitudes Toward Enterprise (ATE test) identified five dimensions of latent enterprise potential which it is argued, combine to represent the essence of what it takes to become an entrepreneur given favorable situational factors, such as access to resources and market conditions. A summary of these characteristics offered by other scholars as explained by Athayde (2009) are as follows;

Creativity: the precursor of innovative behavior and a central dimension of enterprising potential in individuals;

Achievement: the drive, energy and ability to get things done;

Personal control: or locus of control which is the extent to which a person believes they have control over their life and is willing to take action;

Leadership: possessing skills such as team building, building trust and being a self-starter which are necessary for new venture creation. (Timmons and Spinelli, 2004),

Intuition: as the ability to cope with uncertainty and unstable circumstances, which are often associated with enterprise creation (Gibb, 1987).

Athayde (2009) further explains that young people who undertook an entrepreneurship education company programme scored higher in the tests for these characteristics than those who did not take part.

Colette et al (2005) noted that individuals will be able to benefit from learning an innovative approach to problem solving; adapting more readily to change; becoming more self-reliant and developing their creativity through the study of entrepreneurship. It can therefore be said that the field of study can be learned and transform the knowledge structures. With these benefits it is important to note how it can be taught.

2.4 - Approach to entrepreneurship education

Binks et al (2006) highlighted that there are different approaches to entrepreneurship; education for entrepreneurship (process) and educating entrepreneurs (context). On the other hand, Jamieson (1984 cited in Colette et al, 2005) suggested a three-category framework by which to organise entrepreneurship education. This is as follows;

1. Education about enterprise: This category should create an awareness of the discipline and educate students on skills, attitudes and values appropriate to starting, owning, managing or working in a successful business enterprise.
2. Education for enterprise: This category deals more with the preparation of aspiring entrepreneurs to practical skills required for small business set-up and management, in a bid to encourage them to set-up and run their own business.
3. Education in enterprise: deals mainly with management development for established entrepreneurs and focuses on ensuring the growth strategies, marketing and future development of the business.

This framework is useful in 'educating entrepreneurs' by categorizing the learners based on their level of education or expertise, in this case, novice entrepreneurs, nascent entrepreneurs and experienced entrepreneurs respectively. There is a need to examine the aspect of 'education for entrepreneurship'.

While entrepreneurship education often refers to new venture creation and management, Binks et al (2006) offered that it should encourage the development of skills and competencies that are most relevant today, in business venture creation, and in all human endeavours. This view looks beyond business aspects but into the personal development of individuals that can bring about these businesses.

From the literature reviews earlier proposed, it can be said that entrepreneurship is not merely about business formation. This is the most common assumption; however, it should encompass the following:

Business formation and growth

- Basic awareness of what it takes to start a business
- Skills and knowledge required to start a business
- Skills and knowledge for effective management and development of an existing business

Entrepreneurial thinking

This should encompass the following but not limited to;

- Opportunity recognition
- Creative problem solving
- Dealing with uncertainty
- Team work
- Leadership skills

Emphasis on entrepreneurship education should help learners start and manage a business effectively but also improve and develop desirable skills and attributes necessary for expert entrepreneurial thinking which can be applied in any situation. Fiet (2000a) stated that although there is no general recipe for successful entrepreneuring, entrepreneurship education should develop contingency frameworks in entrepreneurs which they can use to examine facts and make predictions based on insights gained from divergent theoretical perspectives. Contingency frameworks will be a knowledge base that enriched with 'theoretically tested how tos' which can be called upon by the entrepreneur and applied to the situation at hand. Drawing from earlier thoughts on entrepreneurship by Kirzner, entrepreneurs leverage on uncertainties and only an expert mindset can be prepared for

uncertainties.

2.4.1 - An emphasis on theory

Fiet (2000a) has proposed that there should be emphasis on theory which will enable the students know and be taught what they ought to do. He further suggested that teachers should not merely emphasize descriptions of what entrepreneurs do except it is used to explain aspects of the theory and students should know how to apply theory deductively to their special circumstances. This will be relevant to changing circumstances or uncertainty that the students will be faced with in the future and their ability to control an unpredictable future. Binks et al (2006) support this thought for 'live' approaches to learning rather than over reliance upon historical observation as well as a strong need to give learners access to the tacit as well as explicit elements of entrepreneurial behaviour. Bygrave (1993, cited in Fiet, 2000b), proposes that students be assisted to act on the basis of their decisions. This will enable students to be empowered to apply theory and case studies to their own situations and be guided to apply their positions on such learning in live applications.

While theory is being delivered, interaction can take different forms. Peterman and Kennedy (2003) argued that best practice entrepreneurship education programs (incorporating interactive learning, experience-based learning, role models and community and business links) provide social experiences, such as opportunities to exercise significant responsibilities, to start one's own business and to observe role models, and are expected to increase self-efficacy. Initiatives that stimulate a business environment enable the learners to become somewhat experienced as they are exposed to some live application that is that is transferrable to the real world.

2.5 - Entrepreneurship education in secondary education

The demand for entrepreneurship education has increased recently with more training geared at businesses and students of higher education institutions. Athayde (2009) noted that there are less initiatives for young people thus entrepreneurship in young people under 25 represents an untapped source of new business start-ups and economic growth. Economies are responding to this opportunity for economic growth by developing avenues to educate its young people in this field. Education for this group may not necessarily provide new businesses immediately unlike if it were offered to adults. To clarify this issue, Krueger and Brazeal (1994) suggested that entrepreneurship education provides a latent enterprise 'potential' (in those who were not going to immediately start a business) and not just an 'intention' to start one. The deep cognitive beliefs that shape entrepreneurial thinking (as explained by Krueger, 2007) can be imbibed by these young people and such experiences gained from the training may be 'latent' but can be called upon to enable them to apply entrepreneurial thinking in the future.

Krueger (2007) citing the works of scholars of human development such as McClelland, Piaget, and Erikson would also argue that important early life experiences, to some degree, mold future attitudes, intentions, and personalities by providing developmental experiences. With these advantages, it is necessary to begin its education at an earlier stage in life. Participants will have “all kinds of experiences that give students the ability and vision of how to access and transform opportunities of different kinds, thus increasing the student’s ability to anticipate and respond to societal changes” (UNESCO, 2008). Students are also able to use their talents as they may be required to draw on their natural abilities and competencies to discover opportunities and create businesses. Ideally, a method of education that encourages this should motivate students to be the best of themselves instead of conforming with the general quest of pursuing a career that they have lesser interests or abilities.

2.6 A review of the Nigerian context

The African continent has a teeming workforce; however, the prevalence of issues such as poverty has hampered the development of the competences of its populace, and affected overall economic development.

2.6.1 - Human Capital and National Development

Africa has the youngest population in the world (almost 200 million people aged between 15 and 24) which will double by 2045 (World Bank, 2011a cited in African Economic Outlook, 2012a). By 2030, it is estimated that there would be 137 million 20-24 year olds with secondary education and 12 million with tertiary education (AEO, 2012a). The report states that the continent will benefit if the talents of this swiftly increasing reservoir of human capital are harnessed and channeled towards the productive sectors of the economy. There is a need to encourage national development through development in trade, industry in different sectors of the economy. This is possible through entrepreneurship. The issues that that are of concern in Nigeria, one of the African countries are further highlighted.

2.6.2 - Employment

The report from the National Bureau of Statistics, (2010) shows that national unemployment rate increased by 1.2 percent from the previous year to 21.1 percent in 2010 in Nigeria. The unemployment rate was highest among the youths in the age group 15-24 years. Unemployment rate by level of education showed that the rate was highest among higher education holders with a figure of 24.6 percent (NBS, 2010). This shows that possession of a higher education may not guarantee

employment. The labour market is not robust enough to cater to the number of tertiary education holders as there is a high demand for few white collar jobs.

2.6.3 - Skills gap

There has also been an indication of the skills gap as part of the problems that cause unemployment (AEO 2012a). Some recommendation of necessary skills required for students were proposed by the Dearing Committee, (1997) as “the knowledge and understanding that a student will be required to have upon completion; key skills: communication, numeracy, the use of information technology and learning how to learn; cognitive skills such as the understanding of methodologies or ability in critical analysis; subject specific skills such as laboratory skills”. These explanations of necessary skills show that students need to be competent on the courses or subjects that they are studying or a vocation that they are acquiring. In addition, they need the cognitive aspect of creative thinking and analysis. This may also include employability skills such as leadership, team work, responsibility, self-confidence and other desirable personal characteristics.

