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Financial Well-Being, Psycho-Social Abilities and Sale or Distribution of Asian and U.S.A. Food Supplements by Public and Private Sector Graduate Employees in South-South Nigeria

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Financial Well-Being, Psycho-Social Abilities and Sale or Distribution of Asian and U.S.A. Food Supplements by Public and Private Sector Graduate Employees in South-South Nigeria

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I. INTRODUCTION

Nigeria has from about the mid-1980s suffered economic recession, dwindling budgets for acquisition of resources and personnel, harsh socio-economic environments and high rates of inflation with no adequate corresponding rise in salaries, wages and allowances of workers (Edem & Eteng, 1996). These ugly situations emanate from urgent destitution of wealth, misplacement of priorities, mismanagement of resources, devolution of the naira (Ifidon, 1994, Edem & Eteng, 1996) poor quality education; inadequate, teaching and learning facilities, distraction of tertiary institution lecturers to other means of livelihood out of poor and uncomfortable salaries (Academic staff union of Universities, 2001), to mention but a few. Consequently, high level manpower in the formal and organized private sector does not only experience unemployment and underemployment (Arikpo, 2005); but inability to cope with life as it used to in the 1960s, 1970s and early 1980s (Edem & Eteng, 1996).

Table 1 : Industrial Relations (1989–1991)

Description	1989	1990	% change	1991	% change
Trade dispute	144	174	20.8	204	17.2
Work stoppage	80	102	27.5	117	14.7
Workers involved (000)	157	255	61.8	460	80.9
Man-days (000)	580	1339	130.9	2,257	68.6
Work stoppage/Trade Dispute ratio	55%	59%		57%	

Source : Federal Ministry of Employment, Labour and productivity Lagos; Oladeji, S.I. (1993) *Policies and Development in the Nigerian Labour Market 1990-1991*, Nigerian Economy and Society Economic Policy and Development 1990-1991, Ibadan.

Series of strike actions have, therefore, come to characterize the Nigerian labour system. As it can be read from table 1, all indicators on the country's industrial relations from 1990 and 1991 suggest an increasing strained industrial atmosphere. Relative to 1989, the number of trade disputes and work stoppages rose from about 21% to 42% in 1990 and 1991

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respectively. The number of strikes that sprang from them were 55% in 1989, 50% in 1990, and 51% in 1991. The number of workers involved in them stood between 1989 and 1990 at 62% and as much as 192.6% in 1991. The man-days lost were 1,339,105 in 1990; 2,257,382 in 1991 and 580 in 1989 (Oladeji, 1993).

Unemployment from various employment exchange offices showed an increase between 1989 and 1990 at the levels of graduate employees. Both the vacancies and ratio of placement increased, and were

not appreciable enough to suggest remarkable improvement in the labour market situations. Between 1990 and 1991 the total number of registered unemployed stood at 24.0%. Cases of fresh registration became much more pronounced too. Vacancies declared upon demand also marginally increased. The placement ratio fell from 9.7% in 1990 to 1.3% in 1991. A true reflection of the situation is as shown in table 2 (Oladeji, 1993).

Table 2 : Registered Unemployment and Vacancies Declared

(Graduate labour 1989-1991)					
Category	1989	1990	% change	1991	% Change
1. Total registration	14,281	10,182	-28.7	12,624	24.0
i. Old registration	10,436	6,436	-37.4	10,253	59.3
ii. Fresh registration	2,545	2,853	21.1	2,073	-27.3
iii. Re-registration	1,449	893	-38.4	298	-66.6
2. Vacancies declared	3,091	3,695	19.5	3,989	8.0
3. Placement	3,091	3,695	19.5	3,989	8.0
4. Ratios placements					
To total registration	4.7%	9.7%		1.3%	

Source: Federal Ministry of Employment, Labour and productivity Lagos; Oladeji, S.I. (1993) *Policies and Development in the Nigerian Labour Market 1990-1991, Nigerian Economy and Society Economic Policy and Development 1990-1991, Ibadan.*

Although the output and services of these labour graduates are outstanding measurable aspects of the Nigerian labour market productivity and salary, they do not receive the little push they need. So they do not work with interest vigour and pride (Edem & Eteng, 1996). The position of Drucker (1992) that happy workers are always efficient and productive is neglected. They rather display anxiety and the rest of them hope to satisfy some desired wants or needs (Vroom, 1974). Their motivation and status also remain eroded (Gallerman, 1973; Drucker, 1992). The situations is such that when these grade of workers enquire about residential accommodation they are generally at disadvantage. Landlords and Landladies or estate owners see them impoverished workers whose income is irregular, unassured and poor. They remain quantified as fit only for second rate residential accommodation (Aderinoye, 2001).

The erstwhile clamour order for formal and organized private sector jobs is virtually lost. This is to the point that old timers in the jobs tend to blame themselves when they run into their colleagues who were either truant, delinquent, frustrated or academically less capable in school and took to other trades (Aderinoye, 2001). For emancipation, they engage in extra activities and work involving storage, processing, marketing, supply and transportation of food supplements like KEDI, GNLD, TASLY AFRICA, FOREVER LIVING PRODUCTS, EDMARK, SWISS-GUARD, TIANSI, GREEN WORLD, DYNNAPHARM, HUASHEEN, BELL HEALTH etc. The labour and entrepreneurship involved in these activities invisible as

they may be, infringe upon their official duty periods and the country's Gross National Product (GNP) (Edem & Eteng, 1996). Yet apart from improving their financial status, it improves their self confidence, self concept, psycho-social self image, decision-making skills and leadership enhancement footholds. It makes them aware of their social, fundamental abilities and legal rights; enable them to have a say in the running of the affairs of their families, and communities; and makes them confident to work towards equal participation in the process of development and social change. The activities enable them acquire knowledge, attitude, skills and opportunities to discuss and reflect on all issues related to their life, work, concerns, interest and aspirations (Fadeyi, 2001).

II. CONCEPTUAL/THEORETICAL FRAMEWORK

The framework is networking and word-of-mouth marketing. The producers of these food supplements constitute small businesses which find financially demoralized graduate employees individuals they can work with for mutual benefits. They are the satisfied customers, best sales force, business, professional or service organisations through which they meet lots of other people who send business their way as they network with them and make it worth their while. They are only one, or very few individuals considered good for business networking. This strategy enables producers of the said food supplements not to spend all their time meeting and socializing and not working (Leboeuf, 1996).

