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CREATING TAILORED DIGITAL MARKETS FOR STUDENT-CENTERED MICRO ENTERPRISES: A CASE STUDY OF THE NIGERIAN LANDSCAPE

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ABSTRACT

Entrepreneurship education was introduced into the curriculum at the tertiary level in Nigeria to groom students to become economically independent. However, despite over ten years since its introduction, the number of unemployed graduates has continued to increase. One reason why the full positive impact of this course is not being felt across Nigeria may be because of the lack of attention devoted to creativity, values and emotions of entrepreneurship in students. We present Small Pocket Money, a first of its kind university-based e-commerce model. The presence of a tailored digital national market for tertiary-level students' micro-businesses is aimed at providing a more participatory, experience-based problem solving education and stimulating the growth of ecosystems both within and across tertiary institutions, for micro-scale student entrepreneurs.

Keywords: Entrepreneurship, Micro-businesses, Tertiary-level students, University-based economy, Commercial ecosystem.

1.0 INTRODUCTION

Entrepreneurship is one of the compulsory courses taught across Nigerian tertiary institutions. It falls under the general studies undertaken mostly in year one and two at the undergraduate level. This subject was injected into the curriculum due to the need for students to become more relevant towards the growth and development of the nation. Other goals include grooming the students to be more independent economy-wise, after they graduate, by motivating and preparing them for self employment rather than the option of only seeking for white-collar jobs (Jimah & Unuighbokhai, 2011). However, the rising level of unemployed graduates as confirmed by Ukazu (2021) who noted that about 15.3% (as at 2019) of Nigerians with advanced education still end up unemployed, leaves one wondering if the expected impact of entrepreneurship education is being harvested.

Oseni's (2017) findings lay emphasis on the fact that entrepreneurship education must be made compulsory at the secondary school level for it to be effective at addressing unemployment. Adiaka and katura (2014) provided a much broader perspective following their survey study in three tertiary institutions in Plateau State, Nigeria. Interesting highlights of their research indicated that over 70% of the participants expressed a positive disposition towards self employment as a result of entrepreneurship education as taught in their classrooms, and many were willing to further their knowledge in the field. The students interviewed, however, pointed out the lapses in the current program, which include the lack of adequate business management skills and entrepreneurial orientation, noting that the course was too theoretical, having little provision for practical exposure. Other inadequacies include insufficient facilities, such as not enough qualified teachers and inadequate time allocated for the subject. Mohammed and Adamu (2021) surveyed final year business education graduates of Federal colleges of education in the North-eastern part of Nigeria and they reiterated similar gaps, pinpointing the lack of start-up capital and inadequate training in terms of entrepreneurial skills. Some universities (such as Bingham University) have taken the mandate to extend the education to include a complete learning period on entrepreneurship practical and skills acquisition (Bingham University, 2014), while others have special entrepreneur centers within the university premises aimed at providing a variety of skills to students who are willing to learn. Insufficient soft skills, as partly the cause for unemployment among business education graduates, was the focus of Ezenwafor and Onokpaunu's (2017) study, which covered postgraduate students in the south-south, south-east and north-west regions.

Only a handful of studies have concentrated on on-campus student entrepreneurship. One reason given for this trend are the difficulties students face as they strive to meet up with the high cost of living on campus, coupled with the need to pay tuition and other mandatory fees plus, their learning materials (Research Clue, 2019). The author, however, stressed the downsides of on-campus student entrepreneurship using University of Lagos as a case study. These include absenteeism and lateness to classes; failure to meet up with assignment deadlines and even dropping out of school. This is largely attributed to the fact that most students have to make face-to-face contacts in order to sell their products, which saps a lot of their time and energy. Ikuemonisan et al. (2022) further confirms the fact that many students in public tertiary institutions in Nigeria are from low-income families and they live on less than $1.47/day. According to Research Clue (2019), the students are blessed with different skills like knitting, sewing, painting, hair making, bread making, laundry services, gardening, amongst others. Oyeniyi (2022) interviewed a couple of tertiary-level students who are in one way or the other engaged in small businesses on-campus. Although the narratives and challenges varied, the students were all keen on growing their businesses within the university environments whilst calling on the government and concerned stakeholders to invest more in the development of students' small businesses. Joining the call is Davwet et al. (2019) who have recommended that the management of universities should collaborate with successful private entrepreneurs and other sponsors in order to fund entrepreneurship activities within their vicinities.