2.6.4 Technology know-how

There is a need for skilled craftsmen in the Science and technology sector. This sector is important to meet the country’s quest for industrial development. Most the countries products are sourced from international markets and local production is low. Although there are other factors such responsible for this such as lack of infrastructure, a gap in skilled labour is also one of the factors attributing to this problem. This has led to the recent reintroduction of vocational education in secondary curriculum. It can be said that “Africa may not be able to meet its healthcare, water, infrastructure, education and employment needs, develop its industries as well as overcome its economic challenges without significant investment in science, technology and innovation” (Anon, 2011)

2.6.5 - Health care

Another skills gap is in the health care sector. NBS (2010) noted that the least employment by economic sector was in Human Health and Social Works which had 0.74 percent for males and 0.78 percent for females. The health care needs of the country are high.

2.6.6 - Gender Equality

In some regions, girls than boys have been disadvantaged with regards to access education due to financial, cultural and religious restrictions (UNICEF, 2007). The Social Institutions and Gender Index (2012) shows that secondary school completion rates for women were 27.4%, compared to 37.9% of

men which should indicate some preference towards boy-child in regard to access to education. Several researches highlighted by Ahl (2006) shows that female entrepreneurs may be judged to have lack of know-how about their businesses, thus unable on receiving funds from financiers. In economic recessions women are most likely to be affected by cuts in public spending in the areas of health and education (UN, 2009). Girls (even if they are sound academically) may not have the opportunity to receive or further their education due to cost of education, cultural restrictions or early marriage. This may hamper their chances of self-development as well as that of their children and in the long run weigh down the development of the economy.

2.7 - The educational policy in Nigeria

Bagozzi and Kimmel, (1995 cited by Delmar 2000) noted that subjective norms or perceived social pressures (e.g. encouragement or support) to perform or not perform a behavior affect entrepreneurial behavior. It is in the place of policy makers to develop an environment fit for entrepreneurship and for entrepreneurs. Nigeria has acknowledged the relevance of entrepreneurship to economic growth and creation of jobs and has made some improvements in its development. Entrepreneurship courses are currently being held for businesses. One of such initiatives is the Centre for Entrepreneurship and Development Research, borne out of the response to the increasing spate of unemployment in the country occasioned by the craze for white-collar jobs by fresh graduates and to encourage the establishment of small scale industrialists (Isiguzo, 2001)

This has led to recent changes to its education policy. The old educational system was known as the 6-3-3-4 system. This involves six years in primary school, three years in junior secondary school, three years in senior secondary school and four years in higher education. The first two phases have been merged to form the 9-3-4 system to ensure that a child (of about 5-13 years) get a basic education of nine years.

These changes ushered in an introduction of entrepreneurship education to all levels of the educational curriculum so as to offer pupils and students a well-rounded education in terms of knowledge, skills, techniques and values needed to produce self-reliant individuals who can compete favourably anywhere in the world, with business studies made a compulsory subject (Adesulu, 2012). In addition, to entrepreneurship, there has been a reintroduction of a more practical vocational education curriculum as well as information and communication technology to all levels of the system (Nigerian Educational Research and Development Council, 2012). The new educational system is still at its introductory stage and undergoing reviews, it is expected that the old curriculum will be phased out in 2014 for the new to be fully operational (Ochayi, 2011).

These measures are commendable, yet it appears that the idea behind entrepreneurship education is geared towards teaching vocational or trade subjects as well as an emphasis on teaching business studies. These actions are part of the entrepreneurship process as vocational studies will provide the necessary skills while business studies will aid financial literacy and business knowledge. The aim of this research is to highlight the core aspects for best practices; to develop a core entrepreneurship education program that can benefit the secondary school youths so that they can be taught what they need to know to in order to be entrepreneurs and the ways and method that will provoke these attributes in entrepreneurial thinking and in business.

2.8 - Conclusion

There has been high demand for the discipline in the individual, corporate and economic level because of its proven positive effect to development. There is evidence to show that entrepreneurship can be taught and improve the ability to identify opportunities, think creatively, be innovative, as well as learn skills for effective business management such as such as marketing, management, economics and strategy. In teaching entrepreneurship, there should be development of skills needed in a) identifying and developing business opportunities and b) to think entrepreneurially.

There has also been much emphasis in entrepreneurship education as running a business. In addition there have been references that suggest that it is the development of skills for vocational trade. This literature review has highlighted that it need not to be limited to starting a business, a concentration on business studies or vocational education. While these are crucial elements of it, entrepreneurship also involves the development of entrepreneurial thinking in an individual. Therefore, it is also important to ascertain if entrepreneurship will be taught as a separate subject or in relation to other subjects for example business studies, mathematics, science and economics.

Chapter 3- Research Methodology

3.0 - Introduction

The distinctive need of case studies arises out of the desire to understand complex social phenomena and allows investigators to retain the holistic and meaningful characteristics of real life events- such as individual life cycles, small group behavior, organisational and managerial processes, neighbourhood change, school performance, international relations and the maturation of industries (Yin, 2009). Schramm (1971 cited by Yin 2007) states that the central tendency among all types of case study is that it tries to illuminate a decision or a set of decisions: why they were taken, how they were implemented, and with what result. This research will apply the case study method to explore an organisations process and analyse the results.

3.1 - Case selection

The case selected is Junior Achievement Worldwide, which offers entrepreneurship education. Its sister organisations and subsidiaries; Young Enterprise, United Kingdom and Junior Achievement-Young Enterprise Europe will also be examined. While these initiatives are controlled by the same organisation (JA Worldwide) and have similar programmes, these subsidiaries have made slight variations to their programmes and have customised them to suit the needs of the different geographical regions that they operate in. Yin (2009) presented some rationale for using a single case. Yin (2009) argues that it can be used if it a) represents the critical case in testing a well formulated theory, b) where the case represents a unique case; c) the case is the representative or typical case. This explains why this case study selection is appropriate. It is selected based on a) an organisation offering entrepreneurship education programmes for secondary schools, b) an organisation recognised for its delivery of effective programmes, c) an organisation that reflects all the elements of entrepreneurship education which are scattered in other providers d) possible adaptation of its programmes to suit requirements in different countries or regions. This final point also gives it the advantage of a multiple case study through comparisons with differences in regional programmes. This therefore offers a unique application of theory which can be useful in drawing conclusions on this work.

3.2 - Data collection methodology

Sources of data for this research will be documentations and archival records on the organisation and its subsidiaries. Yin (2009) has proposed that to establish the construct validity and reliability of the case study evidence, researcher should use multiple sources of evidence which allow for

converging lines of inquiry (triangulation) which proves to be more convincing and accurate as it is based on different sources of information. Therefore, there will be a mix of sources to ensure that a constructive perspective is reached. This will involve collecting data from multiple sources, among different evaluators, of methods and perspectives to the same data set in order to present a valid construct (Patton, (2002 cited in Yin, 2009)

3.3 - Data Analysis Methodology

The data collected from documents and archives (desk based research) will be analysed in order to propose answers to the quest of the research. It is the most effective means to evaluate the different programmes used in a short period of time with no financial requirements as information required is readily available. In analysing case study data, Yin (2009) proposes that one can start with a small question first and then identify the evidence that addresses the question. This method will be employed during this research. The theory observed from the literature reviews will be reviewed along with the observations from the case study in order to propose answers to the research questions. Yin refers to this as following the theoretical propositions that led to the case study. Yin (2009) further stated that the best case studies are the ones that the explanations have reflected some theoretically significant propositions. To ensure this, the research will aim to explain the case study in line with theories built in the literature review.

3.4 - Limitations of the Methodology

Researchers can also analyse a case study by building explanations about the case; 'how' or 'why' something happened although these casual links may be complex and difficult to measure in any precise manner (Yin 2009). This study will draw on views from other research in order to attempt to provide how the organisation provides its services and how it has influenced the students, however, there might be other factors (such as location differences) that may have influenced the impact of its programmes.

There are other prejudices from investigation researchers about the use of case study. For Yin (2009), the investigator may allow equivocal evidence or biased views to influence the direction of the findings and conclusions. In the same vein, Eisenhardt (1989) states that "in qualitative data, a researcher can be carried away by vivid but false impressions." There is therefore a possibility of variations in human perceptions to influence the way the information is presented and viewed (Yin, 2009). To mitigate these limitations, inferences were also made from other research that had used verifiable methodology and such inferences have been referenced appropriately and related properly to

the findings of the research. This is supported by Stake's (1995) view that the qualitative researcher should gather data from different sources in order to get observations other than that of the researcher, and maintain vigorous interpretation.

3.5 - Conclusion

This chapter has explained the rationale for the case selection, the methodology for data collection and analysis. It has also explained the need for review of extant literatures for substantive analysis of the case study. An analysis of the chosen case will be made in the following chapter in order to further the purpose of this research.

Chapter 4- The Case Study

4.0 - Introduction

An analysis of the chosen case study will be made in order to further the purpose of this research. This case study was chosen because of the expertise of Junior Achievement Worldwide in offering entrepreneurship education. The initiatives that will be assessed are those that secondary school students participate in with the aim of discovering how its programmes are being offered.