Producers of the food supplements decide who to allow to join the network, or be part of its social functions. They achieve this by considering the likelihood of (i) meeting persons who would buy their product through the person chosen or (ii) referring customers to them. Consequently, it becomes implicit that the producers choose individuals whose business compliments theirs. Their products and services are in this case those likely to want or need the food supplement of choice. Even where the food supplement of choice goes head-to-head with the products and services of the network participant there could still arise chances for mutual gains. The network participant and the food supplement producer could have an agreement by which the former books business for the later in return for compensation. Or the former may have an informal agreement by which he or she refers the later to customers for no pay. This way, producers of food supplements outsource the marketing of their products to demoralizing Nigerian graduate employees who advertise, sell and distribute them in exchange for financial gains. Such financial gains normally remain designator as either retail profit, direct bonus, indirect bonus, leadership bonus, fast developing award, or honourable award (Tourism, brand new cars, villa, etc) depending on the status of the network participant on the marketing plan (Lebeouf, 1996; Tasly Africa, 2001). The key is for producers to find graduate employees with a marketing muscle and expertise to sell what they have produced and then convince them that partnering with them is a win/win for both of them (Brassfield, 2008).

However, for good success the concept demands that producers of the food supplements in question organize and attend networking meetings; go about and work with plenty of business cards, have their persons remembered by printing their pictures on the business cards, wear name tags that will attract attention; compose and make brief memorable mission statements that would describe in 30 minutes or less what they do, refer to their mission statements unique sales propositions; make good use of their time, act as or like gracious hosts, market themselves and help others; ask for leads and referrals, and establish good relationships through reciprocity (Lebeouf, 1996).

Another concept in use is usually, collaboration; with this concept, producers and the financially demoralized graduate employees hold marketing meeting to support the chain of their downliners (KEDI, 2001) or distributors (GNLD). The meetings reflect upon how the relationships among and between producers and the graduate labour distributing the food supplements in question could be improved upon significantly (Haritigan, 1995).

Often, however, the composition of participants attending the marketing meetings demonstrate this improvement. The meetings remain common place

venues where graduate employees prodded by poor working conditions increasingly turn to producers of the food supplements in question in order to fight their deplorable salary and wage situations. Therefore, two major economic policy shifts make collaboration a basis for survival of the cordial relationship between producers of KEDI, GNLD, TASLY, FOREVER LIVING, EDMARK, etc. food supplements and the demoralized Nigerian graduate employee. First, as formal and organized private sector employers' attention towards their employees' welfare and working conditions continues to shrink, the employees increasingly narrow their role in the satisfaction of basic domestic and labour needs, and so turn to producers of the food supplements in question to make up the difference. Second, the Structural Adjustment Programme embarked upon by the Babangida administration to reshape the Nigerian economy also adversely affected the Nigerian graduate labour force, by having it morale and finance bankrupt.

Consequently, the employees turn to producers of the food supplements in question to cope with the people dehumanizing aspects of the Structural Adjustment Programme (Oladeji, 1993). This expanded role of the food supplement producers, does not only feature them service providers, but enable the demoralized Nigerian graduate employees tap their full potential, and more so, to the fulfillment of their true mission. This, ofcourse, is sometimes done to the point their limited resources are exhausted and they become distracted from pursuing broader goals.

Where, however, the food supplement producers are much more than service providers, they at their best are development institutions motivated first and foremost by the more equitable values and vision they share of the world with the workers. Their objective, in this instance, remains that of catalyzing the demoralized graduate work force and its local community, or community organization for empowerment and self-reliance (Hartigan, 1995).

In the life of the demoralized graduate worker, the food supplement producers' approach is of paramount importance. To some degree, most marketing strategies, require the acquisition or modification of particular business behaviour. This only happens when pressure to acquire, or modify such behaviour comes from within the recipient individual and not perceived as being imposed from without. This producers of the food supplements in question strive to harness whenever they talk about income promotion.

Food supplement producers clearly play unique roles. Being deeply rooted in the life and community of the demoralized Nigerian graduate worker, they are both the most sensitive of income and service providers and the most clearly sighted of policy definers. To this end, they increasingly acquire technical assistance through institutional strengthening and acquisition of management and analytical skills necessary in the

provision of developmental programming, education and care in their food supplements distribution, or sale. (Hartiigan, 1995).

To fashion the said technical assistance, the food supplement producers adopt strategic planning. With this, they translate their mission into result-oriented distribution, or sales activities. They clarify and develop a more proactive stance towards attaining their mission, as the workers increasingly turn to them to enhance their financial capacity.

With strategic planning producers of the food supplements in questions hold seminars with the demoralized graduate employees in their distribution lines. The seminars are usually reinforced by follow-ups conducted on participants at the seminars. The results remain collaboration between and among participant graduate employees as a result of the seminars. Producers of the food supplements in question are usually like-minded individuals, often friends, spurred to action by a shared mission. Their energy and vision remain undiluted by the presence of organizational management. This makes for effective action towards predetermined and measureable goals. The food supplement producers are, thus, always evident as action-oriented individuals and volunteers who have no other jobs. So, they find it easy to commit time to an exercise which takes at least several days (Hartigan, 1995).

The third concept is, capacity building. Without effective marketing plans, many of the demoralized public and private sector Nigerian graduate employees serving as distributors to producers of the food supplements in question would be poverty infested. To help the graduate employees avert this situation the food supplement producers enter into unique partnership with institutions, resource persons, or facilitators. The partnership form part of regional marketing plan training and education programmes which are sponsored by them for international development and capacity building. Through partnership the producers of the food supplements in question conduct training courses in communication skills, management, marketing policies, quality reporting, designatory as common business practices on the said food supplements distribution, skills, and training of downline distributors.

To ensure the capacity building efforts continue after the partnership programme, producers of the affected food supplements would normally work with regional or country based organizations to develop centers of excellence. These see to policy training, communication development and communication, and distribution skills development. The affected workers capacities are simultaneously developed, individually, organizationally, and institutionally and their sustainability enhanced. The food supplement producers and the centers of excellence adopt a curriculum, originally designed for appropriate

technology in distribution of the food supplements to address training needs identified through discussions with participants.

Capacity building involves several planning, coaching session rehearsals, synchronization of sessions, team-teaching, great efficiency in management and coordination skills, work plans, systematic check listing to monitor all training activities, and indication of the responsible persons and deadlines for completion of each task. The use of check lists is particularly important since the project normally involves many and diversified participants.

For excellence to be actually guaranteed producers of the food supplements in question, use curricula, communication materials and reports to set standards for acceptable work ethics. These materials ensured all participants and trainers had a concrete understanding of what was taught to them and expected of them.

Careful selection of affected graduate employees for workshops is another key to successful attainment of excellence. Those selected are those considered to have opportunities to apply what they would learn or be taught. To address this problem the food supplement producers develop guidelines with which to select the affected workers for training. These guidelines leave the selection to immediate supervisors of affected workers; the employees to be selected are those whose marketing or distribution needs could be met by the identified training activities; and to whom immediate supervisors must provide opportunities to implement what they have been taught. Producers of the food supplements, therefore, work closely with trainees' supervisors. This is to ensure supervisors and trainees understand what is expected of them and how their performances will be evaluated after the training.

