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Creating Businesses by Students, Challenges and Prospects: Insights from the University of Cape Coast

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Author's contribution

The sole author designed, analyzed, interpreted and prepared the manuscript.

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ABSTRACT

The goal of this study was to look into and explore the challenges (impacts) and opportunities that University of Cape Coast students encounter. To determine the characteristics impacting student entrepreneurship, the researcher used diffusion of innovation theory, McClelland theory, Abraham Maslow's hierarchy, and Keller's arcs model. The study's objectives included analyzing the academic obstacles or impact of student entrepreneurship, social problems or impact of student entrepreneurship, economic challenges or impact of student entrepreneurship, and the possibilities of entrepreneur ventures. The principal research technique was a self-administered questionnaire in this quantitative study. Descriptive statistics were employed to acquire a broad idea of the data distribution. To get a general understanding of the data distribution, descriptive statistics were used. Frequency distribution and percentages were utilized as descriptive statistical techniques. Students feel entrepreneurship has a negative impact on their academics, but they also believe it has major economic, social, and career benefits, according to the research. As a result, most students believe that entrepreneurship is a worthy concept to pursue while at university, but the largest barrier preventing them from doing so is their concern of compromising their academic standing. A new entrepreneurship program has recently been launched at the University of Cape Coast, which is a positive move in the right direction. Students should also be better aware of the many government and non-government groups financial help options accessible to them. The author suggests that future studies use a bigger sample size to address these issues. Larger sample sizes are necessary for each of the components.

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1. INTRODUCTION

"With the advent and swift development in field of technology and the forces of globalization, the world has become a global village characterized by an explosive growth in international business and competition" [1]. Being a part of the global economy is posing innumerable and substantial challenges for organisations and industries throughout the world. Surviving, keeping up with the rate of advancement, and leading in a demanding world, on the other hand, is difficult; but, this brings up a plethora of new and untapped avenues of opportunity. Entrepreneurship which is one of the most powerful economic forces known to humankind is empowering to seek opportunity where others find intractable problems. Entrepreneurship is a vital source of change in all aspects of society; it is a symbol of commercial persistence and achievement. A topic which attracts the most attention among academicians and journalists is entrepreneurship. Researchers have focusing on the function of an entrepreneur which is to serve the economy. The concept of entrepreneurship can be understood as a process of vision, modification and conception. The act of entrepreneurship needs a certain amount of energy and passion to create and implement new ideas. According to entrepreneurship is one of the career options for youths and graduates. [3], points out that governments and local communities worldwide have recognized that youth entrepreneurship is key to building prosperity and stimulating regional growth is fostering entrepreneurship people among their especially vouth. Encouragement of young entrepreneurship can aid in the reduction of unemployment. There appears to be widespread agreement that entrepreneurship entails the creation something new. Furthermore, rather than being a one-time event, accomplishment, or decision, entrepreneurship can be viewed as a "process." It all depends on a person's level of creativity in terms of coming up with new ideas and arranging resources in ways that haven't been done before. Entrepreneurship is strongly encouraged all over the world, and it is certainly one of the most important areas of research in that the entrepreneurship activities provide positive outcomes to the society. The act of creating a business whilst going through the tertiary educational processes concurrently has become a widely accepted norm over the educational

reform period. Although there has been immense exploration into entrepreneurship as a field itself, few have concentrated on student business startup prospects, its accompanying factors and their underlying challenges in the developing world. According to [4], it is far from enough to identify the factors to influence entrepreneurship from a single perspective. It should be identified from several aspects, and provide a unified framework for understanding and analyzing what factors may influence business start-ups. However, for entrepreneurship activities, particularly those done by tertiary students, researchers always evaluate only one aspect of influence. And in large parts, these studies are concentrated in environmental factors business such entrepreneurship education, government policies and financial issues. Few researchers consider equally important internal factors such as the entrepreneur's capabilities, propensities among others, and make efforts to combine external factors and internal factors simultaneously to form a theoretical framework to study Ghanaian tertiary entrepreneurship activities. Risk and uncertainty are two of the most important aspects of entrepreneurship, and entrepreneurs take business risks in the most uncertain environments. The outcomes of their judgments in uncertain situations determine their income, wealth, satisfaction, and social position. On top of that, most students' entrepreneurs invest in business portfolios that are undiversified. (Mosktowitz & Vising Jorgensen, 2002), In addition, entrepreneurship is associated with risk bearing, uncertainty. gains and according losses to classical economists.