In the analysis, there will be a link to the expectations of entrepreneurship and its education. As explained in the literature review, these expectations are ambiguous and differing. For the purpose of this dissertation, some key processes of evaluation will be established from the discussion which has been carried out in the literature review. These key processes have been identified as basic requirements of entrepreneurship education and are will be proposed as a measure of how its education can be pursued. Also, a review of the case study, showed an application of these key processes. They are Business Formation and Management, Entrepreneurial thinking and Personal development, Relevance to education, and Partnerships. An analysis will also be made on varying views of the organisations activities and its impact on students and then a conclusion of the main points will also be offered.

4.1 - Junior Achievement Worldwide

Junior Achievement Worldwide is a foremost provider of and the world's largest organisation dedicated to entrepreneurship education (JAW, 2011a). Junior Achievement was first founded in 1919 in the United States of America by Theodore Vail, president of American Telephone & Telegraph; Horace Moses, president of Strathmore Paper Co.; and Senator Murray Crane of Massachusetts (JAW, 2011b). It was created as an avenue to educate boys and girls about activities that can enhance their lives. The non-profit organisation offers programmes for primary, secondary and post-secondary students (usually aged 4-25 years).

4.1.1 - Aims and Objectives

JA Worldwide provides experiential, hands-on programs that educate students about workforce readiness, entrepreneurship and financial literacy (JAW, 2011a). Its programs help prepare young people for the real world in business; how to generate wealth and effectively manage it, how to create jobs which make their communities more robust, and how to apply entrepreneurial thinking to the

workplace (JAW, 2011a). This enables its students to dream big, learn and apply ways of developing themselves personally and economically.

Recent research carried out by the organisation shows that a huge number of young people are interested in starting their business and would like to know how to. This provided an opportunity to continue to offer education, training and mentoring to this group in order to become the next generation of entrepreneurs and equipped with the necessary knowledge structures necessary in the world of business.

The organisation has expanded to 117 countries around the world and is reached by 10.6 million students a year (JAW, 2011b). To meet this demand for its programmes, it receives partnership with 389,071 Junior Achievement volunteers who teach 406,532 classes. Although the organisation has a basic programmes structure and content, different regions have applied it the same way or with new and improved content. This research will also examine some new or improved programmes of its subsidiaries Young Enterprise, United Kingdom and Junior Achievement- Young Enterprise Europe which have been developed to suit the needs of their users and meet the opportunities in their regions.

The organisation promotes the following;

Table 1. About JA Worldwide

Youth Development	Education Development	Economic Development
<ul style="list-style-type: none"> • Leadership • Ethics and Character • Mentoring 	<ul style="list-style-type: none"> • Experiential Learning • Infusing Technology • Enhancing the Relevance of Classroom Learning 	<ul style="list-style-type: none"> • Entrepreneurship • Financial Literacy • Work Readiness

(Source: JAW, 2010)

The organisation agrees that it makes a difference with the young people who will inherit and manage the global economy, by giving them the tools to realize self-efficacy and economic empowerment (JAW, 2010c). Interviews carried out by the organisation shows that 8 out 10 (84 percent) of JA alumni indicated that JA enabled them to connect what they learned in the classroom to real life. (JA 2009)

4.1.2 - Young Enterprise Scheme United Kingdom (YE)

Sir Walter Salomon was inspired by the American Junior Achievement programme and founded Young Enterprise in 1963 (YE, 2012). There was success recorded in its first year with the establishment of eight Young Enterprise companies in the UK by 113 young people (YE, 2012b). At present, Young Enterprise provides programmes to young people between the ages of 4 and 25 years and reaches more than 250,000 students per year. It is supported by 3,500 United Kingdom businesses, and a network of 5,000 Young Enterprise volunteers (YE, 2012). The YE Scheme (2010) have termed their key processes as Self-development, Exploration, Enterprise and Financial capability. Several successful entrepreneurs have linked their knowhow to their experiences as students. YE (2012a) undertook a survey of their alumni which showed the following results.

Table 2. Impact on Education on Alumni

- Participation in the YE Company Programme correlates with better future earnings
- In particular in the 30+ age group alumni earn a third more than their peers.
- YE Company Programme alumni are twice as likely to start their own business as their peers.
- Amongst business-owning alumni, YE was ranked as the most significant experience they drew upon when establishing and building their venture.
- Alumni had a greater appreciation of their skills and the opportunities available to them on leaving school.
- The YE alumni are more passionate, fulfilled and engaged by their jobs, compared to others
- YE alumni are more successful in their careers than their non-participating counterparts
- YE alumni are more likely to get involved in voluntary work

Source: YE (2012a)

From these reviews, the Company Programme is acknowledged to have very significant impact on the students.

4.1.3 - Junior Achievement- Young Enterprise (JA-YE) Europe

The European Federation of Young Enterprise was founded in 1977 and renamed JA-YE Europe in 2002 (YE, 2012). The organisation is Europe's largest provider of entrepreneurship education programmes providing education to 3.1 million users in 36 countries in 2011 (JA-YE, 2008). It is also funded by businesses, institutions, foundations and individuals. This region has developed innovative programmes which have been customised to suit specific skills training for its young people.

JA-YE (2012b) states that "the business start-up rate in the overall population of Europe is 6% but for former participants in JA-YE student companies who are now over the age of 29, the percentage of the population starting their own businesses jumps to 26%". The organisation is confident that it is increasing the entrepreneurial capabilities of its region. It has trained over one million students in its company programme in the last five years and with these increased start-up rates, it is believed that the students will go on to have a significant positive impact on the economy of Europe (JA-YE, 2012b). 62% of its students agreed that the programme had 'taught them how to manage their money better', 88% agreed that 'the programme was a good connection between school and the world of work' and 80% agreed that 'the programme made school more interesting'. (JA-YE, 2010)

Table 3. External views of the organisation's activities

JA Worldwide was awarded special consultative status to the United Nations Economic and Social Council (ECOSOC) as important organisation in issues relating to economic development in young people. (JAW, 2008)

"YE programme seeks to promote creativity, learning and personal development, which are amongst our key values in Abermed" (Abermed, 2009)

The JA-YE Company Programme as a 'Best Practice in Entrepreneurship Education' by European Commission Enterprise Directorate General (JA-YE, 2008).

4.1.4. - Mode of delivery

The organisation uses a mix of classroom based programmes and company based programmes to deliver its programme to its students. These learning are presented to the students as interactive classroom based learning or as web based learning. Also, some contact are mild, medium or intensive.

The organisation partners with schools in different countries to provide its programmes as a classroom or after school activity. There is also an opportunity to have a day out of school experience. This offers student the opportunity to visit a company and observe what they do. A new JA initiative set to open in Brunei has offered insights on how a country adopts JAW programmes.

Table 4. Sample implementation strategy: Brunei

Approval	Ministry of Education
JA Worldwide involvement	Planning, Programme content, Volunteer training and Senior management attendance.
Programmes Adopted	JA More than Money (ages 7-11) JA Economics for Success (ages 10-14), and JA Company Programme (ages 15-18)
Form of contact	After school activity
Funding	From a Corporation as part of its Corporate Citizenship Programme); Pilot School
Support (volunteer, others)	Local business community, Corporations, Commercial banks

Source: Bakar and Begawan (2012)

4.1.5. – Funding and Support

JA Worldwide is well supported by the business community, educators in programme development and volunteer efforts. Funding is sourced from donations from individuals, foundations and corporate organisations, federal and private grants, material sales and fees charged to members. The company's 2009- 2010 reports show that 42% of total support and revenue came from sale of materials (JAW, 2010). The organisation also partners with companies for product development of their curriculum. Companies in different sectors such as banking, energy, consulting, education (university), and tourism have developed programme content. These partners have also been part of the delivery either as a web-based teaching programme or as mentors in live contact.

4.2 - Evaluation of the Key processes

An evaluation of its programmes will be carried out to determine the processes used to administer entrepreneurship education in its curriculum. This would provide an understanding on how it should be developed. The evaluation will look at these themes: Business Formation and Management, Entrepreneurial Thinking/ Personal development, Relevance to education/ economy, Partnerships. These themes have been chosen as they represent different elements of the programme that has been identified by the researcher as the critical success factors of this programme. They represent an overview of the aim and objectives of the education. A brief representation of these themes are analysed in the table below.

