PERCEIVED INFLUENCE OF NECESSITY ENTREPRENEURSHIP ON BUSINESS EDUCATION STUDENTS' SURVIVAL IN PUBLIC TERTIARY INSTITUTIONS IN ANAMBRA STATE

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Abstract
This study examines the perceived influence of necessity entrepreneurship on the survival of business education students in public tertiary institutions in Anambra State, Nigeria. Two research questions and two null hypotheses guided the study. A descriptive research design was adopted, and the population comprised 1,105 business education students from four public tertiary institutions in Anambra State. Using simple random sampling, a sample of 332 business education students was selected. A structured questionnaire was used to collect data. Mean and standard deviation were used for analyzing the research questions, while an independent t-test was used to test the null hypotheses. The findings of the study revealed that necessity entrepreneurship has a strong influence on students' academic engagement and financial stability. The study concludes that necessity entrepreneurship significantly enhances the academic and financial stability of students in public tertiary institutions in Anambra State. With adequate support, it serves as a practical and transformative strategy for student survival and holistic development. Based on the findings, the study recommends that tertiary institutions establish support systems that integrate practical entrepreneurship education, access to funding, wellness programs, and mentorship to enhance student survival and development.

Keywords. Necessity Entrepreneurship, Business Education, Students' Survival.

Introduction

Education is an asset that everyone wants to acquire so as to improve their quality of life, secure better employment opportunities, and contribute meaningfully to society. Tertiary institutions are among the third level of education made available for students to improve their level of competencies. This is because these institutions offer advanced knowledge, specialized training, and the critical thinking skills necessary for personal and professional growth. Consequently, tertiary education requires all the attention and resources needed to achieve quality education.

However, public tertiary institutions frequently face funding limitations, which in turn place a financial strain on students striving to meet developmental fees and other academic expenses. Students face challenges such as academic pressure, personal issues, and especially financial constraints, before they can achieve a quality education. These financial challenges can be overwhelming, often compelling students to find alternatives such as entrepreneurship to navigate their academic journey. Consequently, the importance of entrepreneurship in the educational system has become increasingly relevant, as it provides students with the practical skills needed to manage economic hardships throughout their studies and beyond, as this shows the importance of entrepreneurship.

Entrepreneurship is the process of identifying opportunities, creating new products or services and taking risks to develop and launch these innovations. It involves the ability to foresee market needs and transform ideas into viable business ventures (David & Moses 2025). Similarly, Eze (2020) defined entrepreneurship as the practice of starting and managing new business ventures to generate profit. This definition highlights the role of entrepreneurs in establishing new businesses and contributing to economic growth by creating jobs and driving innovation. In this study, entrepreneurship involves recognizing and seizing business opportunities that others might overlook. For students, when the resources, whether money or material resources, are not readily available, necessity entrepreneurship becomes an option.

Necessity entrepreneurship is defined as the process of starting a business due to a lack of alternative employment opportunities (Olawale, 2018). Individuals become entrepreneurs not out of choice but because of economic necessity, such as unemployment or insufficient income from existing jobs. Fairlie and Fossen (2018) described necessity entrepreneurship as a survival strategy employed by individuals facing financial hardship or socio-economic constraints. It involves creating and managing a business to secure a livelihood and meet basic needs. This perspective focuses on entrepreneurship as a means of survival in the face of adversity. In this study, necessity entrepreneurship is a business that students go into, or services students render to overcome the financial constraints they face during their academic journey

In Nigeria, necessity entrepreneurship has become a vital means for students to navigate and overcome financial constraints while pursuing their education. With limited access to scholarships, grants, and financial aid, many students turn to entrepreneurial ventures as a practical solution to fund their academic expenses. Garba et al. (2023) asserted that many students start businesses or side gigs not because they spotted a big opportunity, but because they must survive. Odiri et al. (2024). observed that the most common entrepreneurial activities among Nigerian students include small-scale trading, such as selling fashion accessories, food items, or handmade crafts (Odiri et al., 2024). Eze (2020) contended that some students also engage in providing services like tutoring, graphic design, and digital marketing, leveraging their skills to generate income. Among the various categories of students, business education students constitute a group particularly likely to engage in necessity entrepreneurship