In a general sense, the goal of this article is to look into the obstacles and opportunities faced by students without a business background who are attempting to start a business at the university of cape coast in Ghana. As a result, we now know whether students are willing and ready to take risks when it comes to starting a business on university campuses. Furthermore, the paper will assist undergraduates in taking control of their own destiny. Entrepreneurship education is beneficial to students and learners from various socioeconomic backgrounds since it encourages people to develop unique abilities beyond the box. and think lt also possibilities, builds confidence. creates promotes social fairness, and boosts the economy.

The remaining sections are organized as follows. The review of related literature presenting a conceptual framework and reflecting on previous research is found in Section 2, Section 3 contains the methodology of the study. In Section 4, the study's findings are provided. The study concludes with policy implications and recommendation, and a final section to discuss limitations and future research in Section 5.

2. LITERATURE REVIEW

2.1 History of Entrepreneurship

The earliest entrepreneurs date from 20,000 years ago. Around 17,000 BCE, the first recorded human trade took place in New Guinea, when locals traded obsidian (a volcanic glass coveted for its use in hunting tools) for other necessities such as tools, skin, and food. For millennia, this early kind of entrepreneurship flourished. Hunter-gatherer tribes would trade commodities from various sections of their geographical regions to benefit their group as a whole. The English word entrepreneur was borrowed from the 18th century French loan word Entreprendre, which meant "to undertake" in old French and was used to denote a manager or promoter of a theatrical show. In the early part of the 18th century an Irishman living in France, Richard Cantillon, first used the "Entrepreneur" in his book published in 1755 "Essai sur la Nature du Commerce au General (Essay on the nature of commerce). In this book, Richard uses the word "Entrepreneur" and applies it to anyone who bought or made a product at a certain cost to sell at uncertain price. was Cantillon who established entrepreneur as a risk-taker.

2.2 Challenges of Student Entrepreneurship

2.2.1 The economic impact

Marco Polo displayed the risk-taking behavior that we identify with entrepreneurship today when he built trade channels to the Far East (Osborne, 1995). According to Osborne, this explorer's (Marco Polo's) 'fit' between his skills and the environmental opportunity is an excellent instance of entrepreneurial strategy, and it is especially essential to understanding the economic component of entrepreneurship, given its growing worldwide scale. The economic impact of student entrepreneurship, like that of marco polo, is primarily concerned with finding

the "fit" between production, distribution, and consumption of goods and services. The entire business venture's profitability is dependent on how goods and services are produced in such a way that no losses are incurred during the distribution and consumption process.

Finding the perfect fit entails a certain amount of risk, which is inherent in any commercial transaction. It is a well-known truth that entrepreneurs make critical decisions in the midst of relatively high levels of uncertainty. When it comes to student entrepreneurship, however, it appears that most students are more concerned with creativity than with the risks and uncertainties that come with the Entrepreneurial uncertainty, according to Frank Knight, is not confined to profit-making and demand, but also involves their individual While Knight attempted expectations. differentiate between risk and uncertainty, Mas-Collel, Whinston, and Green (1995) and Jehle and Reny(2000) use the words interchangeably. However, we tend to agree with Mas-Collel et al (1995) and Jehle and Reny(2000) when they indicate that risk and uncertainty can be used because interchangeably risk leads uncertainty. Other scholars, on the other hand, have demonstrated that there is a distinction since risk can be quantified whereas uncertainty is actually unknown. Although there is a tiny distinction between the two terms, it is widely assumed that they can be used interchangeably in the business world.

2.3 The Social Impact

In terms of socialization, the concept of entrepreneurship may not be indigenous to every country or civilization. As a result, the fear of failure can be a roadblock in and of itself. When things don't go as planned or business growth isn't happening as rapidly as expected at the start of any venture, it's easy to become discouraged.

Ghana's social institutions have a propensity to foster a sense of helplessness and dependency. Many entrepreneurs struggle with the mindset that entrepreneurship is an art rather than a science. Innovating new ways of doing things, creativity alone is insufficient.