The choice of the right collaborating worker is another crucial tool to success or excellence in the capacity building efforts of food supplement producers. The employees are those with great potential, but still lack capabilities in marketing or distribution abilities that could be strengthened through technical assistance and training. Such employees appear to be more open to capacity building than well and already accomplished workers accustomed already to receiving financial support.

Having a dependable collaborator is also essential to excellence, or success in capacity building. Such a collaborator is normally one who is open-minded about the process. He is one who readily helps to orient other project staff to see and appreciate collaboration to be an opportunity for self development, aversion of crises, learning a great deal from counterparts and colleagues, reducing resistance of appeals for technical assistance, making experience more valuable, development of quality materials and effective methodology as standards for future courses, and

exposure to qualified staff who take care of the meticulous preparations and coordinations for each training (Burian, 1995).

Collaborators disseminate marketing or distribution messages, but transfer knowledge, attitudes and skills to affect the public and private sector. The graduate employees learn to conduct community outreach sessions and to educate people about how to use the food supplements from them. They also work with existing community networks, including youths, groups and unions to encourage them to integrate the food supplements in question into their nutritional activities. In this process, they strengthen relationships among community members, link community networks and empower people towards better understanding of community nutrition problems and development of their own opinion and conclusion towards the food supplements of their disposal (Ventmiglia, 1995).

The conceptions above draw upon the Yin-Yang theory. According to KEDI (2000) the Yin-Yang theory is a kind of logic, which views events, circumstances, courses of action, conditions, etc. relative to relationships and patterns, which occurs in nature. Instead of isolating things, it sees them vis-à-vis a harmonious and holistic world and entity. By it no single being or form can exist, unless it is seen and maintains relationships with its surrounding environment and its entities.

III. STATEMENT OF THE PROBLEM

It is common phenomenon in Nigeria to, at the visit of the public and private sector, see piles of Asian and U.S.A. made food supplements on the desks of workers. Such food supplements always have their brand names as GNLD, TASLEY, TIANSHI, KEDI, FOREVER LIVING PRODUCT, EDMARK, SWISS-GUARD, GREEN WORLD, DYNAPHARM, HUASHEEN, BELL-HEALTH etc. Though most of these workers are often neither nutritionists, or medical personnel, they always display expertise in the distribution, prescription and sale of these products. They also always exhibit seeming abilities on the winning of others, sometimes designatory as down-lines into a network of distributors, or retailers. The excuse remains always their use of common business practices, gender role stereotypes, personality traits, and previous schools, curriculum outcomes; and entrepreneurial abilities arising from empowerment of these workers by producers of these food supplements. The latter is achieved often through knowledge, attitudes and skills on the working of these scientifically products; through (i) person –to-person support; and simple, time-proven tools, which allow them to self reliant cognitive, affective and psychomotor growth, and (ii) responsibilities and financial benefits which optimize their health, self improvement and financial well-being. This media always flourish as aftermath of collaborations networkings, workshops,

talkshops, centre of excellence, follow-ups and the Yin Yang theory. Therefore, the imminent question remains the following: How do common business practices, curriculum outcomes, and psycho-social abilities entrepreneurially predict the distribution of the food supplements in question to the affected poor salary demoralized graduate workers' implied financial well-being?

Essentially, the study predicted the influence of common business practices, curriculum outcomes and psycho-social abilities on entrepreneurial abilities of poor salary demoralized graduate workers to distribution, or sale of the food supplements in question and their implied financial well-being.

The study, therefore addressed three basic questions:

- i. What is the composition effect of curriculum outcomes, personality traits, gender role stereotypes, and common business practices on implied financial well-being poor salary demoralized graduate workers through entrepreneurship enhanced distribution, or sale of Asian and U.S.A. brand of food supplements?
- ii. What is the relative effect of curriculum outcomes, personality traits, gender role stereotypes and common business practice on implied financial well-being of poor salary demoralized graduate workers through entrepreneurship enhanced distribution or sale of Asian and U.S.A. brand of food supplements?
- iii. Which of the independent variables would predict the implied financial well-being of poor salary demoralized graduate workers through entrepreneurship enhanced distribution or sale of Asian and U.S.A. brand of food supplements?

IV. SAMPLE

The sample consisted of 361 poor salary demoralized graduate workers who were self employed, private sector employed, government employed and unemployed tertiary institution graduates. These constituted the professional and executive work force commonly associated with the sale, or distribution of the Asian and U.S.A. brand of food supplements in offices. The sample as was used to obtain the information needed to norm, standardize and validate the entrepreneurship enhanced distribution, or sale of Asian and U.S.A. brand of food supplements vis-a-viz business practices, gender role stereotypes, curriculum outcomes and personality traits. The sample statistics are shown in table 3.

The sample was obtained from members of Full Gospel Businessmen Fellowship International, Graduate Fellowship of Nigeria, Pentecostal Fellowship of Nigeria, Staff in the employment list of Cross River State

Government, Cross River State enterprise and organized private sector and unemployed graduates in the books of the National Directorate of Employment all in Cross River State, South-South Nigeria.

It consisted of 33 (21.1%) unemployed University graduates; 4(12.12%) unemployed College of Agriculture graduate; 16(26.67%) unemployed Polytechnic graduates; 29(33.72%) unemployed College of Education graduates; 5(11:11%); unemployed Theological Seminary graduates; 24(17.52%) self employed University graduates; 7(21.21%) self employed College of Agriculture graduates; 10(16.67%)self employed Polytechnic graduates; 23(26.74%) self employed College of Education gradu-ates; 13(28:89)

self employed Theological Seminary graduates; 40(29:20%) private sector employed University graduates; 3(9.09%) private sector employed College of Agriculture graduates 14 (22.95%) private sector employyyed Polytechnic graduates; 9(10.47%) College of Education private sector graduates; 19(42.22%) private sector employed Theological Seminary graduates; 40(29.20%) government employed University graduates; 19(57.58%) College of Agriculture government employed graduates; 20(33.33%) government employed Polytechnic graduates; 25(29.07%) College of Education government employed graduates; and 8(17.78%) Theological Seminary government employed graduates.