Table 5. Key Processes

Personal development	To educate individuals to have the confidence and personality that can think and act entrepreneurially
Entrepreneurial thinking	To develop skills that can enable opportunity identification and improve cognitive abilities. These skills can be applicable to other areas apart from business.
Relevance to school education	To develop and encourage interest in business knowledge and financial matters. Also student should be able to apply this knowledge to other subjects in order to improve understanding, application, interest and further education in these areas
Business formation and management	To encourage the development of businesses that will provide innovative products, employment and contribute to national development as well as management skills that applies innovation to sustain new and existing businesses in the face of change and uncertainty.
Partnership	To partner with the business community to provide mentorship and work related learning expertise and funding To offer the business ventures of the students to the needs of the local community as well as international community

4.2.1 - Business Formation and Management

The crux of entrepreneurship education is the formation of a business that gives value. The organisation acknowledges this and has adopted a learning-by-doing approach in its education strategy. An analysis will be made to determine how this aspect is undertaken.

4.2.1.1 - Theory

Theories are drawn from different areas in entrepreneurship. Problem-solving and critical-thinking skills, managing risk and responding to change (uncertainty) are also inspired through the courses. JA Be Entrepreneurial for example assists students on how to identify opportunities for business formation and challenges them to start an entrepreneurial venture while still in school. Delivery of theory is learning entered and not teacher centered. This means that some activities are undertaken to allow students make decisions based on their learning.

Subjects from other domains are also taught such as marketing, ethics, corporate social responsibility, finance, economics, management, international trade, travel and tourism etcetera in order to provide an understanding of the business environment. Programmes like JA Economics, JA Business Ethics, JA Personal Finance and YE Learn to Earn, provide these basic theories. They are taught the rudiments of running a business with these programmes.

4.2.1.2 - Case study

Students are presented with case study analysis of individuals, companies and organisations with which to learn from. This provides them with examples of entrepreneurs and how they were successful or not thus improving their learning experience.

4.2.1.3 - Practice

The opportunity to apply what has been taught in theory enables the students to use the acquired knowledge bases to determine the best action for their business decision. Application of theory is fostered through:

Business plan preparation and formation

Several projects require that the students form a real business and manage it such as YE Quick Start and JA Company Programme. With the JA Social Innovation Relay, students are encouraged to develop innovative ideas that solve problems and improve the quality of life for individuals and communities. These inspire the students to be conscious of the needs in their community and discover

opportunities to meet them as well as a chance to participate in providing their service directly to the community.

The JA-YE Enterprise without Borders programme promotes international trade and provides experience of the practical skills necessary to function in an international market (JA-YE, 2012). Student-developed businesses in the JA network are linked together by a website which serves as a trading place for their goods and services. It creates an opportunity for its students in different schools located in different countries to interact with one another. It also creates an avenue to test their product or service in the market place as each business advertises their products to others in the network; either to provide their services to them or to discover international markets where the products are needed. This makes them understand and practice the interactions necessary for trades across borders.

Students in the JA Company programme have a chance to be linked to micro financiers to provide credit to the students which will be repaid from the proceeds of their business venture (JAW, 2010). These practical experiences provide a better understanding of theory. For example, these student run the companies, take up managerial positions, source capital, vote, prepare financial documents; activities which provide real life application of theories in finance and accounting.

Competition

The students have an opportunity to participate in a number of competitions. Essay contests are organised (for example, JA Careers with a Purpose) in order to develop written and oral communication skills.

Through online stimulation games, students are able to form virtual companies and play in a stimulated environment. Through a virtual environment, they get experiences about how to apply theories which have been learnt without necessarily forming a live company. The JA Banks in Action for example allows students to form teams of bank executives and compete with other teams for the most profitable bank at the end of the quarter. JA Titan online game allows the students to make economic decisions for a product in a virtual company such as fixing price, marketing, capital investment, and research and development. These decisions will determine the success or failure of the product.

4.2.2 - Entrepreneurial Thinking and Personal Development

This aspect refers to the literature review that education among other benefits should promote entrepreneurial thinking and increase self-efficacy. JA Be Entrepreneurial requires that the students come up with a business idea that they can take to market. JA-YE European Creativity & Innovation Challenge brings students from over 15 countries to take part in a challenge which lasts for 24 hours.

During this period, the students will be put in teams and given a task to solve. A presentation will then be made to a panel within the time period.

With these programmes, students are challenged to identifying an opportunity; test their creative problem-solving and critical-thinking skills. They are also involved in negotiation, team building, leadership and decision making skills as they will be involved with interaction within teams.

Other personal skills developed from the programmes include writing of business plans, essays and company reports which promote report writing, presentation skills, communication and public speaking skills. JA Careers provides career advice to assist the students in making the right decisions about life and work. This encourages the students to discover themselves; their strengths and weaknesses; and how to relate it in discovering a career.

The teachers and staff are also involved in personal development. JA-YE Connect is a form of web based networking forum where these groups exchange blogs, discussions, videos and photo galleries. Although this is not a programme, it affords an avenue to learn from one another and exchange ideas on innovative ways of reaching out to their students.

4.2.3 - Relevance to education

These programmes also relate to the secondary education curriculum. The programme provides application of Mathematics, English Language, Accounting, Finance, Economics, Business Studies, Law Government, Sciences, to name a few. Knowledge on vocational based subjects like Technology are also acquired and enhanced during the sessions. This is made possible through the 'practical' application of these subjects in the programme.

4.2.4 - Partnerships

As explained earlier, the organisation relates with several partners in provide these services. Trained volunteers administer the learning instructions and oversee the learning experience. Public and private companies are also involved with JA Worldwide. Their activities include;

4.2.4.1 - Mentorship and Programme Development

The organisation partners with other companies and organisations to develop and deliver curriculum relevant to the development of particular competencies. For example, The JA-YE Science Tech Challenge Project is developed and administered by Exxon Mobil, a major company in the oil, gas and energy sector (JA-YE, 2008). During this project, students have an opportunity to work with volunteers which are staff of the company. While they will be exposed to emerging issues in energy,

science and technology, they will also be motivated to consider Science, Technology, Engineering and Maths (STEM) oriented careers.

4.2.4.2 - Work experience

With the JA Job Shadow, students are introduced to the world of work through a real life work experience. This may be through one-day, on-site orientations or through more extensive internship. This provides hands on application and is essential to applying theory and developing learning experiences. This also improves employability prospects.

Table 6. Success Factors

Success factors
Learning centered teaching style
Effective theory and case study evaluation
Development of personal and career skills
Active participation through various activities
Perception from students as interesting engagement
Involvement of experts in various fields as mentors
Teaching materials prepared by experts in various fields
Live application via Company Programme and Competition
Emphasis on Financial Literacy and money management skills
Hands-on application via Role playing, stimulation games and competition
Decision making scenarios which provoke risk taking and good judgment
Opportunity to participate with local as well as international community

4.3 - Review of reports on the JA Worldwide programmes

There have also been extant reviews on the positive impact of the organisation’s programme education on its participants. Athayde (2009) as a result of tests carried out on young people’s attitudes to starting a business and on their enterprise “potential” posits that students which took the YE Company programme scored higher in tests for Creativity, Achievement, Personal control, Leadership, Intuition than those that did not participate. This test proved that their enterprise potential had increased or were developed as a result of their participation. Bonnett and Furnham (1991) conducted similar study of students who were also involved in Young Enterprise Company scheme. Their

results showed that participants scored higher in tests for Protestant Work Ethics and Internal locus of Control (strong belief in control of one's own destiny and in hard work in order to succeed). Internal locus, they suggest, may be developed by encouraging situations which help individuals to perceive the link between effort, performance and performance outcome.

Peterman and Kennedy (2003) who carried out a study on the effect of YE programme on perceptions of entrepreneurship in adolescents in Australia highlighted that there was increased positive attitude towards entrepreneurship and a desire to start a business as well as the perceived feasibility of doing it. Also, their work explains that the self efficacy of the participants was increased as a result of the programme. Advisers are provided, not to make decisions for the students but to help them explore solutions for themselves, which includes letting students make their own mistakes. (Dwerryhouse, 2001)

These tests carried out on the effects of the programmes reveal some findings. The students in participating in the company project have to form the company on their own. This will provoke the use of alertness, opportunity identification, creative problem solving, effectuation etc to form the ideas behind the companies. Also they develop the experience of chairing board meetings, voting in members, sourcing finance and finding markets. These experiences provide knowledge of the rudiments of every day live businesses.

Although they are guided by a mentor, they make all the decisions to run it by themselves with no outside involvement. This method allows them to make decisions that may make or mar their business venture. They will be confronted with the consequences of good or bad business decisions. For these students, the chance to create a business at an early stage of their lives provides some knowledge that will be beneficial to them discovering opportunities in the future and being able to make better entrepreneurial decisions.

As explained in the literature review this approach provides early life and developmental experiences, which can influence future attitudes, intentions, and personalities (Krueger 2007). Corbett (2007) citing the works of Ardichvili et al. (2003) and Shane (2000) agrees that prior knowledge of markets, customer problems and knowledge of ways to serve markets will all increase the likelihood of successful entrepreneurial opportunity recognition.

