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# EXPLORING THE ROLE OF STUDENT-LED BUSINESSES IN ENHANCING FAMILY ECONOMIC STABILITY: EVIDENCE FROM UNIVERSITY OF UYO

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**Abstract:** This study examines the role of entrepreneurial businesses in improving the economic well-being of families among students at the University of Uyo, Akwa Ibom State, Nigeria. Using a purposive sampling method, 500 students from 10 randomly selected faculties participated in the study. Data were collected through a structured 25-item questionnaire titled "Entrepreneurial Business: Its Role and Impact on Family Economic Well-Being Questionnaire" (EBRIFEWQ), which assessed students' entrepreneurial activities, challenges, and their impact on their families' economic status. The instrument was validated by experts and its reliability was confirmed with a Cronbach's Alpha coefficient of 0.89. Descriptive statistics, including percentages, frequencies, and mean scores, were used to analyze the data. Results revealed that 55.6% of students stated that their business helped them pay school fees without relying on parents, and 52.2% reported an increase in their savings due to their entrepreneurial activities. Furthermore, 34.4% of students indicated that their businesses created job opportunities for family members, while 38.9% felt financially independent. However, challenges such as insufficient funding (87.8%) and power supply (71.1%) were identified as major obstacles. The study recommends enhanced institutional support for student entrepreneurs, including funding, mentorship, and infrastructure improvements. By fostering a conducive environment for entrepreneurship, the University of Uyo can further support students in achieving greater economic well-being for their families.

**Keywords:** Entrepreneurial Businesses, Family Economic Well-Being, Student Entrepreneurs, University Of Uyo, Challenges, Nigeria.

#### Introduction

Entrepreneurial ventures have long been heralded as a vital driver of economic growth and a pathway for families to achieve economic well-being. At its core, entrepreneurship empowers individuals to create sustainable income opportunities, fostering financial stability and resilience in the face of economic uncertainties (Ezu et al., 2024). With an increasing focus on familycentered entrepreneurship, researchers have sought to understand how small businesses contribute to improving living standards, enhancing economic security, and promoting

intergenerational wealth transfer. This paper aims to assess the role of entrepreneurial business activities in shaping the economic well-being of families, drawing from contemporary research, theoretical frameworks, and practical case studies. Economic well-being encompasses a family's capacity to meet essential needs, build savings, and pursue opportunities for growth and development (Kamaliah et al., 2024). Entrepreneurship contributes to these aspects by generating employment and income while fostering innovation and productivity (Brush et al., 2020). Moreover, small family-owned businesses often serve as a cornerstone of local economies, providing goods and services while supporting the financial health of households. Empirical evidence suggests that entrepreneurial activities not only improve household income but also enhance families' access to education, healthcare, and housing, thereby promoting overall social mobility (Acs et al., 2017). The relationship between entrepreneurship and family economic well-being is multi-dimensional and influenced by several factors, including business type, market conditions, and family structure. For instance, micro-enterprises and smallscale ventures often contribute significantly to rural households, providing them with steady income and reducing dependency on seasonal agricultural income (de Janvry et al., 2022). Furthermore, entrepreneurial activities enable women, who are increasingly active in the sector, to balance economic participation with familial responsibilities, advancing gender equity and family welfare (Brush et al., 2020). Theoretical frameworks such as the Resource-Based View (RBV) and Social Capital Theory provide insights into how entrepreneurial ventures leverage family resources, networks, and knowledge for economic gains. The RBV highlights the importance of utilizing family assets such as land, labor, and financial capital as a competitive advantage in sustaining entrepreneurial success (Bhandari, 2024). Meanwhile, Social Capital Theory emphasizes the role of trust, reciprocity, and community support in fostering entrepreneurial resilience and adaptability (Putnam, 2015). Despite its numerous benefits, family entrepreneurship is not without challenges. Financial constraints, market volatility, and regulatory barriers can undermine the sustainability of small businesses, disproportionately impacting low-income households (Williams & Kedir, 2018). Moreover, the blending of family and business roles often creates conflicts that affect decisionmaking and business outcomes. Thus, understanding the interplay between entrepreneurial success and familial dynamics is crucial to developing policies that support sustainable family enterprises. Therefore, this paper focuses on analyzing the contributions and challenges of entrepreneurial activities linked to the University of Uyo. By assessing their impact on the economic well-being of families, the study provides insights into the broader implications of entrepreneurship within academic settings. These findings are expected to inform policymakers and institutional leaders on strategies to enhance entrepreneurial success and optimize its benefits for families and the community.

