



Impact of Entrepreneurship on Unemployment/ Underemployment Rate in Nigeria: Islamic Perspective

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Abstract: Nigeria independence in 1960 had brought a reactive governance targeting provision of manpower to satisfy limited governmental or white-collar jobs from parastatals, ministries and industries which were mostly under government control. Practice of entrepreneurship which led to self-sustenance, self-reliance and self-esteem before independence was neglected, and not even considered in the schools' curricula. A reflection of Nigerian style of entrepreneurial system of olden days should be seen in the curricula of Nigerian educational system to address employment challenges. The development will provide enablement for business development with due consideration of cultures and religions. In Nigeria, success of entrepreneurship practice is divided into four, namely golden age (up to 1970), trial age (1970-till date), sustainable age and consolidation age, indicating degree of success attainable. For system sustainability, Nigeria's educational system should be restructured to reflect the technical and entrepreneurial skills needed to drive home national economy. Creation of educationally-based entrepreneurship system and provision of enablement for school leavers to take up businesses after graduation will consolidate employment stability of the nation. Suggestions were provided to enable movement from schools (after graduation) to shops, industries, or farms without waiting for government-based job.

Key words: Economy, Education; Entrepreneurship; Sustainability, Unemployment

INTRODUCTION

There are many definitions of entrepreneurship in literature (CD, 2017; HEN, 2017; REDNE, 2017; TPEN, 2017; Osalor, 2010, 2016; Vascable, 2016; Orode, 2016). For easy comprehension, entrepreneurship is summarily defined in this paper as the ability of individuals or group of people to establish their own businesses (enterprises or firms) within the limit of resources at their disposal. The nature of the business can be trading-, technical-, medical-, agricultural-, consultancy-, or service- based, among others. Resources can be money, manpower, machinery/capital, material, marketing, information, and knowledge (both artificial and natural). Knowledge acquired from schools (public, Islamic, organisational, and parenting) is termed artificial knowledge while natural knowledge is being acquired with our physiological development (sometimes called talent). Underemployment is succinctly defined as inability to secure jobs based on the levels of competence, skill, ability and/or certificate at one's disposal, or securing full-time job but still living below poverty level (RBUU, 2017; MDBUU, 2017). In this case the job and its content including wages therefrom is below the level of competence and/or the certificate of the employee. Underemployment, which is visible or invisible in nature, is common among those holding high institution or post-graduate degrees. Unemployment is summarily a situation where people with right levels of competence and certificate cannot find any job to engage in either below, the same or above the levels of competence/certificate they are holding (UIP, 2016; USE, 2017; DBUU, 2017, Dili, 2017; EIN, 2017). High rate of unemployment/underemployment is an economic crisis signal, and it can hamper entrepreneurship development (ICMEGN, 2017; IFDIEGN, 2017, Johnson, 2017). The consequence of high tides of

unemployment and underemployment in many countries is the reconsideration of entrepreneurship as a panacea in the 21st century.

The essence of engaging in entrepreneurship (or business) is to make profit, and the same time provide employment opportunities to both the business operators and the public. It is a tool for sustainable economy under a favourable operational environment to be provided by individuals and the government. However, it is a misery that entrepreneurship which is meant to directly provide solution to employment challenge can only address the issue of unemployment by generating more underemployment which is a bottleneck to the attainment of a sustainable economy growth in Nigeria. Entrepreneurial acumen should be created in/by the students while in school to afford them the opportunities (based on their expertise) of having/establishing their business outfits after graduation. This is a solution to the challenge of underemployment which is common among Nigerian youths today. The transformation of educational system towards entrepreneurship drive will bring success story (in future) on the nation's economy as it was happened in the industrialised nations. It is revealed that unemployment rates in US, UK and European zone were estimated (on average) as 7.0, 7.5 and 8%, respectively, while about 80% of Nigerian labour force were either underemployed or unemployed (Dili, 2017) out of which 18.8% were unemployed (Olawayin, 2017). Meanwhile, Malaysia is facing underemployment rate of about 10.7% in 2015 (Aminul Islam & Kamarudin, 2017). Other nations that were experiencing unemployment/ underemployment in the past few years included South Africa, Greece, Spain, Ethiopia, Iran, India, and most Arab nations. The menace of unemployment/underemployment in Nigerian society should be radically dealt with by reviewing religiously; government policy on entrepreneurship, institutional curricula, and educational system in line of employment generation through entrepreneurship empowerment, technology advancement and economic enhancement.