Table 3 : Demographic characteristic of samples

S/No	Employment status of graduates Per tertiary institution workers	No. on sample	% of total sample
1.	University	137	37.95
	Unemployed	33	21.1
	Self employed	24	17.52
	Private sector employed	40	29.20
	Government employed	40	29.20
2.	College of Agriculture	33	9.14
	Unemployed	4	12.12
	Self employed	7	21.21
	Private sector employed	3	9.9
	Government employed	19	57.58
3.	Polytechnic	60	16.62
	Unemployed	16	26.67
	Self employed	10	16.67
	Private sector employed	14	22.95
	Government employed	20	33.33
4.	College of Education	86	23.82
	Unemployed	29	26.72
	Self employed	23	26.74
	Private sector employed	9	10.47
	Government employed	25	29.07
5.	Theological Seminary	45	12.47
	Unemployed	5	11.11
	Self employed	13	28.89
	Private sector employed	19	42.22
	Government employed	8	17.78

In all, the sample was made up of 137 (37.95) university graduates, 33 (9.14%) College of Agriculture graduates; 60 (16.62%) Polytechnic graduates, 86 (23.82%) College of Education graduates, and 45 (12.47%) Theological Seminary graduates. Out of these, 87 (24.09%) were unemployed; 77 (21:33%) self employed; 85 (23.54%) private sector employed and 112 (31.02%) government employed.

Although each sample used was obtained from a relatively confined population of tertiary institution graduates, they afforded the researcher an opportunity to identify variables whose contribution to the entrepreneurship enhanced distribution or sale of Asian and U.S.A. brand of food supplements may vary across graduates. There was no significant different between

these groups on tertiary institution-type and employment status; $X^2(12) = 40.62, P < 0.5$

V. SAMPLING PROCEDURE

Different approaches were used to obtain samples from each employment status per tertiary institution graduates. However, for each status efforts were made to obtain a reasonably representation sample. Most members of the samples were selected using purposive sampling techniques. A greater number of the members were, selected through various friendship networks, based on school, family or neighbourhood associations. Twelve (12) resource assistants made these processes effective.

VI. INSTRUMENTS

Members of the sample completed five (5) 20-item questionnaires. The questionnaires were the Entrepreneurship Characteristics Self Rating Questionnaire (ECSRQ); the Common Business Practice Questionnaire (CBPQ), Personality Trait Job Creation Questionnaire (PTJQC), the Gender Rolestereotype Job Creation Questionnaire (GRJQC), and Curriculum-outcomes Work Behaviour Inventory (COJBI). These instruments were modifications of those developed by the National Directorate of Employment (1989) and Hitchen (1996). Their reliability coefficients were 0.83; 0.91; 0.92, and 0.91 respectively.

VII. RESULTS

For purposes of analysis measures were under University, College of Agriculture, Polytechnic, College of Education and Theological Seminary graduate employees or labour force classified into five areas. These were: curriculum outcomes, personality traits, gender rolestereotypes, common business practices and entrepreneurship.

To address the questions asked in the study, two levels of analysis were done. The first being the composite, the second being the relative. It was possible to follow the same analytical levels for each of the five categories of graduate employees. But this was done in two stages. The first saw each variable as continuous or a block; the second saw each variable as discrete, or consisting of subunits. The first involved a more restricted hierarchical regression model. The second involved a more expanded hierarchical regression model.

The analytical levels and stages were designed to complement one another. The first was to elucidate relationships between entrepreneurship and contextual and personality factors to the implied enhancement of the poor salary demoralized graduate employees financial well-being; the second to describe these relationships for four to nine independent variables vis-à-vis the entrepreneurial abilities of graduate employees from five tertiary institution types in Nigeria.

Results from the hierarchical regression analysis done according to levels and stages described above were in table 4 as follows;

Table 4 : Hierarchical Regression Pretertiary Perceived Financial Well-Being Through Entrepreneurship

University Graduate Employees									
Step 2					Step 1				
Predictor variables	B	SE.B	β	T-ratio	Sig.t	Rank	B		
Se.B	β	T-ratio	Sig.t	Rank					
Gender Rolestereotype	-4.068	0.031	-0.120	-1.302	0.193	2 nd			
Personality traits	6.457	0.052	0.114	1.240	0.217	3 rd			
Curriculum outcomes	8.880	0.015	0.052	0.587	0.588	4 th			
Common business practices	0.188	0.073	0.0219	2.575	0.011	1 st			
0.149	0.076	0.173	1.959	0.052	2 nd				
Masculine gender rolestereotype	-0.111	0.075	-0.170	-1.485	0.140	5 th			
Feminine gender rolestereotype	2.692	0.055	0.005	0.049	0.961	9 th			
Introvert personality traits	0.817	0.081	0.222	2.312	0.002	1 st			
Extrovert personality traits	2.391	0.068	0.032	0.354	0.724	8 th			
Cognitive curriculum outcomes	5.162	0.074	-0.084	-0.721	0.301	4 th			
Affective curriculum outcomes	-5.305	0.074	-0.084	-0.721	0.472	6 th			
Psycho-motor curriculum outcomes	7.302	0.067	0.145	1.082	0.281	3 rd			
Experience curriculum outcomes	-3.222	0.062	0.066	-0.530	0.597	7 th			
Multiple R			0.338	0.269					
Adjusted R ²			0.052	0.072					
F-Value			1.822	2.572					
Multiple R ²			0.114	0.044					
Standard Error of Estimate			9.390	9.420					
Significant F			0.070	0.041					

College of Education Graduate Employees

Gender Rolestereotype	-1.444	0.044	-0.003	-0.033	0.974	4 th
Personality traits	0.164	0.044	0.375	3.726	0.000	2 nd
Curriculum outcomes	6.988	0.012	0.038	0.402	0.689	3 rd
Common Business Practices	0.321	0.081	0.371	3.954	0.000	1 st
	0.332	0.090	0.385	3.703	0.000	1 st
Masculine Gender Rolestereotype	-0.114	0.125	-0.144	-0.909	0.366	6 th
Feminine Gender Rolestereotype	7.25	0.079	0.106	0.919	0.361	5 th
Introvert personality traits	0.202	0.102	0.270	1.978	0.052	2 nd
Extrovert personality traits	0.122	0.082	0.161	1.493	0.140	4 th
Cognitive curriculum outcomes	7.858	0.066	0.138	1.190	0.230	2 nd
Affective curriculum outcomes	-1.323	0.076	-0.024	-0.174	0.863	3 rd
Psycho-motor curriculum outcomes	-6.128	0.075	-0.109	-0.821	-0.821	7 th
Experience curriculum outcomes	6.370	0.078	0.009	-0.082	0.935	9 th
Multiple R		0.601				
Adjusted R ²	0.622		0.330			
F-Value	.0315		11.448			
Multiple R ²	5.334		0.361			
Standard Error of Estimate	0.387		10.110			
Significant F	10.23		0.000			
	0.000					