#### Methodology Study Area

The study was conducted in the University of Uyo situated in Uyo Local Government Area (LGA) of Akwa Ibom State, Nigeria. Uyo LGA lies between latitude 4°33'and 5°33'N and longitude 7°53' and 8°25'E. Uyo LGA is bounded in the East by Ibsikpo Asutan and Nsit Ibom LGAs, Etinan LGA in the South, Abak LGA in the West, while Ikono and Itu LGAs are in the North. The state as a witnesses two distinct seasons namely the dry and rainy season. The rainy season commences from early March - October, with high precipitation in the month of July, while the dry season starts from November to early February with the peak in January during which the dusty harmattan wind occurs. The mean annual rainfall for the state is 3000mm. Temperature in the state varies between 28°C - 30°C depending on the season, while the relative humidity ranges from 10% - 90% (Jacob et al., 2024; Ukpong et al., 2023; Jacob and Nelson, 2021).

#### **Method of Data Collection**

The study targeted all students of the University of Uyo, spanning 14 faculties and totaling 23,576 students. From this population, a purposive sample of 500 students using simple random sampling and balloting methods. Faculty names were written on papers, rolled into balls, and 10 faculties were randomly chosen. Random sampling was further employed to draw the required sample from these faculties. Data collection for this study utilized a questionnaire titled "Entrepreneurial Business: Its Role and Impact on Family Economic Well-Being Ouestionnaire" (EBRIFEWO). The 25-item instrument, structured on a 4-point scale, gauged respondents' levels of agreement with various statements related to the research objectives. The questionnaire was divided into three sections: personal demographic data, independent variables focusing on entrepreneurial activities, and key issues relevant for statistical analysis. Responses were scored from 4 (Strongly Agree) to 1 (Strongly Disagree). To ensure the instrument's validity, experts from the Department of Business Management and Economics in the University of Uyo reviewed it for clarity, relevance, and alignment with the study's objectives. The reliability of the instrument was tested using Cronbach's Alpha, yielding a coefficient of 0.89, which indicated high internal consistency (Alkhadim, 2022). For data collection, the researcher visited selected faculties, obtained necessary permissions, and administered the questionnaires directly to participants. Careful measures were taken to ensure all questionnaires were completed and retrieved, minimizing the risk of missing responses and ensuring data integrity (Guadie et al., 2022).

#### **Data Analysis**

The data obtained were analyzed using descriptive statistics such as percentage, frequency, mean.

#### Results and Discussion Demographic characteristics of respondents

The gender distribution of the respondents, with 43.3% males (217 participants) and 56.7% females (283 participants) in Table 1 provides valuable insights into the dynamics of student entrepreneurship and its impact on family economic well-being. This distribution suggests that while both genders are actively engaged in entrepreneurial activities, female students at the University of Uyo slightly outnumber their male counterparts in this domain. The higher representation of female students aligns with broader trends where women, particularly in developing economies, increasingly embrace entrepreneurship as a means of economic empowerment and selfreliance. For female students, combining entrepreneurial ventures with academic pursuits may reflect a proactive strategy to address financial challenges and contribute to household income. Research has consistently shown that women entrepreneurs often prioritize family welfare, using their earnings to support educational, healthcare, and other critical needs within their families (Emon & Nipa, 2024). Male students, accounting for 43.3% of respondents, also demonstrate significant participation in entrepreneurship, reflecting a growing recognition of business ventures as a viable pathway to financial independence during their studies. However, the slightly lower participation rate among males could be attributed to various factors, such as reliance on alternative income sources, different career aspirations, or limited exposure to entrepreneurship education. Moreover, cultural norms and systemic factors may influence entrepreneurial engagement differently across genders, affecting the motivations and opportunities available to male and female students (De Vita et al., 2014). This gender distribution has important implications for understanding the role of student entrepreneurship in fostering economic well-being. Female students' higher involvement highlights the need for targeted support mechanisms to address gender-specific challenges, such as access to capital, time management, and balancing academic responsibilities with business demands. Simultaneously, encouraging male participation through tailored initiatives could ensure a more balanced engagement and broader economic benefits.