Methodology

Appraisal of entrepreneurship model on how it (can) address(ed) the issues of underemployment or unemployment is carried out based on Islamic, government policy, discipline/course of study, course content and educational system perspectives. Suggestions were made to arrest any challenge identified.

Islamic perspective

In this section, answers to the following questions were given. What is the stand of Islam on the issue of entrepreneurship, underemployment and unemployment? What are the differences and similarities between Islamic and public positions as regard entrepreneurship? Is there any success/failure identified in the process with due consideration of Allah's words (Qur'an), and Prophet's examples (Sunnah)?

Governmental policy perspective

This section addresses the following questions. What are the government policies that promote entrepreneurship model towards solving employment challenges of the country (Nigeria)? What are the gaps identified? How can the lapses be resolved for the attainment of the 21st century developmental goal?

Curriculum development perspective

Discipline/course of study

This section looks into the following questions. What are the common courses presently offered in many of the higher institutions in the country? How those courses are support the call for entrepreneurial needs of the students? How can any identified challenge be resolved?

Course content evaluation

Appraisal of course content should address the following questions. What are the contents of the selected subject? Is there any motivation for entrepreneurship in the contents? What are the methods of bridging the deficiency if any?

Educational system

How can the educational system be improved to completely support entrepreneurship programme? How can the entrepreneurship success be compared with that of industrialised nations? How can the deficiency be tackled to enhance industrialisation?

Results and Discussion

Islamic perspective

Allah encourages entrepreneurship and engagement in business activities (Qur'an: 62/10; 67/15). Allah's power that was manifested in creation of all living and non-living things is an example of entrepreneurship. Prophet Muhammad (SAW) and his righteous companions (RA) had shown by examples how lawful (halal) business activities can be carried out (Qur'an: 61/10-11; Sahih Bukhari: 3(41)/576). Islam discourages people from partaking in prohibited (haram) business transaction.

Forbidden business transactions in Islam included usury (riba), pork, selling of intoxicants, gambling, pork production and processing, pornography and some types of entertainment (Qur'an: 2/168; 2/275; 5/90; Ramadani et al., 2015).

The Prophet (SAW) was asked what type of earning was the best, and he replied: "A man's work with his hands and every (lawful) business transaction" (Al-Tirmidhi, in Gumusay, 2015). In Islam, success of entrepreneurs, clients and customers lies on faithfulness, trustworthiness, dependence on Allah (tawakkul), efficient and proper use of resources, use of permissible sources of production and production of permissible products, sincerity in efforts, concern of societal welfare and the environment, fairness and transparency in all activities, pursuance of knowledge/managing ability, taking pride in work/labour, consultation with stakeholders before decision making, honesty, truthfulness, corruption avoidance and moral uprightness in the conduct of the business (Qur'an: 11/85; 2/16; Fozia et al. 2016; Faizal et al. 2013; Baqutayan, 2016; Gumusay, 2015). Entrepreneurship and business must be shaped in line of Islamic law (Shari'ah) for the attainment of success (Gumusay, 2015). Prophet's rightly guided companions were successful businessmen are promised Paradise (Aljannah) in the hereafter because of their obedience to Allah's injunctions (Qur'an: 57/10). Among past and present Muslims there exist also several businessmen with good morals. Allah encourages individuals to be part of successful entrepreneurs that will contribute to the sustenance of Islamic economics and Islamic finance. Allah discourages people from being lazy (Qur'an: 11/6; Qaradawi: 2005/6-8 in UIP, 2016) except under necessity, due to lack of ability, tools, or required skill. The latter was grouped under Jabariyah unemployment while the former that lazed around was Khiyariyah unemployment (Qaradawi: 2005/6-8 in UIP, 2016). Government, organisations or individuals are encouraged to assist Jabariyah group (unemployment by necessity) in acquiring necessary tools, equipment or skill necessary to start the business. Khiyariyah group (unemployment by choice) are not to be supported financially, they only need re-orientation that will motivate them to the functioning of their potentials, to keep balance and peace in the society (Ullah et al., 2013). The sustenance provided will prevent crimes, crises, corruption and terrorism. Conventional (so called Western) entrepreneurship is deficient due to secular mode of operation, without regards fear of Allah (Hassan & Hippler, 2014). Unfaithfulness, untrustworthiness, and moral decadence were the major factors responsible for failure of many entrepreneurs in Nigeria today. It can be shown that success can only be achieved with due obedience to Allah's injunctions in the noble Qur'an and Prophet's teachings and traditions (Sunnah) in all business dealings.