It is an incontrovertible reality that the university community is a subset of the entire country, and hence is subject to cultural social constraints. However, it has been observed that the university environment has been fine-tuned in such a way that the importance of self-achievement has gradually increased, resulting in the overwhelming attention given to entrepreneurship, as evidenced by initiatives such as the school entrepreneurship initiative (SEI). As a result, there is now a minor distinction between social expectations on campus and the general set. As a result, one is encouraged to pursue entrepreneurship not only as a means of wealth, but also as a means of self-actualization.

The McClelland theory, which was created in the 1960s, is based on three aspects: the need for achievement, the need for affiliation, and the need for power. The urge for achievement is needs explained in McClelland's three hypothesis, which explains why people want to accomplish something for themselves. The human needs theory is divided into three categories, however for the sake of this study, the author focused on the desire for success, which involves pursuing mastery and taking measured risks. This hypothesis, which is based on a person's drive for substantial achievement. was first proposed by Henry Murray and later popularized by psychologist David McClelland. Internal motivation (intrinsic motivation) and external pressure (expectations of others) both influence this desire. The academic atmosphere may be a source of strong need for achievement, such as the need to be pushed, feasibility, and goal-setting ability, which may explain why more people are delving into the field entrepreneurship. Some social notions that are currently in use may have their origins in socialization theory. It's a way of looking at how human children learn the skills they need to function as productive members of society. It refers to the lifelong social experience through which people grow as people and learn about culture. Abraham Maslow's hierarchy of needs emphasizes this need notion even more. Students are considered to be reliant, and as a result, they usually ignore their physical and safety demands. However, when it comes to students and their want to belong, the biggest issue occurs. This implies that other students embarking into business may be the reason why others do so as well, while having little or no codified understanding of business formation and management.

2.4 Academic Impact

Being an entrepreneur is a time-consuming endeavor that borders on obsession. Most young

entrepreneurs are working on their discoveries while still in school, so juggling the two is a significant issue. However, a demanding course load makes it difficult for them to devote time to their inventions. In addition, university-level structures for commercializing research and business prospects have been identified as possible drivers of student entrepreneurship. While there is a popular notion that university support for student entrepreneurship has positive outcomes, this is not the case [5]. Universities also participate in more direct measures aimed at encouraging entrepreneurship. Internal rules, methods, and infrastructure are frequently used in these support projects to encourage students to create new firms. According to Henrykson and Rosenberg (2001), such tactics help young ventures survive and expand. Jansen, Van De Zande, Brinkkemper, Stam, and Varma [6] Determine the three basic types of initiatives: teaching (to awaken dominant entrepreneurs). stimulation (to assist students in launching a business), and incubation (to drive young companies to independence).

3. THE METHODOLOGY AND DATA SOURCE

3.1 Methods

The descriptive survey was chosen because it has the benefit of generating positive responses from a diverse group of people. It will clarify people's opinions and behaviors based on facts collected at a specific period. It can be employed with greater assurance when it comes to specific dates or subjects that are of particular interest or importance to the investigation. Also, using the descriptive design, in-depth follow-up questions can be asked, and issues that are unclear can be explained [7]. The descriptive survey, on the other hand, has some flaws, such as low response rates and nonresponsive bias. It can also be difficult to assess or synthesize responses to inquiries. The accuracy and sincerity of the participants are also important factors in the quality of a descriptive survey. When answering specific questions, it is probable that at least some participants will mislead or conceal information, or simply have no knowledge of the subject [8]. A descriptive research is one that involves various types of surveys and fact-finding inquiries. The main goal is to describe the current state of affairs. On the other hand, research design refers to the overarching strategy used to integrate the many components of the study in a logical and consistent manner.

3.2 Data Source

studv used The current а series questionnaires to obtain primary data from the target group. The research began with the distribution of questionnaires to a diverse group of pupils. According to Cohen and Manion [9], a questionnaire is a self-report tool used to gather information on variables of interest in a study. Closed-ended questions were used in this study to elicit responses that narrowed the scope of the inquiry by allowing respondents to choose from a list of choices.

3.3 Data Analysis

To get a broad sense of the data distribution, descriptive statistics were used. Frequency distribution and percentages were utilized as descriptive statistical techniques. The information gathered came from students at the University of Cape Coast. The data from the field was analyzed using descriptive statistics (frequency and percentages). Tables were also made available. The data was analyzed by using the main portions of the questionnaires to score the items on a five-point Likert scale in respect to the study topics. The items were weighted as follows- taking the five-point Likert scale into consideration; 1-Strongly Disagree, 2-Disagree, 3- Neutral, 4-Agree, 5-Strongly Agree.