**Table 1: Gender of respondents** 

Sex	Frequency	Percentage
Male	217	43.30
Female	283	56.70
Total	500	100.00

# Types of Entrepreneurial Businesses among Undergraduate Students

The entrepreneurial ventures pursued by undergraduate students at the University of Uyo reflect their strategic adaptation to economic challenges. Table 2 ranks these activities based on respondents' mean scores, highlighting their preferences and opportunities for economic engagement. The highest-ranked entrepreneurial activity, marketing and retailing of goods (mean = 3.20, rank = 1), demonstrates students' inclination toward trade as an accessible and flexible business model. Retailing often requires minimal startup capital and can be easily managed alongside academic commitments. This aligns with Davidson (2017) findings that students prioritize ventures that provide a steady income stream without overwhelming their schedules. Retailing also aligns with broader trends of youth engagement in small-scale trading, particularly in developing economies, where informal trading provides significant economic opportunities (Chigunta, 2017). The second-ranked activity, operation of business centres, POS outlets, bakery, garment making, and cosmetology (mean = 3.00, rank = 2), highlights the importance of service-oriented businesses among students. These ventures cater to peers and community members, addressing immediate needs like mobile transactions, garment customization, and personal grooming. Oketch (2021) emphasize that such ventures are skill-intensive, enabling students to develop practical expertise while earning income. The growing reliance on digital payment systems and the demand for customized services underscore the relevance of these businesses. Doing whatever jobs are available to make money (mean = 2.87, rank = 3) ranks third, illustrating the adaptability and resilience of students in seeking diverse income-generating activities. This finding resonates with Hisrich et al. (2020), who associate entrepreneurial success with the ability to seize opportunities across various sectors. This flexibility is particularly valuable in resource-constrained environments. Provision of dry cleaning services, homekeeping, cooking services, and fumigation (mean = 2.68, rank = 4) ranks moderately, indicating a niche market for domestic and professional support services. According to Chigunta (2017), such ventures require reliability and skill but offer consistent demand, particularly in urban areas. Consultancy services to individuals interested in starting businesses (mean = 2.38, rank = 5) reflects students' efforts to leverage their entrepreneurial knowledge. This category aligns with Anwar et al. (2024) observation that students with business expertise often provide guidance to peers, demonstrating their leadership and problem-solving abilities. Lower-ranked activities, such as organization and management of events like ushering, DJ, and MC services (mean = 2.14, rank = 6) and raising and marketing of livestock and agricultural products (mean = 2.04, rank = 7), suggest logistical challenges, such as resource constraints and time demands. While less popular, these activities address niche markets and offer potential for growth if supported appropriately (Hisrich et al., 2020). The least preferred activity, repair of phones and electronic gadgets (mean = 1.77, rank = 8), underscores the technical skills and equipment required for success. Despite its low participation, this sector remains critical, as noted by Hobson et al. (2018), for addressing the rising demand for affordable repair services. Thus, the entrepreneurial activities undertaken by students highlight their adaptability and diverse skillsets. Tailored support mechanisms, such as training programs and financial assistance, can enhance these ventures, maximizing their economic contributions to students' families.