From the foregoing, it is evident that there is an extreme lack of studies that seek to connect student entrepreneurship to the digital space in Nigeria. Given the many challenges students face as a result of the manner in which they undertake their sales (that is, largely through physical contact), a targeted digital commercial space can offer huge benefits. It is bound to save a lot of time and energy investments in terms of the marketing process for the students' products and services. The contribution of this paper is as follows. First, we address the lack of targeted online market spaces for tertiary-level students and staff micro-businesses in

Nigeria. Next, we outline the implications of such gaps on student-based entrepreneurship and finally, we present a novel solution as a way to address the problem.

In section 2, the digital space is briefly discussed and the underlying theory supporting the need to establish linkages among student-led micro-businesses is highlighted. Details of some locally inclined digital marketing platforms in Nigeria and the opportunities that they offer student micro-businesses will be presented in section 3. Section 4 introduces Small Pocket Money (SPM), a project that aims to fill the gap by connecting student micro-businesses across the Nigerian digital landscape. Section 5 examines the implications for university stakeholders and policymakers, including the limitations of SPM. Section 6 concludes.

2.0 THE DIGITAL SPACE

The success of the overall entrepreneurship nature of the university is reflected in the number of student start-ups (Bergmann et al., 2016). These start-ups are a form of knowledge transfer from the university environment to the market (Âstebro et al., 2012). Bandura (1971) established the theory of social learning. The theory highlights the manner in which people learn, which is through direct experience or by observing other people's behaviors. This perspective brings to the fore the importance of peer influence and the formation of networks which have a huge potential of providing the required amount of social capital needed. According to Mosey and Wright (2007), nascent entrepreneurs frequently lack this sort of exposure, thereby hindering, significantly, their operational growth. One key advantage of having network ties includes the provision of an easier market entry point which can cut across geographical, social and institutional boundaries.

According to the Adeyemi et al. (2021), 67% of enterprises are owned by youths who range between 18 to 35 years with women accounting for 43%. The adoption of technology and the massive use of social media has been noted as one of the factors driving micro-business growth (especially post-COVID19) as businesses become exposed, reaching large groups of new customers without having to spend a lot of money. Sulyman-Haroon and Kadiri (2019) and Agbim and Gbar (2021) are among the very few authors that have focused on the usage of social media by student entrepreneurs to either start or further boost their small businesses. In both cases, positive reviews have been received. The NCC (2016) report ranks the usage of social media platforms in Nigeria as follows Facebook (93.72%), Twitter (5.29%), Pinterest (0.42%), Tumblr (0.2%). A more recent study by the Adeyemi et al. (2021) puts it at Facebook (66%), Whatsapp (58%), Instagram (42%), Twitter (23%), Youtube (10%) and Tiktock (5%).

3.0 LOCALLY BASED DIGITAL MARKETING PLATFORMS IN NIGERIA

With all the spectacular opportunities that the international platforms highlighted in section 2 offer, they fail to integrate local perspectives that are unique to the geographies and businesses of the Nigerian student. This makes it difficult for on-campus student entrepreneurs in Nigerian tertiary institutions to establish university-based networks at state, sub-region and national levels. It should be emphasized that the word 'university' is loosely used to refer to tertiary institutions. These sorts of networks have the potential of providing the students with different peer-to-peer contacts as it relates to those who provide resources, customers, as well as increasing the proximity between different micro-businesses across tertiary institutions the country. Hence, we briefly highlight locally based digital markets.

The locally based e-commerce platforms include Jumia (*www.jumia.com*), Konga (*www.konga.com*), SLOT (*slot.ng*) and Jiji (*jiji.ng*) among others. They provide the needed indigenous perspective, focusing largely on the Nigerian landscape and taking into consideration the unique challenges faced Nigerian entrepreneurs, such as product delivery to difficult terrains location-specific. However, they still fall short in providing a targeted market place for student entrepreneurs owing to fee charges and a high rate of competition among more experienced entrepreneurs. Given the fact that they are open to everyone using their services, the bigger entrepreneurs and sellers tend to dominate the scene because they can easily afford the commissions and other related costs required by the online market services. This leaves very little visibility for students and further marginalizes struggling informal micro-business which is the major scale of business students generally engage in. The imposition of other costs (such as commissions) eats deep into the students' pocket and starves them of sustainably growing their businesses.