Governmental policy perspective

It was realised that production entrepreneurship is mostly embraced in Nigeria out of the most popular types of entrepreneurship in place; namely, production, commercial-merchant, financial and credit, insurance and intermediary (HEN, 2017; EIN, 2017; CEGDN; 2017). Among the economic programmes created by government to encourage people to become independent entrepreneurs are Graduate Employment Programmes (GEP), Open Apprenticeship Scheme (OAS), and Students' Industrial Work Experience Scheme (SIWES). Governmental policies and activities in support of entrepreneurship development included Structural Adjustment Programmes (SAP of 1986) policy, The National Directorate of Employment (NDE), Enterprise Development Agency of Nigeria (SMEDAN), and Small and Medium Enterprise Equity Investment Scheme (SMEEEDS of 2001) through which financial supports are provided for entrepreneurs by Central Bank of Nigeria (CBN). The Nigerian Bank for commerce and industries (BNC of 1981/82) for the purpose of revelling loan scheme (of about N500, 000.00) for investing on small scale industries/enterprises excluding working capital but including land, Small-scale Industries Credit Schemes (SSICS) of about N150, 000.00 of the Federal Ministry of Industries for entrepreneurs holding any manufacturing, processing or service industry. Central Bank of Nigeria under 1991 Credit Guideline based on Monetary Circular No. 25 allowed the Commercial and Merchant banks' loans to be given to small scale enterprises whose capital investment (including land and working capital) is within N5 million, and turnover is within N25 million annually. Degree 1990 (section 351 subsection 1) of the Companies and Allied Matters (CAMD) supported the establishment of small scale company by the populace provided the expected turnover has met the amount as fixed by the Corporate Affairs Commission (CAC).

However, the following challenges were identified to be affecting the success of Nigerian entrepreneurs. They are; complex process of securing loans from financial institutions, unfavourable and unrealistic requirements including high collateral and interests on loans. This tends to frustrate and discourage aspiring young entrepreneurs. This practice by the relevant banks has discouraged many youths having good business ideas from realising their dreams. Despite many policies and activities put in place by the government in support of entrepreneurship, the progress is being hindered by inadequate infrastructural