Table 2: Types of entrepreneurial business among undergraduate students in University of Uyo

Types	Mean	Rank
Operation of business centres, POS outlets, bakery, garment making,	3.00	2
cosmetology		
Marketing and retailing of goods	3.20	1
Organization and management of undertakings like ushering services, DJ, MC	2.14	6
Raising and marketing of livestock, crop and other input of agriculture	2.04	7
Provision of drycleaning services, homekeeping, cooking services, fumigation	2.68	4
Consultancy services to people who want to venture into business	2.38	5
Doing whatever jobs are available to make money	2.87	3
Repair of phones and electronic gadgets	1.77	8

# Impact of Students' Entrepreneurship on the Economic Well-being of their Families

The analysis of Table 3 highlights the significant contributions of student entrepreneurship to their personal growth and the economic well-being of their families. The creation of job opportunities within the family was one of the first statements analyzed. About 54.4% of students (22% strongly agreed and 32% agreed) indicated that their businesses had indeed created jobs for their family members. However, 35.6% of the students disagreed with the statement, and a smaller proportion, 7.8%, strongly disagreed. This suggests that while many students feel their ventures contribute economically by providing job opportunities to family members, there are others who may not see significant effects on their family's employment status. This aligns with previous research on the indirect economic benefits of student entrepreneurship, where job creation is often cited as a key factor in contributing to family economic stability (Nwachukwu & Ogbo, 2012). Another notable area was the impact of entrepreneurship on innovative skills. A significant proportion of the students, 86.6%, either strongly agreed or agreed that their business ventures enhanced their innovative skills. Innovation is often considered a key component of entrepreneurship and a skill that can lead to long-term economic benefits (Henrekson, 2014). The findings show that a strong correlation exists between entrepreneurship and skill development, with innovation being one of the most cited personal gains among students. Financial independence was another critical area explored. According to the data, 84.5% of students affirmed that their businesses had helped them pay their school fees without relying on their parents. This suggests that entrepreneurship is playing a significant role in promoting financial independence among students. It is worth noting that entrepreneurship fosters not only financial independence but also a sense of personal accomplishment and self-reliance, which is widely reported as a crucial factor in empowering young people (Bjørnskov, 2021). The ability to finance one's own education without parental support is an indicator of how entrepreneurship can contribute to economic well-being and reduce dependency on family resources. However, when students were asked about the business's role in improving their family's living conditions, the responses were more mixed. Only 43.3% of students agreed that their business contributed to better accommodation for their families, while 46.7% disagreed. This highlights a potential limitation of entrepreneurship in improving living conditions. While entrepreneurship may bring personal financial benefits, the broader, long-term effect on a family's quality of life is not as strongly realized across all respondents. This could be due to various factors such as business profitability, the scale of operation, or the external economic conditions influencing the business's success. Another important finding was related to students' ability to save money. Almost 87.8% of respondents indicated that their businesses had led to an

improvement in their savings. This is significant because savings are critical for long-term economic stability and resilience. The link between entrepreneurship and increased savings is well-documented in literature, with studies showing that entrepreneurial ventures often lead to better financial planning and savings behavior (Alshebami & Al Marri, 2022). In this context, student entrepreneurship seems to provide an avenue for building financial security, which in turn enhances their ability to invest in future ventures or personal goals. In terms of the creative and personal satisfaction derived from entrepreneurship, the responses were largely positive. Over 72.2% of students agreed that they and their siblings found creative freedom and satisfaction in running the business. This is consistent with studies that suggest entrepreneurship fosters creativity and personal growth, offering students not only financial returns but also valuable experiences that contribute to their overall development (Boldureanu et al., 2020). Lastly, the impact on long-term planning and future economic goals was considered. Approximately 86.6% of students reported that their business ventures had helped them plan for the future. Entrepreneurship often instills a forward-thinking mindset, encouraging young people to think about long-term financial planning, investment, and risk management (Nga, 2019). Such entrepreneurial skills are invaluable for future economic success, as they lay the foundation for personal financial literacy and strategic decision-making.