College of Agriculture Graduate Employees

Gender Rolestereotype	0.159	0.079	0.280	2.001	0.055	3 rd
Personality traits	0.112	0.086	0.086	2.235	0.034	2 nd
Curriculum outcomes	9.950	0.040	0.040	2.502	0.948	4 th
Common Business Practices	-8.843	0.135	0.135	-0.066	0.018	1 st
	-2.119	0.314	0.345	1.260	0.220	4 th
Masculine Gender Rolestereotype	0.396	0.287	-0.110	0.417	0.680	5 th
Feminine Gender Rolestereotype	-0.120	0.160	0.053	0.334	0.741	7 th
Introvert personality traits	5.342	0.157	0.298	2.255	0.034	1 st
Extrovert personality traits	0.354	0.156	-0.022	-0.136	0.893	9 th
Cognitive curriculum outcomes	0.167	0.113	0.190	1.471	0.155	3 rd
Affective curriculum outcomes	0.202	0.113	0.200	1.779	0.089	2 nd
Psycho-motor curriculum outcomes	5.105	0.54	0.057	0.330	0.744	8 th
Experience curriculum outcomes	5.436	0.141	0.057	0.385	0.704	8 th
Multiple R		0.932		0.922		
Adjusted R ²		0.818		0.829		
F-Value		16.952		39.811		
Multiple R ²		0.869		0.850		
Standard Error of Estimate		8.68		8.400		
Significant F		0.000		0.000		

Theological Seminary Graduate Employees

Gender Rolestereotype	7.241	0.065	0.236	1.236	0.274	1 st
Personality traits	-0.102	0.106	-0.224	-0.962	0.341	4 th
Curriculum outcomes	-2.955	0.151	0.247	0.971	0.337	3 rd
Common Business Practices	0.147	0.019	-0.244	-1.530	0.134	2 nd
Masculine Gender Rolestereotype	0.192	0.197	-0.323	0.977	0.333	9 th
Feminine Gender Rolestereotype	-5.280	0.167	0.001	-0.003	0.998	6 th
Introvert personality traits	3.328	0.133	-0.061	0.251	0.803	5 th
Extrovert personality traits	-5.538	0.166	0.191	-0.334	0.740	8 th
Cognitive curriculum outcomes	-0.152	0.130	0.197	-0.167	0.251	2 nd
Affective curriculum outcomes	0.298	0.111	0.520	2.243	0.031	1 st
Psycho-motor curriculum outcomes	0.132	-0.113	-0.319	-0.168	0.254	7 th
Experience curriculum outcomes	-7.708	0.095	-0.189	-0.815	0.421	3 rd
	-8.303	0.125	0.199	-0.668	0.508	4 th
Multiple R	0.534	0.328				
Adjusted R ²	0.101	0.058				
F-Value	1.548	1.671				
Multiple R ²	0.285	0.143				
Standard Error of Estimate	9.31	9.530				
Significant F	0.170	0.176				

Polytechnic Graduate Employees

Gender Rolestereotype	2.507	0.046	-0.084	-0.554	0.0582	2 nd
Personality traits	7.259	0.047	0.224	1.543	0.129	1 st
Curriculum outcomes	-7.596	0.021	0.562	0.443	0.713	3 rd
Common Business Practices	5.581	0.126	0.6062	-0.370	0.659	4 th
Masculine Gender Rolestereotype	0.258	0.106	0.464	2.439	0.018	2 nd
Feminine Gender Rolestereotype	-0.250	0.106	0.464	2.439	0.022	3 rd
Introvert personality traits	9.421	0.106	0.431	2.361	0.022	3 rd
Extrovert personality traits	-2.753	0.076	0.187	1.233	0.223	5 th
Cognitive curriculum outcomes	-9.501	0.086	-0.182	-1.103	0.158	9 th
Affective curriculum outcomes	-0.134	0.093	-0.284	-1.432	0.158	4 th
Psycho-motor curriculum outcomes	0.243	0.098	0.554	2.469	0.017	1 st
Experience curriculum outcomes	-9.292	0.089	-0.219	-1.099	0.277	7 th
Multiple R	0.210	0.210				
Adjusted R ²	-0.025	-0.025				
F-Value	0.634	0.634				
Multiple R ²	0.044	0.044				
Standard Error of Estimate	9.220	9.220				
Significant F	0.641	0.641				

The first stage and first level analysis for University graduate employees was significant $F(136) = 2.572$; $\text{Adj } R^2 = 0.044$; $R = 0.269$; $R^2 = 0.072$, with all four (4) independent variables obtaining significance ($P < 0.041$). The first stage and first level analysis for College of Education graduate employees was equally significant, $F(85) = 11.448$; $\text{Adj } R^2 = 0.330$; $R = 0.601$; $R^2 = 0.361$, with all four (4) independent variables remaining significant ($P < 0.00$); the first stage and first level analysis for College of Agriculture graduate employees was also significant $F(32) = 39.811$; $\text{Adj } R^2 = 0.829$; $R = 0.922$; $R^2 = 0.850$, the four independent variable being significant ($P < 0.000$); but the first stage and first level analysis for Theological Seminar graduate employees as not significant. $F(44) = 1.671$; $\text{Adj } R^2 = 0.058$; $R = 0.378$; $R^2 = 0.143$. The four (4) independent variables not being significant ($P > 0.176$). Likewise, the first stage and first level analysis for Polytechnic graduate employees was not significant, $F(59) = 0.634$; $\text{Adj } R^2 = -0.025$, $R = 0.210$; $R^2 = 0.044$, the four (4) independent variables being none significant ($p > 0.641$). Of the five graduate employee groups, the four (4) independent variables were reduced to non-significance in the Theological Seminary and Polytechnic groups. And although significant, the four (4) independent variables only made small amount of additional explained variance in the University graduate employee group.

For the second stage -first level analysis, the regression model for each of the five graduate employee groups increased the independent variables from four (4) to nine (9). The model was not significant for (i) University graduate employees $F(136) = 1.822$; $\text{Adj } R^2 = 0.052$; $R = 0.338$; $R^2 = 0.114$, with none of the nine independent variables being significant, ($p > 0.070$), (ii) Theological Seminary graduate employees, $F(44) = 1.548$; $\text{Adj } R^2 = 0.101$; $R = 0.534$; $R^2 = 0.285$; and (iii) Polytechnic graduate employees, $F(59) = 1.989$; $\text{Adj } R^2 = 0.131$; $R^2 = 0.264$; $R = 0.513$. None of the nine independent variables was significant. The model was, however, significant for (i) College of Education graduate employees, $F(85) = 5.334$; $\text{Adj } R^2 = 0.315$; $R = 0.622$; $R^2 = 0.387$, with the nine independent variables being significant ($P < 0.000$) and (ii) for College of Agriculture graduate employees, $F(32) = 16.952$; $\text{Adj } R^2 = 0.818$; $R = 0.932$; $R^2 = 0.869$. All the nine independent variable were significant ($P < 0.000$). These analyses provide answers to research question 1.