Business education students is defined as individuals undergoing training in business-related programmes designed to equip them with vocational, technical, and managerial competencies necessary for gainful employment, entrepreneurship, and effective participation in the world of work (Abbo, 2021) In this study, business education students are learners enrolled in business education programmes in tertiary institutions who are being trained in business-related knowledge and skills for employability and self-reliance. According to Adeleke (2021) business education is a programme of instruction which consists of two parts: office education, a vocational programme for office careers, and general business education, a programme providing the competencies needed to manage personal business affairs and

function effectively in business environments. Business education refers to the instructional programs designed to prepare individuals with the necessary business and entrepreneurial skills for their survival.

Survival is the ability of individuals or groups to adapt to challenging or adverse conditions, using available resources and strategies to endure and overcome obstacles (Smith 2020). Students' survival, according to Ahmadu et al. (2024), is the ability to remain enrolled and progressing in one's program, while securing sufficient financial resources and maintaining psychological resilience, throughout the course of study. Similarly, Odiri et al. (2024) described students' survival as the ability of students to persist and succeed academically despite facing significant challenges such as socio-economic hardships, learning disabilities, or lack of support. Ultimately, student survival is understood as the sustained ability to remain enrolled through to graduation by managing academic engagement, financial stability, physiological well-being, and social engagement (Kahu & Nelson, 2020; Kalu et al., 2024; Beauchemin et al., 2018; Sosu & Pheunpha, 2019).

Academic engagement refers to the active participation of students in academic activities, including attending classes, completing assignments, and participating in discussions and extracurricular activities. It involves consistent effort and involvement in the learning process (Adimora et al., 2016). Based on this definition, Nigerian students venture into necessity entrepreneurship to achieve academic engagement due to financial constraints that hinder their ability to fully participate in educational activities.

Student entrepreneurs have the potential to improve their academic performance and future professional prospects by acquiring valuable skills, including problem-solving, decision-making, and leadership (Sanusi et al., 2024). Lawal et al. (2023) highlighted that academic confidence and class engagement help reduce student stress. In this study, academic engagement refers to the ability of students to remain actively enrolled each semester, complete registered courses without deferment or dropout, and maintain satisfactory academic performance. Engaging in entrepreneurial activities allows students to have an alternative income source, which supports consistent class attendance and timely completion of academic tasks. Alternatively, a student's capacity to remain in school and succeed academically could be tied to their financial stability.

Financial stability refers to the state in which an individual has a steady income, manageable debts, and sufficient savings to cover expenses and emergencies without undue stress (Ibenta 2024). In this study, financial stability is the ability of a student to manage school fees, accommodation, transportation, feeding, and the purchase of learning materials. According to Auwal et al. (2021), financial difficulties are a major source of stress on student. Ngele (2020) stated that students' ventures into necessity entrepreneurship to achieve financial stability, allowing them to fund their education and cover living expenses. Similarly, Odiri et al. (2024) asserted that students with secure financial backing treat campus ventures as practice for post-graduation careers, whereas students in financial distress treat them as necessities to avoid dropout. This entrepreneurial activity helps alleviate financial stress, enabling students to focus on their academic pursuits without the distraction of financial insecurity.

Financial instability has become important because, without financial stability, students can have significant negative consequences on their academic performance and overall well-being. Financial issues can lead to stress, anxiety, and distractions that influence their ability to focus on studies, attend classes regularly, and engage in academic activities (Adimora, et al 2016). It is important to note that when students lack the resources to meet basic needs such as tuition fees, textbooks, and living expenses, it can result in poor academic performance, increased dropout rates, and mental health problems. In some cases, students may resort to dangerous survival strategies like fraud, prostitution, etc., to survive when

legitimate incomes dry up (Adepeko et al. 2022). The overall consequence of financial instability is a decrease in academic engagement and success, which can hinder long-term career prospects, as well as contribute to a lack of motivation and decreased self-esteem among business education students, regardless of gender.