Much research has gone into the positive impact of the programmes on increasing student's perception of businesses and entrepreneurial characteristics but there is a lack of literature and publications on the cons of these initiatives. Some flaws, however, have been highlighted in their programme content and delivery. Sukarieh and Tannock (2009) explained that partnerships with leading

corporate bodies led to development of curriculum in favour of these companies which aim at inculcating a perception of them as the ideal company or promoting their products to the students. Fiet (2000a) had explained that guest speakers (mentors or business community in this case) can work exceedingly well to illustrate theory, but they should be thoroughly briefed in advance so that they understand the specific purpose of their participation so as not to just engage students in their personal success stories. The uncertainties in the economic situation at present have affected even the biggest and best companies. Care should be taken to ensure that a fair perception of theories is presented with emphasis on core foundations of business and entrepreneurial practices.

4.4 - Conclusion

This chapter has reviewed the JA Worldwide organisation and some of its subsidiary bodies. This case study review was carried out in order to determine how entrepreneurship education can be administered to ensure that entrepreneurial thinking and business formation ability is developed in participants of the programme. This review was made in line with the recommendations from the literature review which can be used as a benchmark for developing entrepreneurship education.

Observing how the organisation offers its programmes has given an insight on what should be taught and how it should be taught. Participants were exposed to relevant theory and activities that provoke entrepreneurial thinking as well as those that give the fundamentals of business formation and management with relevance case studies to assist in the understanding. Mostly, students were engaged in the learning process (learning centered; Krueger, 2007) where they are allowed to make decisions based on the theories that they have been taught. Such participation was through stimulation games, live company projects and visits, preparing a business plan, to mention a few. These activities which allowed live participation and provoked decision making by the participants impacted positively on the enterprise potential of the participants and on their intentions to start a business.

Chapter 5 -Discussions and Recommendation

5.0 - Introduction

A structure for entrepreneurship education has been offered from the findings in the literature review which was used to analyse the case study. This chapter will offer that it be applied to Nigeria. Some economic issues were raised in the literature review. A proposal will be made on how entrepreneurship education can be applied along the key processes to develop skills necessary to address these issues.

5.1 - Themes

In building a framework for entrepreneurship education, the following key processes were proposed, which can be used in the further development of specific themes for its implementation.

5.2 - Personal development

Bruyat and Julien (2000) noted that ‘Entrepreneurship is concerned with the creation of new value ... and at the same time, change and creation for the individual’. With this in mind, it is recommended that personal development courses be offered to promote the change and creation of entrepreneurial individuals.

Not everyone is born with characteristics most typical to entrepreneurs. It has been identified earlier that characteristics of entrepreneurs among others are high self-efficacy, a need for achievement, need for autonomy and risk taking. Education in this field should be able to impart entrepreneur qualities in its students to ensure that the ‘non-entrepreneurs’ are left not left behind.

Innate behaviours may be difficult to alter but not impossible. Krueger (2007) notes that that certain experiences can have a transformative impact, for example religious conversion, then existing knowledge structure can be altered to accept new ones.

Entrepreneurship education should include development in self efficacy. Bandura (1993) has stated that people with “a high sense of efficacy visualise success scenarios that provide positive guides and support for performance. Those who doubt their efficacy visualize failure scenarios and dwell on the many things that could go wrong. It is difficult to achieve much when fighting self-doubt”. He argues further that “a person with the same knowledge and skills may perform poorly, adequately or extraordinarily depending on fluctuations in self efficacy”. This would mean that students, who do not possess high self-efficacy or entrepreneur characteristics, may not be able to fully exhibit the attributes

that the education is meant to enhance. In order to ensure heightened benefits, there is the need to provide training in personal development.

Table 7. Personal development

	Desired skills	Application
Personal development	Self confidence, Self efficacy,	Personality, skills and talent assessment exercises
	Dealing with uncertainties,	Personality, skills and talent building exercises
	Career building,	Motivational events
	Presentation, Teamwork,	Career Talks,
	Leadership, Responsibility,	Mentoring sessions
	Communication, Decision	Case studies
	making, Networking,	Positive encouragement

The question this poses is how these qualities can be taught. Certain activities that build self-confidence and career progression, character building exercises are recommended. A few suggestions are offered. Students can be asked to develop a strengths, weaknesses, opportunities and threats (SWOT) analysis of themselves. A review can be made of these strengths and how they are useful to business and how they can be developed. Students should also be aware of ‘presumed’ weaknesses. These weaknesses may be a result of societal models (perceptions that may have been labeled by others) but which may be desirable characteristics for certain careers and leadership positions in business. For example a student that has been labeled as ‘too quiet’ may actually discover through these sessions that it may actually be attributes of the strengths in being analytical and with good observation while a student labeled as ‘too loud’ may actually have good presentation and interpersonal strengths, and leadership potential. On the other hand, these sessions can also offer an avenue to discover opportunities for development.

Application of this kind provides knowledge that is applicable in business. Sessions of this sort should be learning centered so that students can participate in evaluating their life and proposing areas of development. These should also lead them to commitment, goal setting and strategies for improvement. This would teach students to take responsibility for their decisions and actions or live with the results afterwards; a lesson on risk and rewards.

Students should know that threats lie ahead and uncertainty will be faced, but tenacity in the face of these challenges will be beneficial. They can be offered a task within a fixed time frame and half way through the task, the requirements are changed but not the time. This kind of task will model real life situations where a business is set for take-off but a radical new technology or new regulation changes the once suitable business environment. Some tasks may involve that students looking at a picture full of object and asked to identify what they see; in order to determine if they were able to spot hidden objects or relationships or even a story within the picture. This provokes the ability to be alert, see things in new ways and make different and new connections. It will also show that different people will see the same situation in different ways and will offer different applications. This will foster the importance of team work.

Although essential, concentration on business management education may not provide the full characteristics of an entrepreneur. Personal development courses are needed to develop an entrepreneurial mindset in novice entrepreneurs. Young people can have the opportunity of developing these mindsets at an early age. It will encourage them to be better in themselves regardless of the uncertainties that they may face. It will also increase the need for achievement; by developing life goals and making commitments that can be followed up by mentors. This can also help them understand the need for autonomy, developing an internal locus of control that their commitment to improvement can determine their destiny. Some research has proposed the use of positive affects and good moods in developing creativity. The use of encouragement and motivational lectures is encouraged. Clapham (1997) in assessing the impact of creativity and ideational skills training states that discussion of issues such as positive self-talk, setting goals, visualizing oneself succeeding, and accepting failure as a part of life may have increased participant's motivation, which may have in turn affected creativity scores.

5.3 - Entrepreneurial thinking

Personal development provides a solid foundation to build entrepreneurial thinking. While a can do attitude and a mindset ambitious for achievement is being developed, the students should be offered ways of how to think entrepreneurially. Entrepreneurial thinking must help the students understand how opportunities can be recognised, with relevant tools that can be used. For this group, an elementary knowledge of these concepts can be taught.

Table 8. Entrepreneurial thinking

	Desired skills	Application
Entrepreneurial thinking	Opportunity recognition and problem solving through Alertness (Kirzner, 1973); Effectuation (Sarasvarthy, 2008); Information asymmetries (Shane 2000); Prior knowledge (Shane, Venkataraman 2000); Biases and heuristics (Busenitz and Barney, 1997); Counterfactual thinking and mental stimulations (Gaglio, 2004); Positive perceptions/ optimism (Palich, Bagby, 1995); Learning asymmetries (Corbett, 2007) Luck or Serendipity Creative problem solving (brainstorming, incubation)	Theory, Case study analysis, business plan writing and presentation, business mentors business formation

Theory in these aspects should be provided. Students should be able to apply these theories in opportunity identification which should lead to business formation or application in other fields. There should also be the use of case study analysis as well as business mentors to identify how these theories are applied. Students can have live application by coming up with their ideas and writing and presenting a business plan.

5.4 - Relevance to school education

As stated earlier, not everyone is born with characteristics most typical to entrepreneurs. Also not everyone will end up being entrepreneurs (business owners) but, everyone can think entrepreneurially.

An effect of education in entrepreneurial thinking is that students should be able to apply different techniques to identify opportunities. They should be encouraged to see the opportunities in problem situations as well as equilibrium situations. While focus on the former helps to identify ways to solve present and evolving issues, emphasis on the latter will increase the thirst for innovation and discomfort at the status quo and discovery of problems inherent in the seemingly perfect present.