3.4 Validity And Reliability of Questionnaire

The consistency of a set of measurements or measuring instrument is often used to describe a test in statistics. Random error is inversely related to reliability [10].

According to Joppe (2000), reliability and validity begin with the instrument employed and extend to ensuring that the study can be replicated in a similar environment with all other factors being equal and the same results would be obtained.

Validity is examined in a quantitative design from the perspectives of concept validity and content validity, both of which are required for reliability (Wainer and Braun, 1998). The questionnaires were developed in such a way that they make sense to respondents without ambiguity at both the content and construct validity levels. Questionnaires were adapted from authors who have published in reputable journals to ensure validity and reliability.

4. RESULTS AND DISCUSSIONS

4.1 Response Rate

For the study, 150 questionnaires were sent, and 150 participants completed and returned them, resulting in a 100% response rate. The author addressed each class of students, describing the study's purpose and requesting that they fill out the questionnaire. For data analysis, this is a reliable response rate. When it comes to response rate consistency, 50% is acceptable, 60% is good, and 70% and more is extraordinary. Mugenda and Mugenda [11].

4.2 Distribution by Gender

The respondents were asked to indicate their gender. Table 1 shows the gender distribution among the student sampled.

The study had a total of 150 participants, with 67 (44.7%) males and 83 (55.3%) females, indicating that females made up the majority of the participants.

Table 2 shows that 18 (12%) of the respondents were freshmen, making them level 100 students, 28 (18.7%) of the respondents were level 200 students, 74 (49.3%) of the respondents were level 300 students, and 30 (20%) of the remaining respondents were level 400 students. This could indicate that in recent years, student entrepreneurship has grown in popularity at the University of cape coast.

Table 1. Distribution by gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	67	44.7	44.7	44.7
	Female	83	55.3	55.3	100.0
	Total	150	100.0	100.0	

Source: Field Survey, Brobbey 2021

4.3 The Academic Challenges or Impact of Student Entrepreneurship

In other to achieve the research objective one, the study obtained relevant information on the academic impact of student entrepreneurship at the University of Cape Coast by using a five likert scale to ask key questions on whether a) engaging in student entrepreneurship negatively affect study time b) engaging in student entrepreneurship shift students primary focus of being in school c) students are able to combine the stress of being an entrepreneur and a student and d) engaging in student entrepreneurship gives chance to study with mates [12-20].

According to Table 3, the respondents' mean values for the academic impact of student entrepreneurship ranged from 2.98 to 4.39. With a mean score of 3.50, the respondents agreed that engaging in student entrepreneurship will have a negative impact on their study time. Respondents also agreed that participating in student entrepreneurship will cause them to divert their major emphasis away from education, with a mean score of 3.47. However, respondents were split on whether they could handle the stress of being an entrepreneur with being a student, with a mean of 2.98. Finally, the majority of respondents felt that participating in student entrepreneurship will prevent them from studying with their peers. This corresponded to a 4.39 average. These findings imply that participating in student entrepreneurship has a positive effect on academic performance. The averages of the responses are measured by the mean values. Likert Scale: 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree, Traditional response category: SD= Strongly Disagree (1.0 or less); D= Disagree (1.01 - 2.0); N= Neutral (2.01 - 3.0); A= Agree (3.01 - 4.0); SA= Strongly Agree (4.01 or above).

4.4 The Economic Impact of Student Entrepreneurship

In other to achieve the research objective two, the study obtained relevant information on the economic impact of student entrepreneurship at the University of Cape Coast by using a five likert scale to ask key questions on whether a) being a student entrepreneur will make gaining access to loan easy b) engaging in student entrepreneurship is likely to put me in debt c) engaging in student entrepreneurship is going to help me have money to take care of myself d)

being a student entrepreneur will help me to be economically independent.

From Table 4, the mean values of the respondents of economic impact of student entrepreneurship ranged from 3.46 to 4.31. The respondents agreed that being a student entrepreneur will make gaining access to loan easy. This represents a mean value of 3.46. Respondents also agreed that engaging in student entrepreneurship is likely to put them in debt representing a mean of 3.73. Respondents strongly agreed that engaging in student entrepreneurship is going to help them have money to take care of themselves. This is represented by a mean of 4.31. Finally, respondents also strongly agreed that engaging in student entrepreneurship will help them to be economically independent. This represented a mean of 4.31. These findings suggest that engaging in student entrepreneurship have an impact on economic variables. The mean values measures the averages of the responses. Likert Scale: 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree Traditional response category: SD= Strongly Disagree (1.0 or less); D= Disagree (1.01 - 2.0); N= Neutral (2.01 - 3.0); A= Agree (3.01 - 4.0); SA= Strongly Agree (4.01 or above).