The lack of a target marketplace for students to showcase their products has caused a lot of them to give up on their micro-businesses after a while. This gap was made more visible when the tried and tested routes, such as word of mouth and face-to-face trades, failed to serve their purpose due to the recent incessant strikes in public institutions (Monogbe and Monogbe, 2019; Daily Trust, 2022; Oluyi, 2022; Ogundepo, 2022) coupled with the hardship brought about by the Covid-19 pandemic. The situation made it almost impossible for students to display or advertise their goods within their institutions, as the government's mandated lockdown was in full enforcement. This further depleted their confidence level and their ability to establish and become empowered economically. The females are the hardest hit in this regard.

4.0 SMALL POCKET MONEY: ESTABLISHING LINKAGES AMONG ON-CAMPUS STUDENT-LED MICRO BUSINESSES AT THE NATIONAL LEVEL

None of the e-commerce platforms in Nigeria's tech sphere currently specifically targets tertiary students/lecturers or their micro-businesses probably because they are unable to map out a model that is financially competitive. However, in order to ensure the growth of entrepreneurship within the communities of higher institutions, there is an urgent need to support the budding businesses of on-campus students whilst relieving them of the time and energy they would have otherwise used to market their products orally or the valuable time that would have been taken out of their study hours.

In order to create true sustainability within the university-based economy, reliable tailored e-commerce networks should be highly encouraged. The first of its kind is the SPM online market (*https://smallpocketmoney.com/*), a university-based e-commerce model. It is a free online classified advertisement and tertiary-community website. SPM is a simple service that was born out of the neccesity to develop practical university-based commercial ecosystems. Hence, it displays the characteristics of what is referred to as a frugal innovation (UNICEF, 2020). An aspect of its innovation stems from the network structure, which consists of all the universities, polytechnics and colleges of education in the Nigeria. This affords each user to network locally around their schools/cities, therefore not incurring delivery costs as most negotiation is done on the platform but the actual sale is in person. This essentially incorporates the digital and traditional routes of trade.

The institution-related identity incorporated into the SPM system is unique and makes for linkages to be established easily. Students are not only identified by the products/services they are offering, but also by the institutions they belong to. This paradigm shift is geared towards providing a more participatory, experience-based problem solving education and stimulating the growth of ecosystems both within and across tertiary institutions for micro-scale student entrepreneurs. This creates a fertile ground for peer-to-peer learning and training. The aim is to boost the connections within and across each university's ecosystem by nurturing (economic-wise) the following four associations:

a) Student-to-student business connections within and between departments.
b) Student-to-lecturer business interrelationships.
c) Lecturer-to-lecturer business contacts.
d) Student and lecturer to local business channels.

These relationships create a web within and across various disciplines, thus encouraging multi-disciplinary collaborations which are key elements for growing enterprising abilities (OECD, 2010). For instance, students from engineering and business can gain access to one another through the operation of their micro businesses. Aside from fostering these relationships, other competency areas SPM expects to nurture are developing market opportunities, building the conceptual abilities of students and creating well-organized structures that can further motivate team building across student-led micro-businesses. These competency areas have the potential to stimulate perspectives that are given very little attention, such as creativity, values and emotions of entrepreneurship in students. The students' businesses can also be exposed to business professionals, industry experts and other practicing entrepreneurs. Further, it can serve as a base for data collection with which postgraduate students and other researchers can conduct in-depth research on practical-oriented entrepreneurship education in Nigerian tertiary institutions. This will boost the understanding of trends, pitfalls and new perspectives in student entrepreneurship at state and sub-regional levels whilst accounting for the varying demographics.

Although SPM is still within its proof-of-concept stage (about 22 months old), the website has witnessed over 4000 registered users and over 100 student business adverts have been posted so far. Noting that this feat was achieved within the era of the most recent Academic Staff Union of Universities (ASUU) strike, precisely the 16th strike since 1999 which began on February 14, 2022 (Daily Trust, 2022; Akinwale et al., 2023), speaks volumes about the keen desires of the students and their struggle to ensure that they grow their micro-businesses. Visits to the website are not only relegated to Nigerians. Four months after its launch, Google analytics (Figure 1) showed that the visitors from outside Nigeria are mostly from the United Kingdom.