Gender refers to the social, cultural, and psychological characteristics and behaviors that societies consider appropriate for individuals based on their biological sex (Mielke et al. 2022). Gender encompasses roles, responsibilities, and expectations traditionally assigned to men and women, which may vary across cultures and evolve. Rudman and Glick (2021) described gender as the socially constructed distinctions between masculinity and femininity, shaping how individuals identify themselves and interact within society. Balancing academic responsibilities with entrepreneurial activities poses distinct challenges for male and female students. Adelowo and Akinwale (2023) highlighted that female students often struggle more with this balance due to societal expectations and gender roles that place additional domestic duties on them. Similarly, Omatajo et al. (2024) reported that entrepreneurship is more attractive to male than female students. Likewise, Aihie and Ohanaka (2019) revealed that male students reported higher levels of academic stress compared to their female counterparts.

Despite the necessity of entrepreneurship being important to addressing financial challenges among students, there is a notable scarcity of empirical literature examining the necessity of entrepreneurship practices among business students in tertiary institutions in Anambra State. This gap in research hinders a comprehensive understanding of the dynamics and implications of student entrepreneurship in the region, leaving policymakers and educators without sufficient data to develop targeted interventions and support systems. To fill this gap, this study sought to investigate the influence of necessity entrepreneurship on business education students' survival in public tertiary institutions in Anambra State.

Statement of the Problem

Increasing costs associated with education have made it challenging for many students to pursue their academic ambitions without financial strain. As a result, students, particularly those enrolled in business education programs, often grapple with the realities of funding their education amidst rising costs of school fees, accommodation, transportation, and essential academic materials. Necessity entrepreneurship becomes a lifeline for some students, helping them build resilience, gain financial independence, and stay engaged in their academic pursuits. Balancing business and studies often leads to stress, burnout, poor academic performance, and reduced participation in social and campus life. Despite the growing relevance of this phenomenon, the current state of empirical literature remains inadequate in explaining how necessity entrepreneurship truly influences students' survival in terms of financial stability, academic engagement, physiological well-being, and social integration.

While some studies have acknowledged the benefits and drawbacks of student entrepreneurship in terms of career development and aspirations, there is little context-specific research focusing on the live experiences of business education students in public tertiary institutions in Anambra State. Given Nigeria's current economic situation, this knowledge gap about business education students' experience in the campus is very worrisome, where the absence of legitimate survival strategies can push students toward unethical and harmful practices such as fraud, prostitution, substance abuse, and vandalism.

In line with this, the study aims to examine the perceived influence of necessity entrepreneurship on business education students' survival in public tertiary institutions in Anambra State.

Purpose of the Study

The purpose of this study is to determine the perceived influence of necessity entrepreneurship on business education students' survival in public tertiary institutions in Anambra State. Specifically, the study examined the perceived influence of necessity entrepreneurship on:

1. Academic engagement of business education students in public tertiary institutions in Anambra State
2. Financial stability of business education students in public tertiary institutions in Anambra State

Research Questions

The study was guided by the following research questions:

1. What is the perceived influence of necessity entrepreneurship on the academic engagement of business education students in public tertiary institutions in Anambra State?
2. What is the perceived influence of necessity entrepreneurship on the financial stability of business education students in public tertiary institutions in Anambra State?