To reveal the role played by individual independent variables vis-a-viz the constant in each of the given categories of graduate employees, a first stage-second level analysis was done. The beta weight of the four (4) independent variables were computed. For the University graduate employees, beta weight for gender rolestereotype, personality traits, and curriculum outcomes were negative. ($\beta = -0.120$; $P > 0.05$; $\beta = 0.114$; $P > 0.05$; $\beta = 0.052$; $P > 0.05$ respectively). Only that of

common business practice was positive ($\beta = 0.219$; $P < 0.05$). College of Agriculture graduate employees had only the beta weight of personality traits ($\beta = 0.086$; $P < 0.03$) and curriculum outcomes ($\beta = 0.040$; $P < 0.05$) and gender rolestereotype ($\beta = 0.280$; $P < 0.05$) positive. That of common business practice was rather negative ($\beta = -0.066$; $P > 0.05$). For College of Education graduate employees, while the beta weight of gender rolestereotype ($\beta = -0.003$; $P > 0.05$), curriculum outcomes ($\beta = 0.038$; $P > 0.05$) were negative; those of personality traits ($\beta = 0.375$; $P < 0.05$) and common business practices ($\beta = 0.371$; $P < 0.05$) were positive. Beta weight of gender rolestereotype, personality traits, common business practice and curriculum outcomes were for Theological Seminary graduate employees all negative ($\beta = 0.236$; $P > 0.05$; $\beta = 0.224$; $P > 0.05$; common business practice $\beta = 0.247$; $P > 0.05$; and $\beta = -0.244$; $P > 0.05$ respectively). Graduate employees of Polytechnics also had negative beta weight for gender rolestereotype ($\beta = -0.084$; $P > 0.05$); personality traits ($\beta = 0.224$; $P > 0.05$); common business practices ($\beta = 0.062$; $P > 0.05$); and curriculum outcomes ($\beta = -0.056$; $P > 0.05$).

An effort was made to determine what variables in the model were functioning as suppressors. This was done by applying the second stage – second level analysis technique. For University graduate employees, apart from common business practices, every other independent variable was broken down into its sub types. At that, introvert personality traits ($\beta = 0.222$; $P < 0.05$) alone minus extrovert personality trait ($\beta = 0.032$; $P > 0.05$) had positive beta weight. That of common business practices which initially was, became eliminated ($\beta = 0.219$; $P < 0.05$ as against $\beta = 0.173$; $P > 0.05$). In any case, either as continuous or discrete independent variables, the beta weights of curriculum outcomes, and gender rolestereotype still remained negative. For the College of Agriculture graduate employees, only extrovert personality trait minus introvert personality trait had significant beta weight ($\beta = 0.298$; $P < 0.05$). The second stage – first level positive beta weights for curriculum outcomes were eliminated ($\beta = 0.040$; $P < 0.05$ as against $\beta = 0.190$; $P > 0.05$; $\beta = 0.203$; $P > 0.05$; $\beta = 0.057$; $P > 0.05$; and $\beta = 0.057$; $P > 0.05$). However, the beta weights of common business practices ($\beta = 0.135$; $P > 0.05$; and $\beta = -0.022$; $P > 0.05$) and gender roleterestypes ($\beta = 0.280$; $P > 0.05$ and $\beta = 0.345$; $P > 0.05$; and $\beta = -0.110$; $P > 0.55$) still remained negative. College of Education graduate employees had positive beta weight as they did with the second stage – first level analysis ($\beta = -0.371$; $P < 0.05$ and $\beta = 0.385$; $P < 0.05$). But personality traits lost their initial positive beta weight ($\beta = 0.375$; $P < 0.05$ as against $\beta = 0.270$; $P > 0.05$ and $\beta = 0.161$; $P > 0.05$). The beta weights for curriculum outcomes ($\beta = 0.038$; $P > 0.05$ and $\beta = 0.138$; $P >$

0.05; $\beta = 0.024$; $P > 0.05$, $\beta = -0.109$; $P > 0.05$ and $\beta = 0.009$; $P > 0.05$) still remained negative. So were those of gender role stereotypes ($\beta = 0.003$; $P > 0.05$ and $\beta = 0.114$; $P > 0.05$; and $\beta = 0.106$; $P > 0.05$). For Theological Seminary graduate employees, only cognitive curriculum outcomes ($\beta = 0.520$; $P < 0.005$) of all the sub types of curriculum outcomes had positive beta weights. Gender role stereotypes, personality traits, common business practices and affective, psycho-motor and experience curriculum outcomes maintained their initial negative beta weights. Graduate employees from the Polytechnic recorded positive beta weights for masculine gender role stereotypes ($\beta = 0.464$; $P < 0.05$), feminine gender role stereotype ($\beta = 0.431$; $P < 0.05$) and psycho-motor curriculum outcomes ($\beta = -0.554$; $P < 0.05$). Gender role stereotypes totally eliminated their negative beta weights, while curriculum outcomes, with via psycho-motor curriculum outcomes terminated a fraction of it. However, personality trait ($\beta = 0.224$; $P > 0.05$ and $\beta = 0.187$; $P > 0.05$ and $\beta = -0.043$; $P > 0.05$) common business practices ($\beta = 0.062$; $P > 0.05$ and $\beta = -0.013$; $P > 0.05$) and cognitive curriculum outcomes ($\beta = -0.182$; $P > 0.05$) affective curriculum outcomes ($\beta = -0.284$; $P > 0.05$) and field experience curriculum outcomes ($\beta = -0.219$; $P > 0.05$) still retained their negative beta weights. These analyses answer research question 2. Each of these suppressor effects suggest the importance of context in determining how contextual and personality factors operate in relation to the financial well-being accruing from entrepreneurial distribution, or sale of Asian and U.S.A. brand of food supplements by public and private sector graduate employees.

In the second stage –first level analysis only five independent variables, in their continuous forms predicted the constant. These under the University was common business practices ($\beta = 0.188$; $t = 2.575$; $P < 0.05$); College of Agriculture, personality trait ($\beta = 0.112$; $t = 2.235$; $P < 0.05$) and curriculum outcomes ($B = 9.950$; $t = 2.502$; $P < 0.05$); College of Education, personality trait ($B = 0.164$; $t = 3.726$; $P < 0.05$) and common business practices ($B = 0.321$; $t = 3.954$; $P < 0.05$). To this end, for University only common business practices College of Agriculture, personality trait and curriculum outcomes; College of Education, personality trait and common business practices were entered into the prediction equation. Their probabilities were below 0.05; and they alone had significant t values.