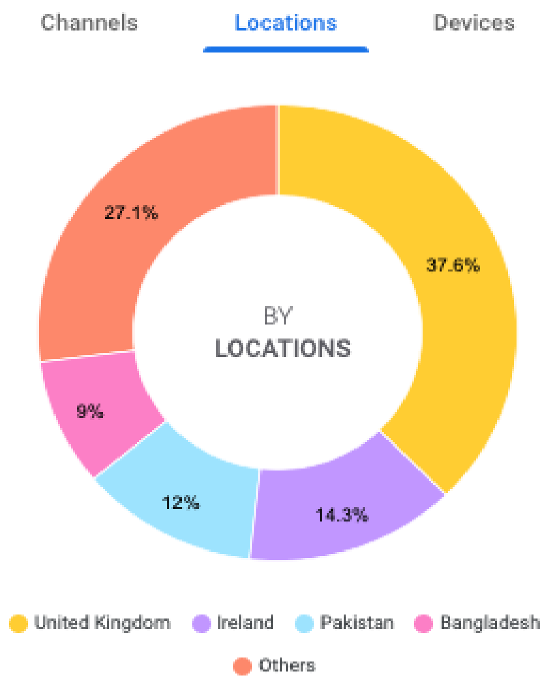

Figure 1: Out of country visitors to the small pocket money website by location in June, 2022.

The trade by barter system is also one of the supersaver highlights of SPM. It intends to mainstream this form of business transaction among students by encouraging swap options where students can swap goods and/or services.

5.0 IMPLICATIONS FOR THE GOVERNMENT, UNIVERSITY STAKEHOLDERS AND POLICYMAKERS

In this section, we highlight some recommendations for key stakeholders (government, university authorities and policymakers). For universities to be entrepreneurial and innovative, enterprise grooming national platforms need to be established both online and offline. Although the latter is being given some consideration (albeit in isolation), the former is not present. SPM should, therefore, be seen as a leap towards actualizing this sort of nurturing ground. This framework can spur information flows between tertiary institution-based administrators within the context of their entrepreneurial mission. It also opens doors for research, data collection, an in-depth analysis of the students' real business needs and the establishment of subgroups such as tailored enterprise clubs. As such, students are more engaged in the classroom learning process as they reflect on the application of the subject matter.

It presents the government with a different perspective regarding entrepreneurship education, such as opportunities for scale, in a practical sense. The establishment and expansion of linkages across mixed audiences, at the tertiary level, provides a new learning environment online, with ample materials for teaching and developing course modules. This type of joint resource centre across tertiary institutions can be taken into consideration to improve the curriculum on entrepreneurship education. Further, specific sustainability development goals - equity and poverty reduction - have room to take root at an earlier stage, within the trajectory of the career path of the students.

Policymakers can advocate for policies that will boost the university-led economy, which is a subset of the nation's economy. Policies that mainstream programs, workshops and campaigns, which stimulate the involvement of the private sector players (banks, venture capitalists and business angels) are essential.

5.1 LIMITATIONS OF SMALL POCKET MONEY

A number of limitations exist, which prevent SPM from attaining its maximum potential. Some limitations include low funding, which gave rise to the need to adopt the frugal innovation pathway. However, the lack of finance still impacts on the ability to expand SPM's infrastructure and market it to a greater number of local businesses. Furthermore, students from the far northern region of Nigeria make up less that 20% of the all the students registered on the platform. This limits their opportunity to reach a wider audience through the SPM platform, as most students are from tertiary institutions located in the southern region. SPM also encounters drawback with regards to brand recognition. This may be attributed to the fact that it is still in its nascent stage.

6.0 CONCLUSION

A new digital university-based national market is introduced in this research. The goal is to create a platform where Nigerian tertiary-level students can grow their micro-businesses. By making entrepreneurship education more participatory and experience-based, the classroom learning becomes more interactive and fun. Furthermore, a university-based economy is emphasized. Recommendations have been highlighted for the key stakeholders.

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