Hypotheses of the Study

The study will test the following null hypotheses at 0.05 significance level:

1. There is no significant difference between the mean ratings of male and female students on the influence of necessity entrepreneurship on academic engagement of business education students in public tertiary institutions in Anambra State
2. There is no significant difference between the mean ratings of male and female students on the influence of necessity entrepreneurship on the financial stability of business education students in public tertiary institutions in Anambra State

Theoretical Framework

This study is anchored on the Push-Pull Theory propounded by Gartner in 1985. This theory posits that entrepreneurial motivation can be driven by two primary types of factors: push factors (necessity) and pull factors (opportunity). Push Factors, which are negative external conditions that force individuals into entrepreneurship out of necessity. Such factors include unemployment, financial stress, job dissatisfaction, or lack of alternatives. Pull factors are positive internal drivers that attract individuals to entrepreneurship. Entrepreneurs are motivated by vision, opportunity recognition, independence, or the desire for achievement

This theory is relevant to this study because the theory maintained that entrepreneurial motivation can be driven by two primary types of factors: push factors (necessity) and pull factors (opportunity). Therefore, push factors, such as financial constraints, drive students (both male and female) into entrepreneurship out of necessity.

Methods

This study adopted a descriptive survey research design. The population comprises 1105 business education students from various institutions offering business education in Anambra State (Nnamdi Azikiwe University, Awka, Chukwuemeka Odumegwu Ojukwu University, Igbariam, Federal College of Education, Umunze and Nwafor Orizu College of Education, Nsugbe). The sample size of the study was 332 business education students. A simple random technique was used for sample size selection. Data were collected using a structured questionnaire titled Perceived influence of necessity entrepreneurship on business education students' survival questionnaire (PINEBESSQ). The instrument has two sections, A and B. Section A seeks information on the demographic variables of the respondents, such as gender. Section B is divided into two clusters (B1 and B2). which contain 10 items respectively. The

instrument was structured on a 4-point Likert scale ranging from Strongly Agree (SA) = 4, Agree (A) = 3, Disagree (D) = 2, Strongly Disagree (SD) = 1. The instrument was validated by three experts, two from the Department of Business Education, Faculty of Technology and vocational education, and one from the Department of Educational Foundation, faculty of education all from Nnamdi Azikiwe University, Awka. Cronbach's Alpha coefficient was employed to evaluate the internal consistency of the instrument. The results indicated that B1 had a coefficient of 0.76 and B2 had a coefficient of 0.84. A total of 332 respondents participated in the study through the administration of a google form questionnaire, with the help of three ICT-experienced research assistants, who were briefed on the objectives of the study and guided on how to support the digital distribution and monitoring process. 315 copies of a filled questionnaire were retrieved. The data collected were analyzed using the Statistical Package for Social Sciences (SPSS) version 26. Statistical tools employed for data analyses was descriptive statistics. Mean and standard deviation were used to address the research questions, and an independent t-test analysis was used to test the hypotheses. Decisions on the research questions were based on the principle of real limits of the mean. Accordingly, mean scores ranging from 3.50–4.00 indicated Strongly Agreed (SA), 2.50–3.49 indicated Agreed (A), 1.50–2.49 indicated Disagreed (D), while mean scores below 1.49 indicated Strongly Disagreed (SD). The decision rule for the t-test was based on the probability value (p-value). When the p-value was less than 0.05, the null hypothesis was rejected, and the alternative hypothesis was accepted. Conversely, when the p-value was equal to or greater than 0.05, the null hypothesis was retained while the alternative hypothesis was rejected.

Results

Research Question One

What is the perceived influence of necessity entrepreneurship on the academic engagement of business education students in public tertiary institutions in Anambra State?