4.5 The Social Challenges or Impact of Student Entrepreneurship

In other to achieve the research objective three, the study obtained relevant information on the social impact of student entrepreneurship at the University of Cape Coast by using a five likert scale to ask key questions on whether a) engaging in student entrepreneurship will help me talk to non-students b) engaging in student entrepreneurship will help me meet people from other background c) engaging in student entrepreneurship will help me to improve my social networking d) engaging in student entrepreneurship will help me to relate with others [21-25].

From Table 5, the mean values of the respondents of social impact of student entrepreneurship ranged from 3.89 to 4.22. The respondents agreed that engaging in student entrepreneurship will help them talk to non-students. This represents a mean value of 3.89. Respondents strongly agreed that engaging in student entrepreneurship will help them meet people from other background representing a mean of 4.15. Moreover, respondents also

Table 2. Degree level of the respondents

	Bachelor Degree_Level					
		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Level 100	18	12.0	12.0	12.0	
	Level 200	28	18.7	18.7	30.7	
	Level 300	74	49.3	49.3	80.0	
	Level 400	30	20.0	20.0	100.0	
	Total	150	100.0	100.0		

Field Survey, Brobbey 2021

Table 3. Academic impact of student entrepreneurship

Descriptive Statistics					
·	N	Minimum	Maximum	Mean	
Engaging in student entrepreneurship will negatively affect my study time	150	2	5	3.50	
Engaging in student entrepreneurship will shift my primary focus of being in school	150	1	5	3.47	
I can't combine the stress of being an entrepreneur and a student	150	1	5	2.98	
Engaging in student entrepreneurship will not give me chance to study with my mates.	150	3	5	4.39	
Valid N (listwise)	150				

Field Survey, Brobbey 2021

Table 4. Economic impact of student entrepreneurship

Descriptive Statistics				
	N	Minimum	Maximum	Mean
Being a student entrepreneur will make gaining access to loan easy	150	1	5	3.46
Engaging in entrepreneurship is likely to put me in debt	150	1	5	3.73
Engaging in entrepreneurship is going to help me have money to take care of myself	150	2	5	4.31
Being a student entrepreneur will help me to be economically independent.	150	2	5	4.31
Valid N (listwise)	150			

Field Survey, Brobbey 2021

Table 5. Social impact of student entrepreneurship

Descriptive Statistics				
•	N	Minimum	Maximum	Mean
Engaging in student entrepreneurship will help me talk to non-students	150	2	5	3.89
Engaging in student entrepreneurship will help me meet people from other background	150	1	5	4.15
Engaging in student entrepreneurship will help me to improve my social networking	150	2	5	4.22
Engaging in student entrepreneurship will help me to relate with others.	150	2	5	4.05
Valid N (listwise)	150			

Field Survey, Brobbey 2021

Table 6. Prospects of student entrepreneurship

Descriptive Statistics						
	N	Minimum	Maximum	Mean		
Student entrepreneurship will help me to gain employment	150	1	5	4.00		
Student entrepreneurship will help me to establish my own business.	150	2	5	4.11		
Student entrepreneurship will help me to go into partnership ventures	150	1	5	2.98		
Valid N (listwise)	150					

Field survey, Brobbey 2021

strongly agreed that engaging in student entrepreneurship will help to improve social networking. This is represented by a mean of 4.22. Finally, respondents strongly agreed that engaging in student entrepreneurship will help them to relate well with others. This represented a mean of 4.05. These findings suggest that engaging in student entrepreneurship have an impact on social variables. The mean values measures the averages of the responses. Likert Scale: 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree; Traditional response category: SD= Strongly Disagree (1.0 or less); D= Disagree (1.01 - 2.0); N= Neutral (2.01 - 3.0); A= Agree (3.01 - 4.0); SA= Strongly Agree (4.01 or above).