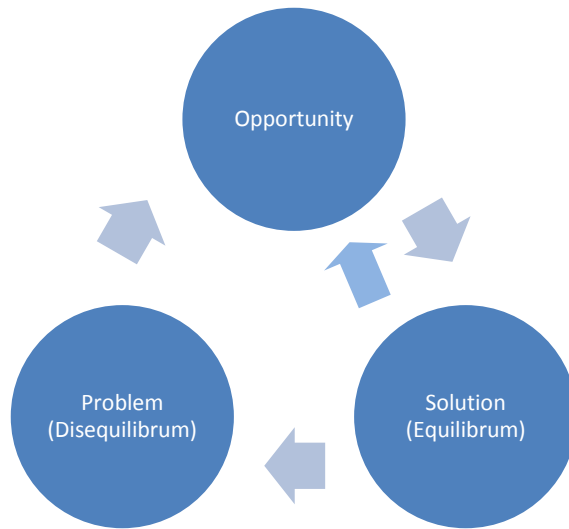


Figure 2. A model for entrepreneurial thinking

These skills are applicable in other fields of study thus while offering business studies to non-business students (for example students that are undertaking Science based subjects) it is necessary to provide a curriculum that incorporates their proficiencies.

Table 9. Relevance to education

	Desired skills	Application
Relevance to school education	To increase knowledge in areas such as Science, Technology, Engineering, and Mathematics (STEM) Public Health and Nutrition Agriculture Mathematics Innovation	Theory, Business visits, Business plan, Company formation, Competitions, Community development programmes, Business mentors

Cooper (2006) noted that “Many nations have realized that industries characterized by rapid technological advances can give competitive advantages in local, regional, national and international markets , which can result in increased industrial output, employment and prosperity” and ‘policy makers have indicated that the future competitiveness of the industry and success in accelerating growth and increasing employment, depend upon the capacity of firms to innovate in response to ... the

continuing rapid pace of technological development.” This statement recognizes *industries* and *firms* (in other words businesses) that are involved in technological advances (engineering, biomedical, pharmaceutical, agricultural etcetera). This shows that individuals in fields other than business may still form firms in their areas of expertise.

Young people in these fields should be made aware of this while going through the education. This will increase their perceptions of business courses which they otherwise may not have any interest in. Delmar (2000) posits that “People focusing more on the behaviours for their extrinsic benefits tend to perform worse than those who focus on behaviours for their intrinsic benefits (what one finds enjoyable and self-fulfilling)”.

Secondly, there should be relevance to their fields of study. With live applications such as business plan writing and company formation, competitions or social entrepreneurship initiatives students can use their specialised knowledge to develop products that they can take to market. For instance, a school can provide a poultry farm or mini- bakery within its premises which are run by students, and products sold to the local community or students. This may save financial costs of running too many group businesses and can offer students better understanding of Agriculture and Business.

Thirdly, it should encourage students to consider future careers in these areas of human capital deficiencies so as to boost economic development. Students should be made aware of technological and scientific innovations that have changed the world. It should highlight different innovations with its timeline. Students through interactive and participatory sessions can deduce the thinking behind each newer version; if it was intended to magnify, minify, and rearrange (Clapham, 1997) or creatively destroy the existing (Schumpeter, 1934). Such thinking should provoke the desire to think creatively which can be acted upon by new invention. In order to meet the needs of the country in national development, it is necessary that entrepreneurship education should be offered in relation to other subjects.

5.5 - Business formation and management

Business formation and management is the core purpose of entrepreneurship. Education should offer the knowledge of Business studies which is necessary to run a business as well as maintain competitive advantage. From the case study review, there has been recorded success of this programme in educating students. It is recommended that live company programmes be incorporated in the curriculum.

Table 10. Business Formation and Management

	Desired skills	Application
Business formation and management	Knowledge of business and financial knowledge such as Economics, Marketing, Management Finance & Accounting, Strategy, Risk Management, Law, Innovation	Theory, Business plan writing and presentation, Company formation, Business mentors

While theory is important, opportunity for application provide invaluable experience through job shadowing, Internships, Business visits, Business plan, Company formation.

A focus on girl entrepreneurship is proposed. Some regions in the country are faced with gender disparity. For these group, the “social models” (societal influences and perceptions) are not in favour of their education unlike their male counterparts. With the gender problems prevalent, it is possible that the girl child may be restricted in her level of self-efficacy, management of business matters and possibly as an individual as it is suppressed by social institutions. This dissertation is not proposing that entrepreneurship education will change this problem as these social models are rooted in other factors (culture, religion, society etc). It is proposing, however that there should be a focused involvement of girls as much as possible while they are still in school.

Carter and Bennett (2006) stated several works that highlighted challenges women entrepreneurs face in certain regions in Africa as their:

“Choice of business sector is largely determined by consideration of which areas posed the least obstacle to their success, where technical and financial barriers to business entry were low, (Watkin and Watkin, 1984); have locally based markets but open to excessive competition and underpricing (Zewde and Associates, 2002); start business with minimal resources, education, experience and networks (Richardson et al, 2004).”

Training in personal development should create a mindset within them that provokes a heightened goal and need for achievement. Girl students should be allowed to form girl company groups and compete among themselves. This should engage them in opportunity recognition, leadership roles, team work, decision making, risk taking and better financial knowledge. They should also be challenged to identify innovative applications and blue ocean strategies instead of dwelling in concentrated markets. Female (and male) mentors should also be involved to challenge them in these areas.

Such engagement should foster better knowledge about businesses in order to make more informed decisions in the future on their business enterprises; more innovative approaches decision making, risk taking and personal development.

Certainly these approaches will profit all students regardless of gender. It is hoped that this focus will produce several innovative and high growth ventures formed and managed by young girls. These will provide role models that can improve societal perceptions of female in education and business.

5.6 - Partnerships

From the case study, it can be deduced that there is need for partnership in providing education for this group.

Table 11. Partnerships

	Desired skills	Application
Partnerships	Real life observation Hands on experiences Key input from industry experts Funding	Job Shadowing/ Internships, Theory, Company visits, Business and Personal mentors, Preparation of teaching materials

There is a need to involve scholars in the field of entrepreneurship to offer extant pedagogical material with relevant theory that will impart entrepreneurial thinking. This will involve partnering with experts in the field like JA Worldwide or building a curriculum from scratch. University scholars in entrepreneurship can play a key role in the preparation of these materials. There is also need to involve other experts in curriculum building. Child psychologists and education experts can provide and administer curriculum on personal development. Most schools have guidance counselors but their roles

will need to be integrated as part of the teaching process; to provide more contacts with the students, to administer activities as well as follow up on the progress of the students.

Policy makers in the Federal Ministry of Education and its subsidiaries will need to form alliances with their counterparts in other areas to ensure that objectives of this education are met. There are several bodies such as the Federal Ministry of Science and Technology, Health, Trade and Tourism etc., who can lend their expertise to these initiatives. The Information Technology Association can provide experts in ICT who can partner with curriculum builders and businesses to develop web- based learning materials for the students. This kind of learning can help to boost the know-how in ICT, which is also being made a compulsory subject in secondary schools.

The business community is necessary to the implementation of these programmes. Policy makers can form public-private partnership with small, medium and large organisations to meet these needs. As part of their corporate social responsibility, these businesses can be involved in providing necessary training for the students in the form of company visits, internships and job placements. A proposed partnership can be the Manufacturers Association of Nigeria. This body oversees about 2000 companies in private and public sectors in manufacturing, construction and service sectors in the national economy, which are spread across eleven sectoral groups and seventy-two sub-sectoral groups (MAN, 2011). These companies are located all over the country and can offer services to different schools. MAN in partnership with policy makers can decide to provide support to students.

The wider community should also be encouraged to patronise student-led businesses and projects. Mostly, funding from philanthropists, companies and organisation should be solicited.

5.7 - Conclusion

To educate on entrepreneurship, policy makers can offer to use already tested material such as Junior Achievement offers. On the other hand, they can develop their own programme. There is the need to determine the pillars of success or specific key processes for the initiative based on the deficiencies to be addressed and the attributes that need to be development. This will serve as a guide on what programmes it will adopt to meet these needs. It has been recognized that not all people are born with the characteristics of entrepreneurs while others are disadvantaged at expressing them. Also, not everyone will be entrepreneurs. Education in this area should provide an avenue where all these groups of young people are still carried along as there are sufficient outcomes that can be developed from the education. Necessary partnerships have also been identified for improved implementation.

Chapter 6 - Conclusion

6.0 - Overview

This study set out to examine the development of entrepreneurship education in secondary education policy. This chapter will examine the conclusion from the study, implication, limitation and future research.

The research provided an insight to what constitutes such entrepreneurship education. It should encompass personal development to foster attitudes that are mostly linked to entrepreneurs such as a high need for achievement, self-confidence, risk taking and internal locus of control. It should also provide skills for entrepreneurial thinking, and the knowledge necessary for formation and management of business. In its execution, there should be relevance to the subjects that the students are undertaking so that they can relate the entrepreneurship education to their school work as well as encourage its adoption.