Table 1: Mean ratings on perceived influence of necessity entrepreneurship on academic engagement of business education students

S/N	Influence of necessity entrepreneurship on academic engagement.	X	SD	Remarks
1	Encourages students to attend classes regularly	2.53	0.765	Agreed
2	Inspires students to have a passion for entrepreneurial learning	3.02	0.984	Agreed
3	Encourages students to stay focused in academic activities	2.76	1.017	Agreed
4	Allows students to increase time consciousness in academic activities	2.86	1.073	Agreed
5	Encourage students to punctually attend classes on daily basis	2.90	1.082	Agreed
6	Motivates students to maintain focus during lectures	2.63	0.968	Agreed
7	Inspires students to attempt challenging academic and entrepreneurial activities	2.76	0.928	Agreed
8	Encourages students to participate more actively in classroom skill acquisition discussions	2.84	0.930	Agreed
9	Makes students more resilient in balancing both academic and financial demands	2.89	0.844	Agreed
10	Motivates students to regularly use academic resources like libraries or online tools to improve their knowledge	2.73	1.167	Agreed
	Cluster Mean	**2.792**	**0.975**	Agreed

The results in Table 1 shows the mean ratings of students on the perceived influence of necessity entrepreneurship on academic engagement of business education students in public tertiary institutions in Anambra State. The result shows that the mean ratings of business education students in public tertiary institutions in Anambra State range from 2.53 to 3.02, indicating that all the items were perceived as having an influence on their academic engagement. The cluster mean of 2.792 indicated that necessity entrepreneurship influences academic engagement of business education students in public tertiary institutions in Anambra State. The standard deviation of the items, ranging from 0.765 to 1.167, shows that the items are within the same range, which shows that the respondents are homogeneous in their ratings.

Research Question Two

What is the perceived influence of necessity entrepreneurship on the financial stability of business education students in public tertiary institutions in Anambra State?

Table 2: Mean ratings on perceived influence of necessity entrepreneurship on financial stability of business education students

S/N	Influence of necessity entrepreneurship on financial stability of business education students	X	SD	Remarks
11	Provides students with a reliable source of income	3.69	0.462	Strongly Agreed
12	Provides financial security for students to reduce financial stress	3.50	0.669	Strongly Agreed
13	Offers financial means for educational expenses	3.60	0.490	Strongly Agreed
14	Helps students earn income to meet daily living expenses	3.51	0.501	Strongly Agreed
15	Provides students with a financial safety net to reduce the quest for student loans or decrease existing debt burdens	3.20	0.744	Agreed
16	Provides students with financial support to lessen their dependency on family support	3.69	0.480	Strongly Agreed
17	Allows students to invest in business opportunities	3.00	1.088	Agreed
18	Helps students build emergency funds to cover unforeseen expenses	3.19	0.873	Agreed
19	Exposes students to potential investors to enhance future earning potentials	3.39	0.504	Agreed
20	Allows students to monetize skills learned in business education programmes	3.58	0.53	Strongly Agreed
	Cluster Mean	3.435	0.635	Agreed

The results presented in Table 2 shows the mean ratings on perceived influence of necessity entrepreneurship on the financial stability of business education students in public tertiary institutions in Anambra State. The item mean values range from 3.20 to 3.69, indicating that all statements were rated as having an influence on students' financial stability. The cluster mean of 3.435 suggests that, the respondents agreed that necessity entrepreneurship influences the financial stability of business education students. Additionally, the standard deviation values, ranging from 0.462 to 1.088, fall within a narrow range, indicating a high level of consistency and agreement among the respondents in their ratings.

Table of Hypotheses

The study tested the following hypotheses:

Hypothesis One

There is no significant difference in mean ratings of the male and female students on the influence of necessity entrepreneurship on academic engagement of business education students in public tertiary institutions in Anambra State

Table 3: Summary of t-test analysis on influence of necessity entrepreneurship on academic engagement of business education students

Variable	N	X	SD	df	t-cal	p-value	Decision
Male	112	2.755	0.546	313	-0.894	0.372	Not Sig.
Female	203	2.810	0.585				

The result in Table 3 presents the summary of the independent t-test analysis of male and female students' mean ratings on the influence of necessity entrepreneurship on academic engagement among business education students in public tertiary institutions in Anambra State. The analysis showed a mean score of 2.755 for male students and 2.810 for female students. The computed t-calculated value was -0.894 with a p-value of 0.372. Since the p-value exceeds the 0.05 significance level, the null hypothesis was retained, while the alternative hypothesis was not retained. Thus, there is no significant difference between the responses of male and female students. This suggests that both gender agreed that necessity entrepreneurship has an influence on academic engagement of business education students in public tertiary institutions in Anambra State.