- (i) University: $Y^1 = 58.387 + 0.188x$; where $Y^1 =$ implied financial well-being of graduate employees through entrepreneurship enhanced distribution of sale of Asian and U.S.A. brand of food supplements; and $x =$ common business practice
- (ii) College of Agriculture: $Y^1 = 4.779 + 9.950x + 0.112x$; where $Y^1 =$ implied financial well-being of

workers through entrepreneurship enhanced distribution or sale of Asian and U.S.A. brand of food supplements; and $x =$ common business practices.

- (iii) College of Education: $Y^1 = 34.246 + 0.321 + 0.164x$ where $Y^1 =$ implied financial well-being of graduate workers through entrepreneurship enhanced distribution, or sale of Asian and U.S.A. brand of food supplements; and $x =$ common business practices and personality trait.

But with second stage –second level analysis, a number of alteration abound. Under University, common business practices lost their fraction to introvert personality trait ($\beta = 0.817$; $t = 2.312$; $P < 0.05$); under College of Agriculture, only extrovert personality trait ($\beta = 0.354$; $t = 2.250$; $P < 0.05$) made significant prediction of the constant. Introvert personality trait, and curriculum outcomes, in all their discretion, lost their significance. For College of Education, only common business practices maintained ($\beta = 0.332$; $t = 3.703$; $P < 0.05$) its significance. Both units of the personality traits were reduced to non-significance; though with extrovert personality trait showing some very slight significance ($\beta = 0.202$; $t = 1.978$; $P > 0.052$ and $\beta = 0.122$; $t = 1.493$; $P < 0.140$). Under Theological Seminary, only cognitive curriculum outcomes ($\beta = 0.248$; $t = 2.243$; $P < 0.05$) than all other units of curriculum outcomes made a small additional amount of explained significant prediction of the constant. It unlike other three independent variables, reduced its non-significance. For Polytechnic graduate employees, overall gender role stereotype ($\beta = -2.507$; $t = -0.554$; $P > 0.05$), had its non-significance eliminated by the significant predictions of the constant by masculine gender role stereotype ($\beta = 0.258$; $t = 2.439$; $P < 0.05$) and feminine gender role stereotype ($\beta = -0.250$; $t = -2.361$; $P < 0.05$). Overall curriculum outcomes reduced also their non-significance through significant prediction of the constant by psycho-motor curriculum outcomes ($B = 0.243$; $t = 2.496$; $P < 0.05$). Each of these suppressor effects suggests the importance of context in determination of how contextual and personality factors operate in relation to implied financial well-being of poor salary demoralized graduate workers through entrepreneurship enhanced distribution or sale of Asian and U.S.A. brand of food supplements.

To this end for (i) University: $Y^1 = 56.014 + 0.817x$; where $Y^1 =$ implied financial well-being of poor salary demoralized graduate workers through entrepreneurship enhanced distribution, or sale of Asian and U.S.A. brand of food supplements; and $x =$ introvert personality trait; (ii) College of Agriculture: $Y^1 = 4.162 + 0.354x$; where $Y^1 =$ implied financial well-being of poor salary demoralized graduate workers, or employees, through entrepreneurship enhanced distribution, or sale

of Asian and U.S.A. brand of food supplements; and x = extrovert personality trait; (iii) College of Education: $Y^1 = 36.926 + 0.332x$; where Y^1 = implied financial well being of poor salary demoralized graduate workers or employees, through entrepreneurship enhanced distribution or sale of Asian and U.S.A. brand of food supplements; and x = common business practices; (iv) Theological Seminary : $Y^1 = 77.694 + 0.248x$; where Y^1 = implied financial well being of poor salary demoralized graduate workers or employees, through entrepreneurship enhanced distribution or sale of Asian and U.S.A. brand of food supplements; and x = cognitive curriculum outcomes; and (v) Polytechnic: $Y^1 = 77.078 + 0.258x + -0.250x + 0.243x$; where Y^1 = implied financial well-being of poor salary demoralized graduate workers, or employees through entrepreneurship enhanced distribution, or sale of Asian and U.S.A. brand of food supplements; and x = masculine gender rolestereotype, feminine rolestereotype, and cognitive curriculum outcomes, constitute the prediction equation. They alone have significant t values and their probabilities, below 0.05. These findings answer question 3.

The contribution of each of the independent variables to the constant varies according to their status as either continuous or discrete. As a continuous independent variable the contribution of gender rolestereotype to the constant ranked second among University graduate employees; third among College of Agriculture graduate employees; fourth among College of Education graduate employees; first among Theological Seminary graduate employees; and second among Polytechnic graduate employees. But as a discrete variable it ranked fifth and ninth among University graduate employees; fourth and fifth among College of Agriculture graduate employees, sixth and fifth among College of Education graduate employees; ninth and sixth among Theological Seminary graduate employees; and second and third among Polytechnic graduate employees.

Personality trait as a continuous independent variable ranked, respectively, third, second, second fourth and first among University, College of Agriculture, College of Education, Theological Seminary and Polytechnic graduate employees. But it ranked first and eighth, seventh and first, second and fourth, fifth and eighth, and fifth and eighth among University, College of Agriculture, College of Education, Theological Seminary and Polytechnic Graduate Employees as discrete variables.

As a discrete variable, the contributions of common business practices to the constant ranked second among University, ninth among College of Agriculture, first among College of Education, second among Theological Seminary and ninth among Polytechnic graduate employees. Curriculum outcomes as continuous independent variables ranked fourth, first,

third, second and fourth among University, College of Agriculture, College of Education, Theological Seminary and Polytechnic graduate employees respectively. As discrete variables it ranked fourth, sixth, third, and seventh among University graduate employees; third, second, eighth and sixth among College of Agriculture graduate employees; third, eighth, seventh and ninth among College of Education graduate employees; first, seventh, third and fourth among Theological Seminary graduate employees, and sixth, fourth, first and seventh among Polytechnic graduate employees.

VIII. DISCUSSION

A variety of contextual and personality factors contributed to the entrepreneurship which enhanced the distribution, or sale of the Asian and U.S.A. brand of food supplements to the implied financial well-being of poor salary demoralized graduate workers or employees. No one factor accounted for a large amount of variance. Different factors emerged as significant for the five groups of poor salary demoralized graduate employees, or workers according their feature as either continuous or discrete. For University graduate employees, common business practices, College of Agriculture curriculum outcomes and personality traits, and College of Education personality trait and common business practices; emerged as distinct continuous independent variables which predicted the entrepreneurship enhanced distribution, or sale of Asian and U.S.A. brand of food supplements to the implied financial well-being of affected graduate employees, or workers. However, as discrete variables they lost their predictive capacity to introvert personality trait, among University graduate employees; extrovert personality trait among College of Agriculture graduate employees; common business practice among College of Education graduate employees; cognitive curriculum outcomes among Theological Seminary graduate employees, or workers; and masculine gender rolestereotype, feminine gender rolestereotype, and psycho-motor curriculum outcomes among Polytechnic graduate workers or employees.