facilities such as bad condition of roads, and epileptic public electric power supply, which have led to poor performance of many Nigerian entrepreneurs who are running on alternative energy supply from as petrol or diesel. Securing initial capital to finance entrepreneurial activities is very difficult in Nigeria. Corruption, political instability and running of social mono-economic system have given a huge setback to entrepreneurship development. Nigerian entrepreneurs are been affected by incessant discontinuity, instability, and inconsistency in government policies. Policies made, in most cases last for four years (tenure of office) of the incumbent government. Impatient in the part of Nigerian entrepreneurs is another challenge. Nigerian young entrepreneurs fair of taking risk. Instead, they always expecting quick returns on investments, hence fall victim of fraudsters. Structure challenge due to lack of understanding of company operation has made many entrepreneurs to close shops earlier. They do not have technical competence and skill to distinguish between production and trading company. While Production Company produces goods/products thereby holding the assets, trading company trades with the clients and customers to make profits. Financial management in the part of business owners is another challenge. Many Nigerians are not disciplined financially. Many entrepreneurs have poor accounting, bookkeeping, and economic management tactics. They violate the laws that guide organisational financial management at will (under the claim of ownership) through lavish spending. Lack of sales and marketing strategy has led to the extinction of many businesses in Nigeria. Marketing and sales of products is the responsibility of entrepreneurs themselves. Marketing responsibility should not be delegated to anyone because you can sell well what you produce by yourself profitably. Bad employee can make the company set packing. For small scale industry, hiring of worker's decision must be taken very carefully. Wrong choice of workers and corruption has led many entrepreneurs to bankruptcy in Nigeria. Poor payment agreement fulfilment by the clients is a challenge militating entrepreneurship drive of the nation. Many clients and customers in Nigeria do not take to terms of payment agreement even when it is written down under flimsy excuses. However, the entrepreneurship, despite stated challenges has a number of prospects in Nigeria. Entrepreneurship as an economic backbone of any nations and can bring economic development through flow of profit increase into the national income and thereby increase the nation's Gross Domestic Product (GDP). According to SMEDAN, in 2009 small and medium scale enterprises (SMEs) in industrial sector's contribution to the Nigerian GDP was valued at 37% making it the second largest contributor to the nation's GDP after the oil sector. Small and medium business owners have contributed to the nation's development by reducing the unemployment rate in the society. Entrepreneurship has provided the youths the opportunities of making legitimate money at home through operation of small businesses. Entrepreneurship can conserve foreign exchange by reducing the importation of raw materials, machineries, equipment's, and the payment of foreign experts. More encouragement is needed from Nigerian government by young and aspiring entrepreneurs, for making abundant goods and services available for local consumption. This will bring less dependence on foreign goods. Standard of living of the citizens will be improved through innovative products, high demands and profits therefrom. A formidable entrepreneurship development in the country will help in no measure in reducing rural-urban drifts, hence search of white collar jobs which have resulted to high rate of crimes and congestion in cities like Lagos, Abuja, and Port Harcourt will be reduced. Nigerian economic recession that has brought high rate of unemployment/underemployment can be controlled by creating conducive environment needed for more entrepreneurs to operate. Entrepreneurial revolution in the recent past in some countries including Brazil, Russia, India, and China has brought impressive growth economy to those nations. Nigerian can take example from this success story. Entrepreneurship, apart from creating job opportunities for others, can provide economic growth of individuals with attendant quality products at moderate prices and hence reinvigorate/flourish the local markets and economy. Entrepreneurship development should be more supported and taken as a national issue to fully reap economic benefit therein, most especially for fast attainment of the 21st century developmental goal.

Curriculum development

Curricula in Nigerian institutions should be developed towards motivation of students to entrepreneurship activities after living the school in their areas of expertise. Taking this action will reduce the tides of unemployment/underemployment in the long run that have adversely affected Nigeria as a nation in the past decades. Curricula development is presented under course of study and course content as follows.

Discipline/course of study

Observation from the information and data collected shows that many courses been offered in Nigerian high institution have no bearing in promoting entrepreneurship. For examples, many courses including history, political science, English, literature, physics, and chemistry were taught ordinarily without consideration entrepreneurship of the subject. Many of the graduates of the subjects end up either in seeking for job (unemployment) or in classes as teachers, where their take home cannot often take them home (underemployment). Pursuance of any course in Nigerian institutions must attract entrepreneurship training, theoretically and practically. It should be noted that entrepreneurship training should be part and parcel of course of study, not to be treated in isolation as it is being done in many of Nigerian institutions. Requisite entrepreneurship training in schools will motivate them towards taking interest in establishing their own business outfits after graduation and afford them the opportunity of being employers of labour and hence add to the value of Nigerian economy.

Course content evaluation

It was also noticed that contents of most of courses being offered in Nigerian institutions are deficient of entrepreneurial aspects. Little or no motivation is created in students through the existing contents to drive home interest in transforming contents rendered to them into entrepreneurship activities. Entrepreneurship driven course contents should include business environment (internal environments, task environments, and the general environments), venture capital, start-up capital (for production development, initial marketing, and expansion or development financing), Small and Medium Scale Enterprises (SMEs), business plan, business opportunities and innovation (new product, change production line). The stated contents among others will bridge the existing gap and should be treated by taking peculiarity of the course in question into consideration. Hence students will be prepared and motivated beforehand in taking up small business after their school life.