Hypothesis Two

There is no significant difference in mean ratings of the male and female students on the influence of necessity entrepreneurship on financial stability of business education students in public tertiary institutions in Anambra State

Table 4: Summary of t-test analysis on influence of necessity entrepreneurship on financial stability of business education students

Variable	N	X	SD	df	t-cal	p-value	Decision
Male	112	3.437	.425	313	0.043	0.852	Not Sig.
Female	203	3.435	.423				

The result in Table 4 presents the summary of the independent t-test analysis of male and female students' mean ratings on the influence of necessity entrepreneurship on financial stability among business education students in public tertiary institutions in Anambra State. The analysis showed a mean score of 3.437 for male students and 3.435 for female students. The computed t-calculated value was 0.043 with a p-value of 0.852. Since the p-value exceeds the 0.05 significance level, the null hypothesis was retained, while the alternative hypothesis was not retained. Thus, there is no significant difference between the responses of male and female students. This indicates that both genders agreed equally that necessity entrepreneurship positively influences academic engagement among business education students in public tertiary institutions in Anambra State.

Discussion of the Findings

The findings from both the research question one and hypothesis testing indicate that necessity entrepreneurship significantly influence the academic engagement of business education students in public tertiary institutions in Anambra State. Students involved in entrepreneurial activities driven by financial need tend to exhibit stronger academic discipline, marked by consistent class attendance and punctuality. Adimora et al., (2016) affirmed that

necessity-driven students often develop time-conscious learning habits, improved class participation, and more consistent use of academic resources. Similarly, the findings of Odiri et al., (2024). attested that necessity entrepreneur students, despite facing external pressures, tend to exhibit stronger academic dedication and organizational skills, traits that are evident in students navigating the dual demands of study and entrepreneurship. In the same vein, Lawal et al., (2023) validated that entrepreneurial engagement fosters self-regulated learning, as students must develop the cognitive and practical competencies needed to juggle both academic work and business demands.

The findings from the research question two and test of hypothesis also revealed that necessity entrepreneurship has a significant influence on the financial stability of business education students in public tertiary institutions in Anambra State. Engaging in entrepreneurial activities provides students with a consistent income stream that alleviates financial stress and supports the payment of educational expenses. It enables them to manage daily living costs, reduces their reliance on student loans, and lessens existing debt burdens. Auwal et al., (2021) affirmed that student entrepreneurship provides a reliable income source that reduces financial anxiety and supports the daily financial demands of tertiary education. This income allows students to manage academic fees, transportation fare, accommodation, and other daily living expenses, fostering a sense of financial independence. Similarly, Ngele (2020) confirmed that students who engage in entrepreneurial activities reduce their dependence on family and develop the capacity to make autonomous financial decisions.

Conclusion

Based on the findings of this study, it is concluded that necessity entrepreneurship significantly enhances the academic engagement and financial stability of business education students in public tertiary institutions in Anambra State. Students involved in necessity-driven entrepreneurial activities exhibit improved academic discipline, effective time management, and active participation in learning. Financially, entrepreneurship provides a reliable income that reduces economic stress, supports educational and living expenses, and promotes financial independence. Overall, necessity entrepreneurship serves as a practical survival strategy that supports both academic continuity and financial well-being among students.

Recommendations

1. Educators and curriculum developers should embed entrepreneurial learning into academic content by incorporating real-life business tasks, flexible learning schedules and project-based assessments.
2. Government and Institutional management in collaboration with banks and microfinance institutions, should create accessible student entrepreneurship funding schemes.

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