6.1 - Implications

6.1.1 - Implications for theory

Improvements in the field of entrepreneurship are necessary at this time of high demand for the discipline. Pupils in primary education are also being offered entrepreneurial skills training. There is no more room for generalisation and scattered views. Scholars in the field need to undertake more in depth research to understand key processes, theories and their relationships in order to have more content to offer at its higher education levels.

There is also an implication for the way business studies are being offered in secondary school. Its curriculum may need to be remodeled to meet up with the changes. It is hoped that in the near future business studies will in it be entrepreneurial.

6.1.2 - Implication for Policy Makers

This dissertation has offered an understanding of entrepreneurship education by taking a look at how a successful initiative has been developed and administered. This research is particularly useful for education policy makers that intend to build a framework on how to adopt this education in their curriculum. It provides an overall view of what it should consist of and how it can be approached. Insight has also been offered on how Policy makers can customize its application to address these key processes as well as the issues prevalent in their countries.

Policy makers can start by developing themes to ensure the method of education is delivering the expected outcomes. This will enable assessment of success.

The social environment is also a determining factor for the advancement of entrepreneurial characteristics. This will require cooperation from the wider community. Partnerships that policy makers can create has been earlier proposed. This would ensure proper administration of this programme and provide funding and mentorship.

There will be the need to train teachers and volunteers to deliver the programmes in an interactive way and with adequate teaching material that emphasises proper theory which fosters entrepreneurial thinking.

Policy makers will need to determine how the entrepreneurial initiatives will be taught such as length of period and type of engagement (intense, medium or high).

6.1.3 - Implication for Business Community

This can also foster economic development as there would be opportunities for new businesses that can meet these educational requirements to be involved. Businesses can provide training initiatives for the teachers, mentor students and provide expertise in developing teaching material.

Businesses must also be willing to contribute its time and resources as part of its corporate social responsibility to the country.

Universities can be involved in the public private partnership in entrepreneurial skills training. They can develop and run short workshops and summer school programmes for secondary school students on how to think entrepreneurially. In partnership with the local community, the University can develop short business plan competitions and workshops with local schools and use its entrepreneurship students as interns to mentor these initiatives and deliver these workshops.

6.2 - Future research

It is this author's belief that there is now a significant scope from which to develop more research. In depth research can go into the curriculum building, for example activities that can foster personal development. In this case researchers can borrow thoughts from the field of creativity, psychology or children education to determine what methods are best practice for approaching this field and for this group.

Future research can go into how best to mobilise human resources and the business community as well as other partnership in its implementation.

Research can be carried out on how effective these initiatives have shaped the entrepreneurial skills in the country and have alleviated the issue of unemployment and empowerment. For best results there should be pre and post programme research. Present research can evaluate the entrepreneurial attitudes of students (self-efficacy, need for achievement, etc.) which can be compared to and how it has changed over the course of the programme. It can also identify what programmes were best suited and what impact it has on the community. Research can look into the change in social perceptions of girl child entrepreneurs in gender sensitive regions as a result of the programme, or the perceptions of future careers in health and technology from these focused initiatives.

Future research may look at the intensity of the application. Should more parts of the programme be given more intensity over others due to their relevance or differences in location?

6.3 - Limitations of the research

The research used as a single case study which has limitations (which were discussed in Chapter 3). Information from documents and archival records represents the works of others which may have similar limitations, may be influenced by bias or have errors. The use of some grounded research would have provided some insight to augment the arguments presented in the literature. Grounded research may have also presented some first-hand experiences and suggest some possible strengths and weaknesses otherwise not covered. The available information on the case study proved useful during the research, but, the researcher would have preferred to have access to the programme handouts and materials to get an in depth information of what constitutes those programmes. This would have aided more analysis of programme content and provide further analysis on its impact on the students.

References

- Abermed (2009) Abermed support Young Enterprise Grampian scheme [online]. Available at <http://www.abermed.com/index.php/en/current-news/164-abermed-support-yeg-scheme> [Accessed August 19, 2012]
- Adesulu D. (2012) Nine – Year Basic Education Curriculum takes new shape [online]. Available at: <http://www.vanguardngr.com/2012/03/nine-year-basic-education-curriculum-takes-new-shape/> [Accessed 23 July, 2012]
- African Economic Outlook (2012a) Promoting Youth Employment in Africa [online]. Available at: http://www.africaneconomicoutlook.org/en/in-depth/youth_employment/ [Accessed 25 July, 2012]
- African Economic Outlook (2012b) Nigeria Social Context and Human Development [online]. Available at: <http://www.africaneconomicoutlook.org/en/countries/west-africa/nigeria/> [Accessed 25 July, 2012]
- Ahl, H. (2006) Why Research on Women Entrepreneurs Needs New Directions. *Entrepreneurship Theory and Practice*, 30 (5): pp. 595- 621
- Anon. (2011) Making Science and Technology Information More Accessible for Africa’s Development. [online] Available at: www.unesco.org/.../draft_report_making_science_and_technology_info_more_accessible_for%20Africa_development.pdf [Accessed 19 August, 2012]
- Athayde R. (2009) Measuring Enterprise Potential in Young People. *Entrepreneurship Theory and Practice*, 33 (2): pp. 481–500
- Alvarez, S. and Barney, J. (2007) Discovery and creation: alternative theories of entrepreneurial action. *Strategic Entrepreneurship Journal* 1(1-2): pp. 11–26
- Bakar A. and Begawan B. (2012) Entrepreneurship education is set to launch in Brunei [online]. Available at <http://www.bt.com.bn/business-national/2012/08/29/entrepreneurship-education-set-launch-brunei> [Accessed August 30, 2012]
- Bandura, A. (Ed.) (1995). *Self-efficacy in changing societies*. New York: Cambridge. University Press

- Baron, R. (2004) The cognitive perspective: A valuable tool for answering entrepreneurship's basic "why" questions. *Journal of Business Venturing*, 19, 221–239.
- Barringer, B., and Ireland, R., 2008. *Entrepreneurship, successfully launching new ventures*. 2nd ed. New Jersey. Pearson Prentice Hall
- Binks M., Stanley M. and Mahon C. (2006) Entrepreneurship education and the business school, *Technology Analysis and Strategic Management*, 18(1): pp. 1–18.
- Bonnett C. and Furnham A. (1991) Who wants to be an entrepreneur? A study of adolescents interested in a Young Enterprise scheme. *Journal of Economic Psychology* 12 (3), pp 465–478
- Bruyat, C. and Julien, P. (2000) Defining the Field of Research in Entrepreneurship. *Journal of Business Venturing* 16, pp. 165–180
- Busenitz, L. and Barney, J. (1997) Differences between entrepreneurs and managers in large organisations: Biases and heuristics in strategic decision making. *Journal of Business Venturing*, 12(1): pp. 9-30.
- Bygrave, W. (1993) Personal communication. In Fiet, J. (2000b) The pedagogical side of Entrepreneurship Theory. *Journal of Business Venturing* 16, (2): pp. 101–117
- Carter, S. and Bennett, D. (2006) Gender and Entrepreneurship. In: Carter S. and Jones-Evans D. (ed) *Enterprise and Small Business: Principles Practice and Policy*. Essex. FT Prentice Hall, pp. 176-191
- Chia, R. (1996) Teaching paradigm shifting in management education: University business schools and the entrepreneurial imagination. *Journal of Management Studies* 33(4):pp. 409-428.
- Clapham, M. (1997) Ideational Skills Training: A Key Element in Creativity Training Programs, *Creativity Research Journal*, 10 (1): pp. 33-44
- Colette H., Hill F., and Leitch C. (2005) Entrepreneurship education and training: can entrepreneurship be taught? Part I , *Education and Training*, 47 (2) 98 – 111
- Cooper, (2006) Technical Entrepreneurship. In: Carter S., and Jones-Evans D., *Enterprise and Small Business: Principles, Practice and Policy*. 2nd ed. Essex. FT Prentice Hall

Corbett, A. (2007) Learning asymmetries and the discovery of entrepreneurial opportunities, *Journal of Business Venturing* 22 (1): 97–118

Cropley, A. (2006) In Praise of Convergent Thinking, *Creativity Research Journal*, 18 (3): pp. 391-404

Curran, J. and Stanworth, J. (1989) Education and training for enterprise: some problems of classification, evaluation, policy and research, *International Small Business Journal*, 7 (2): pp. 11-23.

Dearing Committee (1997) Higher Education in the Learning Society, Report of the National Committee of Inquiry into Higher education, London. The Stationery Office.