Table 3: Item analysis of statements on extent of students' entrepreneurship impact the economic wellbeing of families of students

Statements	SA	A	D	SD
1.I have created job opportunities for members of my	122(24.4)	161(32.2)	178(35.6)	39(7.8)
family				
2. My business has boosted my innovative skills	261(52.2)	172(34.4)	50(10.0)	16(3.3)
3. The business has helped me in paying my school	278(55.6)	145(28.9)	72(14.4)	6(1.1)
fees without waiting on my parents				
4. Through this business, my family enjoy a more	95(18.9)	122(24.4)	234(46.7)	50(10.0)
comfortable accommodation				
5.I am financially independent controlling my affairs	195(38.9)	156(31.1)	111(22.2)	39(7.8)
without intruders				
6.I have considerable improvement in my savings	234(46.7)	206(41.1)	50(10.0)	11(2.2)
7.I and my sibblings derive creative freedom and	116(23.3)	245(48.9)	128(25.6)	11(2.2)
personal satisfaction from the business				
8. The business has granted my family members more	134(26.7)	211(42.2)	150(30.0)	6(1.1)
learning opportunities				
9. The business has improved the economic wellbeing	172(34.4)	183(36.7)	134(26.7)	11(2.2)
of my family				
10.I have been able to plan for the future	261(52.2)	172(34.4)	50(10.0)	17(3.3)

Figures in parentheses is percentages

Extent of students' entrepreneurship impact on the economic well-being of their families. The categorization of the extent to which student entrepreneurship impacts the economic well-being of their families, as presented in Table 4, reveals critical insights. The data indicates that 23.30% of respondents rated the impact as being to a "great extent," while 76.70% categorized it as a "less extent." This distribution highlights that while student entrepreneurship contributes positively, its transformative impact is often limited to incremental improvements

rather than substantial economic gains. The relatively lower frequency (117) of students reporting a significant impact aligns with findings by Chigunta (2017), who emphasizes that young entrepreneurs, especially students, often operate small-scale ventures constrained by limited capital, time, and experience. These constraints hinder their ability to generate sufficient profits that could lead to transformative economic changes for their families. Furthermore, Neneh and Welsh (2022) argue that most student entrepreneurs juggle business operations with academic commitments, which reduces their capacity to scale their businesses effectively. Conversely, the majority of respondents (383) reported a less extensive impact, reflecting the supplementary role of student entrepreneurship in family economics. Hisrich et al. (2020) suggest that while such businesses may not drastically alter family financial conditions, they provide a critical safety net. These ventures often cover basic needs, educational expenses, or emergencies, thereby alleviating some financial pressure on families. The findings also underline the potential for future growth. Chigunta (2017) asserts that even small-scale businesses serve as a foundation for entrepreneurial skill development, which could lead to greater economic contributions over time with proper support. For example, access to microfinance or mentorship programs can help student entrepreneurs transition their ventures into more impactful enterprises.

Table 4: Categorization of extent of students' entrepreneurship impact on the economic wellbeing of their families

Categorization of extent	Extent of impact score	Frequency	Percentage
Great extent	1 - 20	117	23.30
Less extent	21 - 40	383	76.70
Total		500	100'00

# Challenges faced by student entrepreneurs in University of Uyo

As shown in Table 4, the challenges faced by student entrepreneurs are diverse, ranging from financial constraints to operational difficulties. The results reveals that the most significant challenge is securing funds to start or expand businesses, with a frequency of 439 respondents (87.8%) identifying it as a major challenge. This finding aligns with research by Alias et al. (2024), who emphasized that the lack of adequate financial resources is a common obstacle for student entrepreneurs in many developing countries. The difficulty in accessing capital often limits students' ability to invest in business growth, innovation, and expansion, thus hindering the success of their ventures. Another major challenge highlighted by the students is the power supply, with 356 respondents (71.1%) marking it as a major challenge. This reflects broader infrastructure issues in Nigeria, where inconsistent power supply disrupts business operations, particularly in sectors like manufacturing and services. According to Nneze et al. (2024), erratic power supply is a significant barrier to business productivity in Nigeria, forcing entrepreneurs to rely on expensive generators, which increases operational costs. The issue of power supply is particularly pressing for student entrepreneurs who may not have the resources to sustain operations during power outages. While financial constraints and power supply are the most prominent challenges, other factors also influence the entrepreneurial landscape for students. Academic workload is another challenge, with 322 respondents (64.4%) considering it a major hurdle. Balancing academic responsibilities with running a business can be overwhelming, leading to stress and burnout. This finding is consistent with studies such as that by Klutse (2024), which noted that student entrepreneurs often struggle to manage both their studies and business ventures, impacting their academic performance and business success. The time and energy required for academic commitments can interfere with entrepreneurial activities, making it difficult to allocate sufficient attention to business growth.