Educational system

By critically looking into Nigerian educational system it is realisable that there are little or no provision for entrepreneurship programmes as it is obtainable in the industrialised nations. The current educational structure based on 6-3-3-4 is weak operationally to deliver fully the expected results. The pupils/students' training durations of 6, 3, 3, 4 years in primary, junior secondary (middle school), senior secondary (high school), and tertiary institutions respectively has not yielded a desired result in the aspect of entrepreneurship development. The present Nigerian educational system is generating school leavers with fewer or no knowledge of entrepreneurship as compared with what are obtainable industrialised nations. Unemployment/underemployment has been a burden on the economy of the nation. Recent, economic recession has worsened the case. A solution through inclusion of 2 year-duration full entrepreneurship programmes for all prospective students to attend before seeking admission into the institutions of higher learning will go a long way in motivating more youths towards having businesses of their own after graduation. Hence, the new educational structure based on 6-3-3-2-4 is recommended for promotion of entrepreneurship in Nigeria.

Conclusions

Before Nigeria independence, people have been practising entrepreneurship in their daily dealings. By then many Nigerians practiced agriculture as profession in the forms of cattle rearing, food and cash crops production, fishery and aquaculture, etc. and the surplus therefrom after family's satisfaction were being sold or exchanged with other commodities they needed for lives sustenance. This is the beginning of entrepreneurship in Nigeria. Entrepreneurship served as a prime mover of Nigeria economy that the economic buoyancy of the nation had surpassed that of the so called world powers-USA, UK, and among others. Nigeria independence in 1960 had brought about a reactive system of governance inherited form colonial masters targeting provision of manpower to satisfy limited governmental or white-collar jobs from parastatal, ministries and industries which were mostly under their control. The reactive curricula systems failed to maximally address the issues of self-sustenance, self-reliance and self-esteem which are products of sustainable entrepreneurship. A reflection of Nigerian style of entrepreneurial system of olden days should be seen in the curricula of Nigerian educational system under good consideration of the global advancement. The development will provide enablement for business development with due consideration of our cultures and religions, which were found wanting in the curricula earlier provided by British colonialists. The oil boom of 1970s and unquantifiable foreign exchange earned therefrom had deceived successive governments from reasoning towards establishment of a sustainable entrepreneurship system to serve as drive of Nigerian economy in future, most especially in the areas of providing solution to the emerging challenges of employment generation. Today, it is realisable that the entrepreneurship

can play a good role in reducing the tides of unemployment and underemployment in the 21st century. In Nigeria context, success of entrepreneurship practice is divided into four, namely golden age (up to 1970), trial age (1970-till date), sustainable age and consolidation age. Trial age in the sense that entrepreneurship policies that were put in place have not yielded any tangible result in eradicating or reducing the tides of unemployment and underemployment among Nigerian citizens. Entrepreneurship policy is a mere conjecture, leading to a continuing increase in population of underemployed youths. For system sustainability and to meet the challenge of 21st century, Nigeria's educational system should be restructured to reflect the technical and entrepreneurial skills needed to drive home national economy. Creation of educationally-based entrepreneurship system coupled with the fair God and provision of enablement for school leavers to take up businesses in the areas of expertise after graduation will consolidate employment sustainability of the entrepreneurial process in future. At the consolidation stage, self-movement from schools (after graduation) to shops, industries, farms, among other businesses will be enabled, overshadowing seeking for government-based job opportunities. Attainment of this status will compete favourably in the comity of industrialised nations, USA, UK, among other European, Asian and African Countries.

There is a need to fully encourage entrepreneurship in Nigeria because of economic and employment challenges that are prevalent from the recent past. Underemployment/unemployment is the order of the days. High underemployment rate in the country has caused brain drain as many experts that were underpaid have sought greener pasture abroad. Most of unemployed youth have become political thugs and engaged in on crime or the other as a mean of getting money for self-sustenance. The study indicated that Nigerian economy can be strengthened if some pertinent measures are taken in the areas of reviewing; policies and activities guiding entrepreneurship development of the nation, curricula of the national institutions, educational structure/system and level of national uprightness and fear of God. If the stated measures are positively taken, very soon Nigeria will compete favourably with the industrialised nations in term of economy power by fully embracing technology powered entrepreneurship model of economic development.

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