Delmar F. (2000) The Psychology of the Entrepreneur. In: Carter S., and Jones-Evans D., (ed) *Enterprise and Small Business: Principles, Practice and Policy*. Essex. FT Prentice Hall

Dwerryhouse, R. (2001) Real work in the 16-19 curriculum. *Education and Training*. 43 (3): pp. 153-161

Eisenhardt, K. (1989) Building Theories from Case Study Research. *The Academy of Management Review*. 14 (4): pp. 532-550

Fiet, J. (2000a), The theoretical side of teaching entrepreneurship theory, *Journal of Business Venturing*, 16 (1) pp. 1-24.

Fiet, J. (2000b), The pedagogical side of entrepreneurship theory, *Journal of Business Venturing*, 16 (2): pp. 101-117

Gaglio, C. (2004) The Role of Mental Simulations and Counterfactual Thinking in the Opportunity Identification Process. *Entrepreneurship Theory and Practice*, 28 (6): pp. 533–552.

Gibb, A. (1987) Enterprise culture—its meaning and implications for education and training. *Journal of European Industrial Training*, 11(2): pp. 2–38.

Huber, G. (1998) Synergies Between Organisational Learning and Creativity & Innovation. *Creativity and Innovation Management*, 7 (1):pp. 3–8

Junior Achievement (2008) JA Worldwide Receives Special Status from United Nations [online]. Available at: http://www.ja.org/about/releases/about_newsitem513.asp [Accessed 19 August, 2012]

Junior Achievement (2009) Junior Achievement Creates Alumni Success [online]. Available at <http://www.jaheartland.org/getdoc/22718da0-305b-443c-863b-3533d68ae39b/2010-JA-Alumni.aspx>[Accessed 19 August, 2012]

Junior Achievement Worldwide (2010) Annual Reports 2009-2010 [online]. Available at: <http://www.jaworldwide.org/files/financials/ar2010.pdf>[Accessed 17 August, 2012]

Junior Achievement Worldwide (2011a) About JA [online]. Available at: <http://www.jaworldwide.org/about/about.shtml> [Accessed 3 August, 2012]

Junior Achievement Worldwide (2011b) News Room: Fact Sheet [online]. Available at: http://www.jaworldwide.org/about/about_news_fact.shtml [Accessed 3 August, 2012]

Junior Achievement Worldwide (2011c) High School Programs : Overview [online]. Available at: http://www.jaworldwide.org/programs/programs_high_overview_obj.shtml [Accessed 3 August, 2012]

Junior Achievement- Young Enterprise (2008) European Initiatives [online]. Available at: http://www.ja-ye.org/pls/apex31mb/f?p=17000:1002:6485591123315396:::1002:P1002_HID_ID,P1016_HID_INSTITUTION_ID:7757,1 [Accessed 4 August, 2012]

Junior Achievement - Young Enterprise (2010) JA-YE Europe Survey , Attitudes to Personal Finance and Financial Capability [online]. Available at <http://old.ja-ye.org/Main/Default.aspx?Template=TProjects.ascx&phContent=ProjectsList.ascx&CatID=226&ArtID=0&LngID=0> [Accessed August 10, 2012]

Junior Achievement - Young Enterprise (2012) About EWB [online]. Available at: <http://www.ewb.ja-ye.org/index.php?sivu=about> [Accessed 4 August, 2012]

Junior Achievement - Young Enterprise (2012b) Vitamin Boom” health drink wins FedEx Access Award. [online]. Available at: http://www.ja-ye.org/pls/apex31mb/f?p=17000:1003:820155075877794:::1003:P1003_HID_ID,P1016_HID_INSTITUTION_ID:11501,1 [Accessed 4 August, 2012]

Kaish S. and Gilad B. (1991) Characteristics of opportunities search of entrepreneurs versus executives. *Journal of Business Venturing*. 6 (1): pp. 45-61.

Knight, F. (1921) *Risk, Uncertainty and Profit*. Washington, DC. Beard Books

Krueger, N. (2007) What Lies Beneath? The Experiential Essence of Entrepreneurial Thinking, *Entrepreneurship Theory and Practice*. 31 (1): pp. 123–138.

Krueger, N. and Brazeal, D. (1994).Enterprise potential and potential entrepreneurs. *Entrepreneurship Theory and Practice*, 18(3): pp. 91–104

Kuratko, D. (2005) The Emergence of Entrepreneurship Education: Development, Trends and Challenges. *Entrepreneurship Theory and Practice*. 29 (5):pp. 577- 598

Lewis, K. (2005) The best of intentions: future plans of Young Enterprise Scheme participants, *Education and Training*. 47 (7) pp. 470 – 483

Low, B. and MacMillian I. (1998) Entrepreneurship: Past Research and Future Challenges. *Journal of Management*. 14 (2): pp. 139-161

Manufacturers Association of Nigeria (2011) About Manufacturers Association of Nigeria[online]. Available at: <http://www.manufacturersnigeria.org/about.php> [Accessed 31 July, 2012]

Nigerian Educational Research and Development Council, (2012).Our Mandate [online]. Available at: <http://www.nerdc.gov.ng/index.php/our-mandates> [Accessed 23 July, 2012]

National Bureau of Statistics (2010) National Manpower Stock and Employment Generation Survey 2010.Household and Micro Enterprise. (Informal Sector) [online]. Available at: <http://www.nigerianstat.gov.ng/pages/download/41> [Accessed 10 July, 2012]

Ochayi, C. (2011) NERDC trains teachers on implementation of SSS curriculum [online]. Available at: <http://www.vanguardngr.com/2011/03/fg-launches-new-secondary-school-curriculum/> [Accessed 22 July, 2012]

Peterman N. and Kennedy J. (2003) Enterprise Education: Influencing Students' Perceptions of Entrepreneurship. *Entrepreneurship Theory and Practice*. 28 (2): pp. 129–144

Palich, L. and Bagby, D. (1995) Using cognitive theory to explain entrepreneurial risk-taking Challenging conventional wisdom. *Journal of Business Venturing*, 10 (6): pp. 425–438

Ricketts, M. (2006) *Theories of Entrepreneurship: Historical Development and Critical Assessment in The Oxford Handbook of Entrepreneurship*, Oxford. Oxford University Press

Sarasvathy, S. (2008) *Effectuation: Elements of Entrepreneurial Expertise*. United Kingdom. Edward Elgar Publishing.

Schumpeter, J. (1934) *Capitalism, Socialism and Democracy*. London: Routledge.

Shane, S. (2003) *General Theory of Entrepreneurship. The individual-opportunity Nexus*. Northampton, MA, Edward Elgar

Shane, S. and Venkataraman, S. (2000), The promise of entrepreneurship as a field of research, *Academy of Management Review*. 25 (1): pp. 217-226.

Social Institutions and Gender Index (2012) Nigeria [online]. Available at: <http://genderindex.org/country/nigeria> [Accessed 16 August, 2012]

Stake, R. (1995) *The Art of Case Study Research*. Thousand Oaks, CA: Sage Publications

Sukarieh, M. and Tannock, S. (2009): Putting school commercialism in context: a global history of Junior Achievement Worldwide, *Journal of Education Policy*, 24 (6): pp. 769-786

Isiguzo, C. (2001) CBN Laments High Unemployment Rate [online]. Available at: <http://www.thisdaylive.com/articles/cbn-laments-high-unemployment-rate/102030/> [Accessed 23 July, 2012]

United Nations Educational, Scientific and Cultural Organisation (2008) Promoting Entrepreneurship Education in Secondary Schools [online]. Available at: http://ajsih.org/files/ajsih_2_4_06.pdf [Accessed 20 July, 2012]

United Nations (2009) 2009 World Survey on the Role of Women in Development Women's Control over Economic Resources and Access to Financial Resources, including Microfinance [online]. Available at: <http://www.un.org/womenwatch/daw/public/WorldSurvey2009.pdf>. [Accessed 16 August, 2012]

United Nations Children's Fund (2007). Girls' Education. Nigeria Country Office [online]. Available at: http://www.unicef.org/wcaro/WCARO_Nigeria_Factsheets_GirlsEducation.pdf [Accessed 16 August, 2012]

Vesper K. and Gartner W. (1997) Measuring progress in entrepreneurship education. *Journal of Business Venturing* 12 (5): pp. 403–421

Yin R. (2009) *Case Study Research: Designs and Methods* 4th Edition. Thousand Oaks C.A: Sage Publications

Young Enterprise Scheme (2010) Young Enterprise Delivering Economic Wellbeing and Financial Capability [online]. Available at: <http://www.young-enterprise.org.uk/resources/PSHEKS3.pdf>[Accessed 4 August, 2012]

Young Enterprise Scheme (2012a) About us [online]. Available at: http://www.young-enterprise.org.uk/about_us [Accessed 4 August, 2012]

Young Enterprise Scheme (2012b) Our History [online]. Available at: http://www.young-enterprise.org.uk/about_us/our_history[Accessed 4 August, 2012]