Additionally, the challenge of finding customers was marked by 217 respondents (43.3%) as a major concern. This issue is particularly relevant in highly competitive markets where students are often competing against established businesses. According to Guerola-Navarro et al. (2024), marketing and customer acquisition remain key challenges for small businesses, especially when entrepreneurs lack experience in market research and customer relationship management. Student entrepreneurs may face difficulties in building a customer base, particularly when they are new to the market and lack the marketing knowledge or resources to effectively promote their products or services. The challenge of dealing with competition is also noteworthy, with 250 respondents (50.0%) identifying it as a significant concern. In many cases, students find themselves competing with more experienced and well-established businesses, making it difficult to gain a foothold in the market. As emphasized by Enderwick (2020), competition is one of the most formidable challenges for entrepreneurs, especially in crowded industries where new entrants face barriers to differentiation. Student entrepreneurs must navigate this competition by finding innovative ways to distinguish their businesses and attract customers. Despite these challenges, other factors such as acquiring the right skills and experience and dealing with high tax rates are perceived as less critical by the respondents, as shown by their lower frequencies. This suggests that while these challenges are important, they may not be as immediately impactful as issues like funding and power supply. Nonetheless, acquiring the necessary skills and knowledge to manage a business effectively is crucial for longterm success. According to Sadiq and Omolara (2023), many student entrepreneurs lack the necessary business management skills, which can hinder their ability to operate efficiently and scale their businesses.

Table 4: Challenges faced by student entrepreneurs in University of Uvo

Challenges	Major	Minor	Not a	Mean	Rank
	challenge	challenge	challenge		
1. Funds to start or grow business	439(87.8)	44(8.9)	17(3.3)	1.84	1
2. Possibility of losing money	250(50.0)	194(38.9)	56(11.1)	1.39	5
3. High tax rate	222(44.4)	189(37.8)	89(17.8)	1.27	8
4. Policies and regularity requirement	178(35.6)	233(46.7)	89(17.8)	1.18	10.5
5. Academic workload	322(64.4)	129(35.6)	56(10.0)	1.54	3
6. Right skills and experience	233(46.7)	170(36.7)	83(16.7)	1.30	7
7. Support from family and friends	172(34.4)	244(48.9)	83(16.7)	1.18	10.5
8. High level bribery and extortions	211(42.2)	160(32.2)	188(25.6)	1.17	12
9. Right business location	256(51.1)	180(35.6)	67(13.3)	1.38	6
10. Finding customers	217(43.3)	178(37.8)	94(18.9)	1.24	9
11. Dealing with unexpected resignation of employee	133(26.7)	217(43.3)	150(30.0)	0.97	13
12. Dealing with competition	250(50.0)	222(44.4)	28(5.6)	1.44	4
13. Power supply	356(71.1)	111(22.2)	33(6.7)	1.64	2

Figures in parentheses is percentages

#### **Conclusion and Recommendations**

The study highlights the significant role that gender, business types, and challenges play in shaping students' entrepreneurial ventures. The study revealed that a majority of the students engaging in entrepreneurial activities are female, underscoring the growing participation of women in business.

The types of businesses they operate range from marketing and retailing to offering various services like dry cleaning and event planning. However, the students face several challenges, primarily in securing funding and dealing with power supply issues, which hinder their growth and sustainability. Academic workload and competition also pose challenges to students' ability to balance business operations with their academic commitments. Based on these findings, it is recommended that universities provide better support systems, such as access to startup funds, mentorship, and practical business training. Furthermore, addressing infrastructure issues like reliable power supply could significantly improve students' entrepreneurial success. Universities should also encourage partnerships between student entrepreneurs and local businesses to foster experience-sharing and customer acquisition strategies. Finally, a more integrated approach that balances academic workload with entrepreneurial development would help students thrive both academically and in their business ventures.

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