4.6 Prospects of Student Entrepreneurship

This study needed to obtain information with regards the prospects of student entrepreneurship in the University of Cape Coast. A relevant number of questions were asked in other to extract such vital information from the respondents. TABLE 8 presents the results from the responses of the respondents.

From table 6, the mean values ranged from 2.98 to 4.11. This indicated that respondents strongly agreed that student entrepreneurship will help them to gain employment; Respondents strongly agreed that student entrepreneurship will help them to establish their own business; however, respondents were impartial or neutral about student entrepreneurship helping them to go into partnership ventures. We can attest to the fact from table 6, that student entrepreneurship help student to establish their own business and also to gain employment. Likert Scale: 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree Traditional response category: SD= Strongly Disagree (1.0 or less); D= Disagree (1.01 - 2.0); N= Neutral (2.01 - 3.0); A= Agree (3.01 - 4.0); SA= Strongly Agree (4.01 or above).

5. CONCLUSIONS AND RECOMMENDA-TIONS

5.1 Conclusions

Using the University of Cape Coast as a case study, this paper intended to examine the challenges university students face when creating business and prospects. As a result, the goal of the paper in a broad sense was to

investigate into the challenges and prospects faced by students who lack business background in their attempt to create business in the university. Descriptive statistics was used to establish the study objectives.

The findings imply that students may or may not engage in student entrepreneurship, according to the study's findings, depending on the perceived rewards and hazards associated with the Nonetheless. it phenomena. has demonstrated time and time again that allowing students to engage in entrepreneurial activities has more positive than negative consequences because it boosts their confidence, gives them a sense of direction, reduces the burden on the labor market when it comes to graduate unemployment. become allows them to economically self-sufficient, gives them a positive outlook on life, and may help the country's economy. Certain issues are particularly important to these children since they have a direct impact on their lives. Academic, economic. social, and venture-specific issues are all taken into consideration. The descriptive statistics also revealed that students engaging entrepreneurship will help improve their social networking, that's, giving them the opportunity to relate well with others. Moreover, the findings indicated that entrepreneurship help students to go into partnership venture. entrepreneurship, will help them to establish their own business without relying on the government for jobs after graduation. Furthermore, students often regard entrepreneurship as having a detrimental impact on their academics, but they also believe that there are significant economic, social, and career rewards. As a result, while most students believe that entrepreneurship is a good endeavor to pursue while still in school, the largest barrier preventing them from doing so is their fear of negatively impacting their grades. Future research should use a bigger sample size to investigate these difficulties. The necessity for greater sample sizes for each of the components is of special relevance

5.2 Recommendations

1. Entrepreneurship should not be regarded as a topic reserved for a select few. Universities have recently made a laudable effort in this direction by establishing an entrepreneurship course. The intensity, on the other hand, is a concern. Entrepreneurship as a course should not be considered as just another stepping

stone on the way to obtaining a degree, but rather as an underlying aspect in any program of study. Students' financial awareness in the production of corporate financial planning should be cultivated, and their degree of inventiveness and competitive aggressiveness should be nurtured, particularly among non-business students.

- Because of the advancement of new technology, there are numerous ways to engage in business that do not require much physical presence. These are ideal circumstances for student entrepreneurs. They should be encouraged and instructed on how to use these technologies so that their academic work is not harmed. Furthermore, knowing about these platforms would increase the number of students ready to participate in student entrepreneurship.
- Universities can collaborate with financial institutions to foster entrepreneurial activities among its student. From r research, the majority of students believe that entrepreneurship offers favorable opportunities. If there are effective and widely accessible support mechanisms, these opportunities could be greatly expanded.
- Students should be better informed about the many financial aid programs offered by government and non-governmental organizations.

CONSENT AND ETHICAL APPROVAL

Ethical considerations were deemed critical for doing this type of study. As a result, the study's ethical difficulties were taken into account by the author. This was done in an ethical manner. taking into account both moral and practical considerations in a study. Before the study could begin, the respondents' consent was asked. The purpose of the study and the goal it aimed to attain were explained to the respondents while collecting data for the study. Respondents were encouraged to be as objective as possible in their comments because complete confidentiality was guaranteed and they could choose whether or not to participate. In terms of how the findings were revealed, the study participants were promised likewise of anonymity confidentiality. Participants were also told that no names would be used, and no explicit references to individuals would be made, making it impossible for anybody to identify the real people mentioned in the study.

COMPETING INTERESTS

Author has declared that no competing interests exist.

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