It was more difficult to predict the constant through gender rolestereotype, personality trait and curriculum outcomes among University graduate employees; gender rolestereotype, common business practices among College of Agriculture graduate employees; gender rolestereotype and curriculum outcomes among College of Education graduate employees; gender rolestereotype personality trait, common business practices and curriculum outcomes among Theological Seminary graduate employees, as continuous variables. The same finding was recorded of masculine gender rolestereotype among University, College of Agriculture, College of Education and Theological Seminary graduate employees; introvert

personality trait among College of Agriculture, College of Education, Theological Seminary, and Polytechnic graduate employees; common business practices among University, College of Agriculture, Theological Seminary and Polytechnic graduate employees; cognitive curriculum outcomes among University, College of Agriculture, College of Education, and Polytechnic graduate employees; affective psycho-motor and field experience curriculum outcomes among University, College of Agriculture, College of Education, and Theological Seminary graduate employees; affective and curriculum outcomes among Polytechnic graduates employees, as discrete variables.

When the independent variables were considered to be four continuous variables respectively taken together against the constant for each of the five groups of graduate employees a number of findings were made. For College of Education graduate and College of Agriculture employees there was positive correlation for College of Education graduates indicated stronger relationship and possible group predictions which were accurate enough. It reveals a very small margin of errors ($R=0.601$). For College of Agriculture graduate employees correlation was high ($R=0.922$) indicating a close relationship with the constant. It indicated the measures used for prediction to contribute about 72% variance in the constant being predicted; for University ($R=0.269$), Theological Seminary ($R=0.378$) and Polytechnic ($R=0.210$) graduate employees, correlations were very slight, although statistically significant. They showed that only 4% of the variance was made of the constant by the independent variables of concern (Cohen and Manion, 1985). Respective equations for University, College of Education, and College of Agriculture graduate employees formed significant sets of predictors. *F*-ratios for University were ($F=2.572$ $df = 4,136$; $P < 0.05$); College of Education ($F=11.448$; $df = 4,28$; $P < 0.05$) and College of Agriculture ($F= 39.811$; $df = 4,28$; $P < 0.05$) and respectively, 0.4.4%, 33.0% and 82.9% of the variance in the constant was explained to be high.

When the independent variables were viewed to be nine discrete variables taken together against the constant for each of the five groups of graduate employees, they recorded (i) very slight relationship for University graduate employees ($R=0.338$), although statistically significant; and showed only about 4% variance in the constant to be attributable to them; (ii) stronger relationship and possible group predictions, which were accurate enough for statistically significant variance in the constant ($R= 0.622$) within a very small margin of errors for College of Education graduate employees; (iii) very high and close relationship to variance in the constant ($R = 0.932$) with about 72% of variance in the constant attributable to them for College of Agriculture graduate employees; (iv) moderately high correlation with constant for Theological Seminary

($R=0.534$) and Polytechnic ($R=0.513$) graduate employees.

Respective equations only formed significant sets of prediction for College of Education and College of Agriculture graduate employees ($F = 5.335$; $df = 9,85$; $P < 0.05$) and ($F = 16.952$; $df = 9,32$; $P < 0.05$); and respectively 31.5% and 81.8% variance in the constant. These findings may have derived from the fact that the continuous composition of the independent variables reflect the fundamental direction of the constant and its broad objectives; while their discrete compositions reflect its operational and reactionary dimensions. The discrete composition makes the constant systematically and rationally developed and derivative of a broader framework of initiative, accountability, integration, sensitivity and activity. It creates room for operationalization of the constant on the basis of strategic, long-range and intermediate plans and reactions to unforeseen circumstances. The effects are as paramount as those of short term and long term plans and centralization and decentralization (DuBey, Edem and Thker, 1979; Onuoha, 1991). The findings reinforce those of Hoy, Newland and Blazovsky (1977) that centralization reduces morale; while increased formalization improves attitudes towards work. The findings by Arikpo, Oden, Edem and Kolawole (2009) that common business practices, introvert personality trait and extrovert personality traits are associated with entrepreneurship was confirmed. The position of Orlosky and Smith (1978) and Onwuka (1996) that curriculum outcomes concern themselves with what learners do with them, as cited by Olofu (2003) was substantiated among College of Agriculture, Theological Seminary and Polytechnic graduate employees. Forrest's (1994) and Arikpo's (2003) findings that gender rolestereotype are associated with entrepreneurship were also confirmed. The findings also arose from the fact that networking is a process by which two or more individuals collaborate to achieve common goals.

A synthesis of this discussion yielded the following generalization: Nigerian poor salary demoralized graduate employees' distribution, or sale of Asian and U.S.A. brand of food supplements to their implied financial well being is enhanced through entrepreneurship by introvert personality trait, extrovert personality trait; common business practices; cognitive curriculum outcomes; masculine gender rolestereotype, feminine gender rolestereotype, and psycho-motor curriculum outcomes.

IX. CONCLUSION

The purpose of this study was to build an existing literature on poor salary structure of graduate employees and how the sale or distribution of Asian and U.S.A. brand of food supplements through entrepreneurship and psycho-social abilities provide implicit financial well being. In many ways, this objective

was achieved. The literature was synthesized, research question asked, a relatively large and varied sample of poor salary demoralized graduate employees selected, reliable data collection measures used and sophisticated data analysis procedures employed. Yet, as the investigation proceeded, certain shortcomings became apparent. The theoretical formulations represented here may not have been complex enough to explain the wide variations in entrepreneurial behaviour as enhanced by same psycho-social abilities among graduate employees of different tertiary education backgrounds. Alternative theoretical views may be considered to select and display subtle relationships between and among gender role stereotype, personality traits, common business practices, curriculum outcomes, both as continuous and discrete independent variables and entrepreneurship enhanced sale or distribution of Asian and U.S.A. brand of food supplements.

The second shortcoming is that the study only talks about implied financial well being of poor salary demoralized graduate employees. It does not talk statistically about the actual, or expressed financial well-being. It only provides a partial view of what contributes to financial well-being of graduate employees through entrepreneurship enhanced distribution or sale of Asian and U.S.A. brand of food supplements. A more complete view would have emerged if additional aspects of expressed or actual financial well-being were available for inclusion in the prediction model.

The study has made contributions to understanding of psycho-social abilities as entrepreneurial drives underlying the sale or distribution of Asian and U.S.A. brand of food supplements to the financial well-being of poor salary demoralized graduate employees. Combined with the emergence of alternative views of psycho-social abilities vis-à-vis entrepreneurship and beta measures of financial well-being, significant new understanding are apparent.

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